

# MESSA Choices/Choices II

## Group Insurance for School Employees

*Includes additional coverage for the Women's Health Initiative effective January 1, 2013*



***Dear MESSA Member:***

*This booklet describes your benefits, coverage and limitations, including eligibility. Your coverage is made available by a Group Agreement between MESSA and Blue Cross Blue Shield of Michigan (BCBSM). BCBSM and 4 Ever Life underwrite this coverage. Administration of your program is shared between MESSA and BCBSM.*

*MESSA handles enrollment, eligibility determinations, claims payments, benefit determinations, marketing, communications, and customer support, including our statewide network of local Field Representatives, and our award-winning Member Service Center in East Lansing.*

Sincerely,

Cynthia Williams  
MESSA Executive Director

Daniel J. Loepp  
President and CEO, BCBSM



Good health. Good business. Great schools.

# Table of Contents

If you are reading the online version of this booklet, you can click on any topic in this table of contents and be taken directly to that section of the booklet. To return to the table of contents, click on the “back” button at the top of the page.

MESSA Resources .....	6
MESSA Health Resources .....	7
How to Contact Us: .....	8
By phone.....	8
By e-mail.....	8
In person.....	8
By mail.....	8
Your ID Card .....	9
Explanation of Benefit (EOB) Statements.....	10
Eligibility Guidelines .....	10
Who is eligible for coverage? .....	10
Applying for coverage .....	11
Eligible dependents .....	11
When coverage begins .....	12
When coverage ends .....	13
Continuation of health care coverage .....	14
Conversion privilege .....	15
Surviving family.....	15
Your MESSA Choices/Choices II Preferred Provider Organization (PPO) Plan – How it Works .....	16
Choosing your doctors .....	16
Out-of-network providers.....	16
Referrals to Out-of-network providers.....	17
Out-of-network, “participating” providers.....	17
Out-of-network, “nonparticipating” providers.....	17
Pre-admission review requirements.....	18
What happens if your PPO physician leaves the network .....	19
Care outside of Michigan – Blue Card PPO program .....	20
BlueCard PPO network provider .....	20
Medically necessary .....	21

# Table of Contents

Your medical plan highlights .....	21
Deductibles .....	22
Copayments .....	22
Coinsurance .....	23
Annual Out-of-Pocket Limits .....	23
<b>Alphabetical Listing of Specific Covered Services:.....</b>	<b>24</b>
Acupuncture .....	24
Allergy Services .....	24
Ambulance .....	24
Anesthesia .....	25
Audiologist Services.....	25
Autism Spectrum Disorders .....	26
Bone Marrow Transplants.....	27
Certified Nurse Midwife Services.....	28
Chemotherapy .....	28
Chiropractic Services .....	29
Colonoscopy – (See <a href="#">Preventive Services</a> ) .....	29
Consultations.....	29
Cosmetic Surgery .....	30
Dental Services .....	30
Diagnostic Services .....	31
Diagnostic Laboratory and Pathology Services .....	31
Durable Medical Equipment .....	31
Emergency Care .....	32
End Stage Renal Disease .....	33
Hearing Care Services .....	34
Hemodialysis .....	35
Home Health Care .....	35
Hospice Care .....	36
Hospital Care .....	38
Human Organ Transplants.....	38
Human Organ Transplants (Kidney, Cornea and Skin).....	40
Mammography.....	41

