

Coverage Comparison

MESSA BCBS vs. BCBS Direct

**All coverages can be considered the same, except what is listed below

Topic	MESSA	BCBS
Ambulance	100%	100% for HSA 1 & 2 80% for Simply Blue
Chiropractic	38 visits (OOPM)	12 visits (OOPM)
Durable Medical	100%	100% No - Lifts/Ramps Yes - Scooters & Lift Chairs
Hearing Aid	Exam Covered Device covered at 100% after deductible (every 36 months)	Exam Covered No coverage on device...
Life Insurance Connected to Medical Plan	Yes \$5,000 Term & AD&D	NO
Layoff Benefit	Pay Cobra for 3-12 months	NO
Massage	38 Visits	NO
Occupational, Speech, Physical, Therapy	60 Visits (OOPM)	30 Visits (OOPM)
RX Drug Copays	\$10/\$40 34-day supply	\$10/\$20/\$40 Simply Blue \$10/\$40/\$80 HSA 1 & HSA 2 31-day supply
RX Drug (Free Program)	https://www.messa.org/Portals/0/PDF/messa_list_preventive_drugs.pdf	NO
Other Covered Items	Orthotics charged by D.C., Wigs/Hair Pieces due to medical condition, Acupuncture	Unknown at this time
Items not charged to deductible	Hospice Care, Specific Organ Transplants	Office visits after copay (Low-Deductible Plan Only)
Network of Doctors	<u>Identical</u> to BCBS Direct	<u>Identical</u> to MESSA Network
Next Rate Increase	July 2017	January 2018