

MESSA supplemental plans

messa.org

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.

3-PLAN BUNDLE

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

A LA CARTE

	SINGLE	2-PERSON	FULL-FAMILY
		PLUS	PLUS
OPTIONAL ACCIDENT	\$7.79	\$11.60	\$14.04
		PLUS	PLUS
OPTIONAL HOSPITAL INDEMNITY	\$13.54	\$20.48	\$23.57
		PLUS	PLUS
		PLUS	PLUS
		PLUS	PLUS

		PLUS		PLUS		PLUS
Non-Tobacco						
UNDER AGE 20	\$1.99	\$2.97	\$3.47	\$5.04	\$4.85	\$7.17
AGE 20-24	\$2.33	\$3.65	\$3.96	\$6.04	\$5.35	\$8.16
AGE 25-29	\$2.86	\$4.70	\$4.68	\$7.47	\$6.06	\$9.60
AGE 30-34	\$3.50	\$5.99	\$5.62	\$9.34	\$7.00	\$11.47
AGE 35-39	\$4.48	\$7.96	\$7.06	\$12.23	\$8.44	\$14.36
AGE 40-44	\$6.23	\$11.44	\$9.64	\$17.38	\$11.02	\$19.51
AGE 45-49	\$9.11	\$17.22	\$13.90	\$25.90	\$15.28	\$28.30
AGE 50-54	\$13.74	\$26.46	\$20.85	\$39.80	\$22.23	\$41.93
AGE 55-59	\$20.39	\$39.77	\$30.81	\$59.73	\$32.19	\$61.85
AGE 60-64	\$29.13	\$57.26	\$43.76	\$85.62	\$45.14	\$87.75
AGE 65-69	\$41.28	\$81.54	\$60.66	\$119.43	\$62.04	\$121.55
AGE 70 AND OLDER	\$53.37	\$105.73	\$77.15	\$152.40	\$78.53	\$154.53

Tobacco						
UNDER AGE 20	\$2.66	\$4.32	\$4.55	\$7.20	\$6.44	\$10.35
AGE 20-24	\$3.23	\$5.46	\$5.38	\$8.87	\$7.28	\$12.02
AGE 25-29	\$4.12	\$7.23	\$6.59	\$11.29	\$8.49	\$14.44
AGE 30-34	\$5.21	\$9.41	\$8.16	\$14.44	\$10.06	\$17.59
AGE 35-39	\$6.86	\$12.72	\$10.60	\$19.31	\$12.50	\$22.46
AGE 40-44	\$9.80	\$18.59	\$14.94	\$27.99	\$16.84	\$31.14
AGE 45-49	\$14.66	\$28.32	\$22.12	\$42.34	\$24.01	\$45.49
AGE 50-54	\$22.45	\$43.90	\$33.83	\$65.77	\$35.72	\$68.82
AGE 55-59	\$33.67	\$66.33	\$50.62	\$99.34	\$52.51	\$102.49
AGE 60-64	\$48.40	\$95.78	\$72.43	\$142.97	\$74.33	\$146.12
AGE 65-69	\$68.86	\$136.71	\$100.91	\$199.93	\$102.80	\$203.08
AGE 70 AND OLDER	\$89.24	\$177.46	\$128.69	\$255.49	\$130.59	\$258.64

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