# Table of Contents

Maternity Care .....	41
Medical Case Management (MCM) .....	42
Medical Supplies.....	42
Mental Health and Substance Abuse Services.....	43
Newborn Examination .....	43
Nutritional Counseling.....	44
Obstetrics (See <a href="#">Maternity Care</a> ) .....	44
Occupational Therapy (See <a href="#">Therapy Services</a> ) .....	44
Office, Outpatient, Home Medical Care Visits and Consultations.....	44
Physical Therapy (See <a href="#">Therapy Services</a> ) .....	45
Prescription Drugs .....	45
Preventive Care Services .....	45
Private Duty Nursing .....	46
Prosthetic and Orthotic Devices.....	47
Radiology Services.....	48
Skilled Nursing Care .....	48
Speech Therapy (See <a href="#">Therapy Services</a> ) .....	48
Surgical Services.....	49
Technical Surgical Assistance (TSA) .....	50
Therapy Services.....	50
Urgent Care (See <a href="#">Emergency Room</a> ) .....	52
Voluntary Sterilization.....	52
Weight Loss Treatment.....	52
Well Baby/Well Child Care – (See <a href="#">Preventive Services</a> ) .....	52
Exclusions and Limitations.....	53
How to File a Medical Claim.....	55
How to Appeal a Claim Denial .....	56
Other General Information .....	57
Glossary of Health Care Terms .....	60
Life and Accidental Death & Dismemberment (AD&D) Benefits .....	79
How to File a Claim for Life or AD&D Benefits .....	84
Exhibits:	
Bone Marrow Transplant Covered Services & Exclusions.....	86
Bone Marrow Transplant Covered Conditions.....	87



# MESSA Resources

## Your medical plan coverage booklet

This booklet is designed to help you understand your coverage under the MESSA Choices/Choices II program. Please take time to read it to ensure you understand what services are covered and when you are responsible for out-of-pocket costs. For specific deductibles, copayments and coinsurance levels for your plan, check the “My Summary of Benefits” page in the secure Members area at [www.messa.org](http://www.messa.org). You can also access and print your Medical Plan Highlights – a two-page summary of your plan provisions – from this secure area. And, of course, you can also call the MESSA Member Services Call Center toll-free at 1.800.336.0013, or, in the East Lansing area, 517.332.2581.

Occasionally state or federal law requires changes to medical coverage. When such changes occur, the medical plan coverage booklet will be revised and posted on the web at [www.messa.org](http://www.messa.org).

This document is not a contract. Rather, it is intended to be a summary description of benefits. Every effort has been made to ensure the accuracy of this information. However, if statements in this description differ from the applicable coverage documents, then the terms and conditions of those documents will prevail.

## Your specific benefits

When you first enroll or when your benefits change, MESSA will mail a Confirmation Statement to your home address. It will list all the benefits for which you are enrolled.

## Visit us on the web

Simply follow the instructions on the [www.messa.org](http://www.messa.org) home page to register for access to the Members Only area of [www.messa.org](http://www.messa.org) and get your personalized “Medical Plan Highlights” information as well as check your coverage and dependent information. This area also includes members-only access to your prescription account history and access to an entire suite of Healthy Living programs, tools and information through Mayo Clinic’s EmbodyHealth, and much more. Explore, have fun and be well!

## Tools to help you stay healthy

At MESSA we know that good health matters to you. Our Member Education Department works to promote healthy living and good health practices. We sponsor annual Wellness Conferences around the state for school employees, produce brochures on healthy living and publish a monthly newsletter through the Mayo Clinic.

## Outstanding member service

MESSA employees take pride in our reputation for providing outstanding member service. We have a statewide network of Field Representatives and dozens of benefits specialists who answer our telephone lines and assist members with their claims and benefit questions. **Please do not hesitate to call us at 1.800.336.0013 if you have a question or concern about your MESSA coverage.**

**Once again, welcome to MESSA!**

# MESSA Health Resources

## MESSA Member Education and Support Programs

- **Asthma Management Program**
- **Cardiovascular Health Education Program**
- **Diabetes Education Program**

Health education programs that succeed in getting people to make healthier lifestyle choices are proving to be wise, cost-effective strategies that can dramatically lower out-of-pocket health care costs over time. Studies show that people with chronic illnesses enrolled in Health Education Programs have fewer hospital admissions, fewer emergency room visits and lower overall medical costs.

Members can call MESSA Member Education at 800.336.0022, prompt 3 to get additional information on these programs. On the web, go to [www.messa.org](http://www.messa.org) and choose Health Resources on the top menu bar for additional information.

