MESSA supplemental plans

MESSA offers three supplemental plans: accident, critical illness and hospital indemnity. These plans provide direct cash benefits for covered accidents, critical illnesses or hospitalizations. They are available both as optional add-ons for individual members, with the member paying the plan premiums, or as a negotiated bundle for an entire employee group through collective bargaining. These plans can be an attractive option for individuals or bargaining units looking to supplement their MESSA medical plans.*

MESSA's supplemental plans

Accident: Pays cash benefits if you or a covered dependent experience an accidental injury. Covers injuries from kids' organized sports with a 25% increase in the cash benefit payout.

Critical illness: Pays cash benefits if you or a covered dependent are diagnosed with a covered illness or condition. Also pays \$50 per covered individual for certain preventive screenings.

Hospital indemnity: Pays a lump sum benefit for admission and a daily benefit for a covered hospital stay due to childbirth, illness, injury or surgery.

Standard vs. Plus: Each plan has the option of upgrading to the "Plus" payout when the supplemental plans are purchased a la carte. The 3-plan bundle pays out at the standard rate.

*The 3-plan bundle is included with the MESSA Balance+ plan.

3-PLAN BUNDLE

	SINGLE	2-PERSON	FULL-FAMILY
OPTIONAL ACCIDENT OPTIONAL CRITICAL ILLNESS OPTIONAL HOSPITAL INDEMNITY	\$29.69	\$49.63	\$64.41

