

2019-2020 EMPLOYEE HEALTH BENEFITS

Frequently Asked Questions (FAQ)

WHO TO CALL?

Medical/Rx and Vision: MESSA – (800)-336-0013

Dental, Life & LTD: Kapnick Insurance Group – (734) 274-4465

1. Deductible Roll-Over

Regardless of the plan an employee chooses, MESSA will roll-over the in-network deductible from both BCBSM and BCN in the 2019 calendar year (January 2019 – June 2019) into the elected MESSA plan. The normal turnaround time is 30-45 days to see your deductible credited. Ask your providers to bill you, in order to allow for more time to process the deductible credits.

2. Out of Pocket Expenses

Regardless of the plan an employee chooses, MESSA will roll-over the in-network Out of Pocket expenses from both the BCBSM and BCN that were incurred in the 2019 calendar year (January 2019-June 2019) into the elected MESSA plan. The normal turnaround time is 30-45 days to see your out of pocket expenses credited. Ask your providers to bill you, in order to allow for more time to process the out of pocket expense credits.

3. 4th Quarter Carry-Over

For Flint employees that **elect either Choices Plan**, MESSA will use the 4th quarter in-network deductible data from 2018 to provide a 4th quarter carry over for the 2019 plan year that starts with MESSA in July 1, 2019.

MESSA will also use 4th quarter in-network deductible data from 2019 to provide a 4th quarter carry over for the 2020 plan year that starts with MESSA in January 1, 2020.

4. Health Savings Accounts

Current HSA balances – funds from an existing HSA (Sovita CU) can be spent on Choices, ABC and Essentials plans.

New Deposits – New deposits into an HSA can only occur if you enroll in an ABC plan. The new company is Health Equity (see attached Health Equity form).

Transfer of Balances – Balances in a current HSA can be transferred to Health Equity (see attached form).

HSA Enrollment – If you chose the ABC Plan you will automatically be enrolled into an HSA through Health Equity

5. 2 Person vs Full Family

A single parent and one child or an employee and spouse will be defined as 2 Person coverage. There must be 3 covered members to be considered a family plan.

6. Other Qualified Adult Medical Coverage

Since 2016 MESSA has used the federal court ruling on same sex marriage to determine employees must be married for medical/ancillary coverage of a partner.

7. ID Cards

Your ID cards are ordered after your enrollment is completed and verified with the carrier. If you enrolled in the plan after June 7th there is a chance you won't have your card by July 1. Don't worry, you still have coverage! If you need services before your card arrives your provider can contact MESSA to confirm your enrollment. You can also download the MESSA app and pull up your account online to show proof of coverage.

8. HSA Cards

HSA cards will automatically be sent out to members who elect the MESSA ABC plan. If you chose to contribute through payroll deductions, you will be able to use available funds for plan expenses. You also may transfer funds from a previous HSA into your new Health Equity account.

9. Open Enrollment

All employees will have the opportunity to change plans this fall during another open enrollment period. Use the next few months to determine how the plan is working for you and your family and make changes if necessary this fall during your open enrollment.

10. Dental, Vision, Life & LTD

Your ancillary coverages will remain the same. Please contact the Kapnick Employee Call Center with questions.

NOTE: Deductible and Carry-Over Transfers

Members: Please know that for "perfect" deductible and carry-over transfers to occur, you should enter the same personal information as in your current plan.

Example: If Donald went by Donald on the previous plan, he should remain as Donald on the MESSA plan. If he changes to "Don" the automatic transfer may not recognize him as the same person. Same result with a middle initial.

These examples are why transfers may be held up or not seamless with the automation. This occurs more often than we might think it would.

Please feel free to contact our office and/or the providers numbers listed above if you have additional questions regarding your benefits.