- **Medical Case Management**

Experiencing a catastrophic illness or injury can be challenging, life changing event for a patient and their family. That is why MESSA offers Medical Case Management (MCM), a unique program tailored to meet the medical needs of our members needing extraordinary care. MCM offers the support of a Nurse Case Manager who will assist the patient and family with important treatment decisions. If you have questions regarding MCM, please contact the MESSA Health Care Resources department at 800.441.4626 or by using our secure Email form.

- **NurseLine**

Ask a Registered Nurse 24/7 at MESSA NurseLine, a health information phone line staffed around the clock by registered nurses trained to answer medical questions and offer guidance. NurseLine may help you avoid unnecessary emergency room visits and other health care expenses and will help you feel confident about the health care decisions you make. The NurseLine number is 800.414.2014. Program it into your cell phone now so that health information is only a phone call away.

- **Healthy Expectations**

MESSA Healthy Expectations program provides support for expectant mothers. When you enroll in Healthy Expectations, you will receive a simple health assessment questionnaire to complete and return. If any risk factors are identified, a MESSA nurse may contact you and offer additional assistance. Women who enroll receive a reference book on pregnancy and birth and a second book containing health guidelines to help you care for your baby, plus a baby bag that contains a bottle, bib, and blanket—all made in the USA. Enroll today by calling 800.336.0013.





# How to Contact Us

## How to reach us:

You can call, e-mail, visit, or write the MESSA Service Center when you have benefits and claims processing questions.

## By phone

Our award winning Member Service Center is here to help you. Please call us toll-free at 1.800.336.0013, or, in the East Lansing area, 517.332.2581.

## By e-mail

Visit our website at [www.messa.org](http://www.messa.org). From our website you may submit a message to our Member Service Center using a secured form. A Member Service Specialist will respond to your inquiry within two business days.

## In person

We welcome you to visit our office at 1475 Kendale in East Lansing so we may answer your claim or benefit inquiries in person. Visit our website for directions to our location.

## By mail

Please send all correspondence to:

MESSA  
1475 Kendale Blvd.  
P.O. Box 2560  
East Lansing, MI 48826-2560

## To help us serve you better

Here are some important tips to remember:

- Have your ID card handy so you can provide your enrollee ID/contract number. If you are writing to us, include this information in your correspondence.
- To ask if a particular service is covered, please have your physician provide you with the five-digit procedure code. If your planned procedure does not have a code, obtain a complete description of the service as well as the diagnosis

*NOTE: Benefits cannot be guaranteed over the phone.*

- To inquire about a claim, please provide the following:
  - Patient's name
  - Provider's name (such as the doctor, hospital or supplier)
  - Date the patient was treated
  - Type of service (for example, an office visit)
  - Charge for the service
- When writing to us, please send copies of your bills, other relevant documents, and any correspondence you have received from us. Make sure you keep your originals.
- Include your daytime telephone number as well as your enrollee ID/contract number on all correspondence.



## Your ID card

Your MESSA/BCBSM identification (ID) card is your key to receiving quality health care. Your card will look similar to the one shown here.



The numbers on your personal ID card will be different from the one illustrated above.

**Line 1: Enrollee Name** is the name of the person who holds the contract.

**Line 2: Enrollee ID** identifies your records in our files. The **alpha prefix** preceding the enrollee ID number identifies that you have coverage through MESSA.

**Line 3: Issuer** identifies you as a Blue Cross Blue Shield of Michigan member. The number 80840 identifies the industry as a health insurance carrier.

**Line 4: Group Number** tells us you are a MESSA/BCBSM group member.

**The suitcase** tells providers about your travel benefits.

On the back of your ID card, you will find:

- A magnetic strip which will help providers process your claims. It includes information from the front of the card and the enrollee's date of birth. It does not include any benefit or health information.

- MESSA's toll-free member services/inquiries telephone number to call us when you have a claim or benefit inquiry, as well as other important telephone numbers.