A LA CARTE

SINGLE		2-PERSON		FULL-FAMILY	
	PLUS		PLUS		PLUS
\$7.79	\$11.60	\$14.04	\$20.98	\$19.25	\$29.35
\$13.54	\$20.48	\$23.57	\$35.59	\$33.84	\$51.19
	PLUS		PLUS		PLUS
\$1.99	\$2.97	\$3.47	\$5.04	\$4.85	\$7.17
\$2.33	\$3.65	\$3.96	\$6.04	\$5.35	\$8.16
\$2.86	\$4.70	\$4.68	\$7.47	\$6.06	\$9.60
\$3.50	\$5.99	\$5.62	\$9.34	\$7.00	\$11.47
\$4.48	\$7.96	\$7.06	\$12.23	\$8.44	\$14.36
\$6.23	\$11.44	\$9.64	\$17.38	\$11.02	\$19.51
\$9.11	\$17.22	\$13.90	\$25.90	\$15.28	\$28.30
\$13.74	\$26.46	\$20.85	\$39.80	\$22.23	\$41.93
\$20.39	\$39.77	\$30.81	\$59.73	\$32.19	\$61.85
\$29.13	\$57.26	\$43.76	\$85.62	\$45.14	\$87.75
\$41.28	\$81.54	\$60.66	\$119.43	\$62.04	\$121.55
\$53.37	\$105.73	\$77.15	\$152.40	\$78.53	\$154.53
\$2.66	\$4.32	\$4.55	\$7.20	\$6.44	\$10.35
\$3.23	\$5.46	\$5.38	\$8.87	\$7.28	\$12.02
\$4.12	\$7.23	\$6.59	\$11.29	\$8.49	\$14.44
\$5.21	\$9.41	\$8.16	\$14.44	\$10.06	\$17.59
\$6.86	\$12.72	\$10.60	\$19.31	\$12.50	\$22.46
\$9.80	\$18.59	\$14.94	\$27.99	\$16.84	\$31.14
\$14.66	\$28.32	\$22.12	\$42.34	\$24.01	\$45.49
\$22.45	\$43.90	\$33.83	\$65.77	\$35.72	\$68.82
\$33.67	\$66.33	\$50.62	\$99.34	\$52.51	\$102.49
\$48.40	\$95.78	\$72.43	\$142.97	\$74.33	\$146.12
\$68.86	\$136.71	\$100.91	\$199.93	\$102.80	\$203.08
\$89.24	\$177.46	\$128.69	\$255.49	\$130.59	\$258.64
	\$7.79 \$13.54 \$1.99 \$2.33 \$2.86 \$3.50 \$4.48 \$6.23 \$9.11 \$13.74 \$20.39 \$29.13 \$41.28 \$53.37 \$29.13 \$41.28 \$53.37 \$29.13 \$41.28 \$53.37 \$29.13 \$41.28 \$53.37 \$29.13 \$41.28 \$53.37 \$29.13 \$41.28 \$53.37 \$29.13 \$41.28 \$53.37 \$29.13 \$41.28 \$53.37 \$29.13 \$41.28 \$53.37 \$29.13 \$41.28 \$53.37 \$29.13 \$41.28 \$53.37 \$29.13 \$41.28 \$53.37 \$29.13 \$41.28 \$53.37 \$29.13 \$41.28 \$53.37 \$29.13 \$41.28 \$53.37 \$29.13 \$41.28 \$53.37 \$48.40 \$68.86	\$7.79 \$11.60 \$13.54 \$20.48 \$13.54 \$20.48 \$1.99 \$2.97 \$2.33 \$3.65 \$2.86 \$4.70 \$3.50 \$5.99 \$4.48 \$7.96 \$6.23 \$11.44 \$9.11 \$17.22 \$13.74 \$26.46 \$20.39 \$39.77 \$29.13 \$57.26 \$41.28 \$81.54 \$53.37 \$105.73 \$2.666 \$4.32 \$3.23 \$5.46 \$4.12 \$7.23 \$5.21 \$9.41 \$6.86 \$12.72 \$9.80 \$18.59 \$14.66 \$28.32 \$22.45 \$43.90 \$33.67 \$66.33 \$48.40 \$95.78 \$68.86 \$136.71	PLUS \$7.79 \$11.60 \$14.04 \$13.54 \$20.48 \$23.57 \$1.99 \$2.97 \$3.47 \$2.33 \$3.65 \$3.96 \$2.33 \$3.65 \$3.96 \$2.86 \$4.70 \$4.68 \$3.50 \$5.99 \$5.62 \$4.48 \$7.96 \$7.06 \$6.23 \$11.44 \$9.64 \$9.11 \$17.22 \$13.90 \$13.74 \$26.46 \$20.85 \$20.39 \$39.77 \$30.81 \$29.13 \$57.26 \$43.76 \$41.28 \$81.54 \$60.66 \$53.37 \$105.73 \$77.15 \$20.39 \$39.77 \$30.81 \$29.13 \$57.26 \$43.76 \$41.28 \$81.54 \$60.66 \$53.37 \$105.73 \$77.15 \$2.66 \$4.32 \$4.55 \$3.23 \$5.46 \$5.38 \$4.12 \$7.23 \$6.59 \$5.21 <td>PLUS PLUS PLUS \$7.79 \$11.60 \$14.04 \$20.98 \$13.54 \$20.48 \$23.57 \$35.59 \$13.54 \$20.48 \$23.57 \$35.59 \$13.54 \$20.48 \$23.57 \$35.59 \$1.99 \$2.97 \$3.47 \$5.04 \$2.33 \$3.65 \$3.96 \$6.04 \$2.86 \$4.70 \$4.68 \$7.47 \$3.50 \$5.99 \$5.62 \$9.34 \$4.48 \$7.96 \$7.06 \$12.23 \$6.23 \$11.44 \$9.64 \$17.38 \$9.11 \$17.22 \$13.90 \$25.90 \$13.74 \$26.46 \$20.85 \$39.80 \$20.39 \$39.77 \$30.81 \$59.73 \$20.39 \$39.77 \$30.81 \$59.73 \$29.13 \$57.26 \$43.76 \$85.62 \$41.28 \$81.54 \$60.66 \$119.43 \$53.37 \$105.73 \$77.15 \$152.40 \$2.</td> <td>PLUSPLUSPLUS\$7.79\$11.60\$14.04\$20.98\$19.25\$13.54\$20.48\$23.57\$35.59\$33.84PLUSPLUSPLUS\$1.99\$2.97\$3.47\$5.04\$4.85\$2.33\$3.65\$3.96\$6.04\$5.35\$2.86\$4.70\$4.68\$7.47\$6.06\$3.50\$5.99\$5.62\$9.34\$7.00\$4.48\$7.96\$7.06\$12.23\$8.44\$6.23\$11.44\$9.64\$17.38\$11.02\$9.11\$17.22\$13.90\$25.90\$15.28\$13.74\$26.46\$20.85\$39.80\$22.23\$20.39\$39.77\$30.81\$59.73\$32.19\$29.13\$57.26\$43.76\$85.62\$45.14\$41.28\$81.54\$60.66\$119.43\$62.04\$53.37\$105.73\$77.15\$152.40\$78.53\$2.66\$4.32\$4.55\$7.20\$6.44\$3.23\$5.46\$5.38\$8.87\$7.28\$4.12\$7.23\$6.59\$11.29\$8.49\$5.21\$9.41\$8.16\$14.44\$10.06\$6.86\$12.72\$10.60\$19.31\$12.50\$9.80\$18.59\$14.94\$27.99\$16.84\$14.66\$28.32\$22.12\$42.34\$24.01\$22.45\$43.90\$33.83\$65.77\$35.72\$33.67\$66.33\$50.62\$99.34\$52.51\$48.40\$95.78\$72.43\$</td>	PLUS PLUS PLUS \$7.79 \$11.60 \$14.04 \$20.98 \$13.54 \$20.48 \$23.57 \$35.59 \$13.54 \$20.48 \$23.57 \$35.59 \$13.54 \$20.48 \$23.57 \$35.59 \$1.99 \$2.97 \$3.47 \$5.04 \$2.33 \$3.65 \$3.96 \$6.04 \$2.86 \$4.70 \$4.68 \$7.47 \$3.50 \$5.99 \$5.62 \$9.34 \$4.48 \$7.96 \$7.06 \$12.23 \$6.23 \$11.44 \$9.64 \$17.38 \$9.11 \$17.22 \$13.90 \$25.90 \$13.74 \$26.46 \$20.85 \$39.80 \$20.39 \$39.77 \$30.81 \$59.73 \$20.39 \$39.77 \$30.81 \$59.73 \$29.13 \$57.26 \$43.76 \$85.62 \$41.28 \$81.54 \$60.66 \$119.43 \$53.37 \$105.73 \$77.15 \$152.40 \$2.	PLUSPLUSPLUS\$7.79\$11.60\$14.04\$20.98\$19.25\$13.54\$20.48\$23.57\$35.59\$33.84PLUSPLUSPLUS\$1.99\$2.97\$3.47\$5.04\$4.85\$2.33\$3.65\$3.96\$6.04\$5.35\$2.86\$4.70\$4.68\$7.47\$6.06\$3.50\$5.99\$5.62\$9.34\$7.00\$4.48\$7.96\$7.06\$12.23\$8.44\$6.23\$11.44\$9.64\$17.38\$11.02\$9.11\$17.22\$13.90\$25.90\$15.28\$13.74\$26.46\$20.85\$39.80\$22.23\$20.39\$39.77\$30.81\$59.73\$32.19\$29.13\$57.26\$43.76\$85.62\$45.14\$41.28\$81.54\$60.66\$119.43\$62.04\$53.37\$105.73\$77.15\$152.40\$78.53\$2.66\$4.32\$4.55\$7.20\$6.44\$3.23\$5.46\$5.38\$8.87\$7.28\$4.12\$7.23\$6.59\$11.29\$8.49\$5.21\$9.41\$8.16\$14.44\$10.06\$6.86\$12.72\$10.60\$19.31\$12.50\$9.80\$18.59\$14.94\$27.99\$16.84\$14.66\$28.32\$22.12\$42.34\$24.01\$22.45\$43.90\$33.83\$65.77\$35.72\$33.67\$66.33\$50.62\$99.34\$52.51\$48.40\$95.78\$72.43\$