Your ID card is issued once you enroll for coverage. It lets you obtain services covered under MESSA. Only the enrollee's name appears on the ID card. However, the cards are for use by all covered members and dependents.

Here are some tips about your ID card:

- Carry your card with you at all times to help avoid delays when you need medical attention.
- If you or anyone in your family needs an ID card, please go to the secured area of [www.messa.org](http://www.messa.org) and request one, or call the MESSA Member Service Center for assistance.
- Call the MESSA Member Service Center if your card is lost or stolen. You can still receive service by giving the provider your Enrollee ID number to verify your coverage.

Only you and your eligible dependents may use the cards issued for your plan. Lending your card to anyone not eligible to use it is illegal and subject to possible fraud investigation and termination of coverage.

# Explanation of Benefit (EOB) statements

You will receive an EOB form each time we process a claim under your enrollee ID/contract number. The EOB is not a bill. It is a statement that helps you understand how your benefits were paid. It tells you:

- member name
- family member who received services
- contract number (enrollee ID #)
- claim number
- date of service
- type of service/provider
- total charge
- ineligible amount
- remark code(s) explaining variance
- allowable amount
- deductible amount applied on this claim
- balance
- percentage paid by MESSA
- benefit payment
- date provider payment made
- description of remark codes
- helpful information about MESSA programs

Please check your EOBs carefully. If you see an error, please contact your provider first. If they cannot correct the error, call the MESSA Member Service Center.

*NOTE: Go green! Stop the paper. You can sign up to receive electronic copies of your EOBs instead of paper. You can access the most current twenty-four months of EOBs in the member secured area of [www.messa.org](http://www.messa.org).*

If you think your provider is intentionally billing for services you did not receive or that someone is using your ID card illegally, contact the anti-fraud toll-free hotline at **1.866.211.4475**. Your call will be kept strictly confidential. By working together, we can help keep health care costs down.

## Eligibility Guidelines

### Who is eligible for coverage?

The following individuals are eligible to become members of the Michigan Education Special Services Association (MESSA) and may apply for coverage:

- Any active, associate, service associate, retiree, or student member of the Michigan Education Association (MEA) as defined in the MEA bylaws
- Any member of a bargaining unit in an educational agency in which a local association of MEA is the recognized bargaining agent and has negotiated MESSA benefits for its members
- Any administrator employed by an educational agency in which a local association of the MEA is a recognized bargaining agent and has negotiated MESSA benefits for its members
- Any other eligible individual as defined in the MESSA bylaws

## Applying for coverage

An application is required if you are:

- Enrolling for the first time
- Changing coverage for yourself or your dependents
- Changing school districts
- Covering dependent children age 19 or older

We will review your application for coverage to determine if you, your spouse and your dependents are eligible for coverage based on the terms of your plan.

If you, your group or someone applying for coverage on your behalf commits fraud or makes an intentional misrepresentation of material fact in completing the application, your coverage may be rescinded as stated in the section on [When Coverage Ends](#).

## Eligible dependents

If you are covered, your eligible dependents include:

- Your spouse
- Your children (including stepchildren, adopted children, and children for whom you are legal guardian; however, foster children are not included) until a maximum of the end of the calendar year of their 26th birthday

*NOTE: Your child's spouse and your grandchildren are not covered under this plan.*

- Your children beyond the end of the calendar year of their 26th birthday (if covered under this program at the end of the calendar year of their 26th birthday

and continuously thereafter) who are mentally retarded or physically handicapped, dependent upon you for a majority of their support and who are incapable of self-sustaining employment by reason of their mental retardation or physical handicap. (Under no circumstances will mental illness be considered a cause of incapacity nor will it be considered as a basis for continued coverage.) Please contact MESSA to obtain the appropriate form to continue coverage.

- Your children beyond the end of the calendar year of their 26th birthday (if covered under this program at the end of the calendar year of their 26th birthday and continuously thereafter) who are full-time students and dependent on you for a majority of their support.
- We will continue coverage when the dependent student takes a leave of absence from school or changes to part-time status due to serious illness or injury. The continuation of coverage will last until the earlier of the following dates occurs:
  - Up to one year after the first day of a medically necessary leave of absence or change in status
  - The date on which the student's coverage would otherwise terminate
  - To qualify for continued coverage, the student's attending physician must certify in writing that the student suffers from a serious illness or injury and that the leave or change in status is medically necessary. The student must continue to meet all other MESSA eligibility requirements.

## Eligible dependents

continued...

- Your sponsored dependents who are members of your family, either by blood or marriage, who qualify as your dependents under the Internal Revenue Code, were declared as dependents on your federal tax return for the preceding tax year and are continuing in that status for the current tax year. (Children who are no longer eligible for coverage as dependent children cannot be covered as sponsored dependents.)

You may also request group coverage for yourself or your dependents within 60 days of either of the following events:

- Your Medicaid coverage or your dependents' CHIP coverage (Children's Health Insurance Program) is terminated due to loss of eligibility.
- You or your dependent becomes eligible for premium subsidies.

### **It is your responsibility to notify MESSA and your employer:**

- Of any change in your employment status
- When you wish to add a spouse and/or dependent(s)
- Of any change to a dependent's eligibility for coverage
- When a spouse and/or dependent is no longer eligible as defined above

Special health care coverage guidelines apply to you and your spouse at age 65 during your active school employment. You should contact your school business office or MESSA for complete details. The Social Security Administration should be contacted regarding Medicare enrollment 120 days prior to attaining age 65.

## When coverage begins

The following information details the guidelines for your effective date of coverage:

- If you are a new employee and enroll for coverage within 31 days following the date you became eligible (your date of employment or the day following completion of the eligibility waiting period, whichever is later), your coverage will be effective on the date you became eligible. This date is verified by your employer.
- During open enrollment, the effective date of coverage for all new applications and coverage changes will be that date approved by MESSA and verified by your employer.
- If your application is submitted at any other time, your coverage will be effective on the first day of the month following approval of your application by MESSA.
- Each dependent will be eligible for coverage on the later of the date on which your coverage begins or the date he/she becomes an eligible dependent if enrolled within 31 days. If your application for dependent coverage is submitted at any other time, coverage will be effective on the first day of the month following approval of your application by MESSA.
- Each sponsored dependent will be eligible for coverage on the later of the date on which your coverage begins or the first day of January following the date he/she becomes an eligible dependent.

## When coverage ends

MESSA Choices/Choices II Program benefits end on the first day of the calendar month in which a covered individual becomes age 65. On that date, you will be enrolled in the MESSA Limited Medicare Supplemental Plan. If, however, you continue active school employment and remain a MESSA member, your MESSA Choices/Choices II coverage and that of your covered dependents will not end until the first of the following circumstances occurs:

- **Termination of employment** - Coverage will end on the last day of the month in which you terminate employment.
- **Nonpayment of contributions** - Coverage will end on the last day of the month preceding the month for which the required contribution has not been remitted to MESSA.
- **Termination of employer's participation** - Coverage will end on the last day of any month in which your employer ceases to participate under the MESSA BCBSM Group Agreement.
- **Rescission** – Coverage may be terminated back to the effective date of your coverage if you, your group, or someone seeking coverage on your behalf performed an act, practice, or omission that constitutes fraud, or has made an intentional misrepresentation of fact to us or another party which results in you or a dependent obtaining or retaining coverage with MESSA or the payment of claims under this or another MESSA plan. You will be provided with prior notice of the rescission, if required under the law. You will be required to repay us for

our payment for any services you received during this period.

- **Member no longer eligible** - Coverage will end on the last day of the month in which a member no longer meets the eligibility criteria described in this section.
- **Dependent no longer eligible** - Coverage will end on the date a dependent no longer meets the eligibility criteria described in this section.

*NOTE: An ex-spouse may be continued beyond the date of the divorce if the divorce decree stipulates that the member must provide health coverage for his/her ex-spouse. The member will be required to pay the sponsored dependent contribution in addition to his/her normal contribution. Coverage will terminate on either the date the ex-spouse remarries or the date which is 12 months following the date of the divorce, whichever is earlier.*

- **Termination of the MESSA/BCBSM group agreement** - Coverage will end on the date the Group Agreement terminates.
- **Medicare elected as primary** - If you continue active school employment beyond age 65 and elect Medicare as your primary coverage, your coverage under MESSA Choices/Choices II will end on the first day of the month following the date of your election. A spouse age 65 or older who obtains coverage through an active employee may also elect Medicare as his/her primary coverage; the spouse's coverage under MESSA Choices/Choices II will end on the first day of the month following such an election.

*NOTE: If you cease active work or leave school employment, inquire as to what arrangements, if any, may be made to continue coverage. Also see the following "Continuation of Health Care Coverage." Contact MESSA for additional information.*

# Continuation of health care coverage

## Consolidated Omnibus Budget Reconciliation Act (COBRA)

COBRA is a federal law that extends the opportunity for group coverage to members who no longer qualify as members of a group. For COBRA purposes, coverage includes the benefits described in this booklet. The continued coverage is available to covered employees, their spouses and dependent children (all of whom are referred to as “qualified beneficiaries”) whose coverage would otherwise end upon the occurrence of a “qualifying event,” the most common of which are listed below:

- The death of the covered employee
- The termination (other than by reason of gross misconduct) or reduction of hours of the covered employee’s employment
- The divorce or legal separation of the covered employee
- A dependent child ceasing to be a dependent child under the generally applicable provisions of the program
- The covered employee becoming entitled to Medicare benefits.

You and your dependent(s) must pay the required contribution, if any, for the continued coverage. Your employer will inform you of the monthly contribution to be paid.

In the event of your divorce or legal separation or if your dependent child ceases to be eligible as a dependent under the program, you or your dependent must notify the plan administrator (your employer) of the occurrence of the qualifying event within 60 days after it occurs or the date coverage is terminated, whichever is later.

Continued coverage must be elected within an election period that cannot end before the date which is 60 days after the later of (1) the date coverage is terminated and (2) the date you receive notice of the right to continue coverage.

The continued coverage will begin on the date of the qualifying event and end when the first of the following events occurs:

- The date which is 36 months (18 months in the case of the termination or reduction in hours of the covered employee’s employment) after the qualifying event

*NOTE: You, or a covered dependent, may be able to extend continuation of coverage from 18 months to 29 months if the Social Security Administration has determined (or determines) that you, or a covered dependent, has been totally disabled since the date of eligibility for continuation coverage or within 60 days following that date. Continuation coverage may be extended only if the Social Security Administration makes its determination within 18 months of the qualifying event.*

- The first day for which timely payment for the qualifying beneficiary is not made to the plan
- The date upon which your employer terminates participation under the MESSA/BCBSM Group Agreement that provides the benefits described in this booklet



## Continuation of health care coverage

continued...

- The date the qualified beneficiary becomes covered under any other group plan that is not maintained by your employer (other than a plan containing limitations or exclusions with respect to a pre-existing condition of the qualified beneficiary)
- The date the qualified beneficiary becomes entitled to benefits under Medicare

If during an established COBRA period of continuance, another qualifying event occurs that also entitles you or your dependent(s) to COBRA continuation, coverage may be extended, but not beyond the date which is 36 months from the date of the initial qualifying event.

If a qualified beneficiary's continued coverage ends due to the expiration of the 36-month, 29-month or 18-month maximum continuation period, the qualified beneficiary may enroll in any conversion health plan available.

(See "Conversion Privilege," right.)

Your employer can provide you with more information concerning how these COBRA health plan continuation rights apply to you and your family members and how to elect continued coverage under the plan in the event of a qualifying event.

## Conversion privilege

When you are no longer eligible for the MESSA Choices/Choices II Plan through your employer, an individual health care plan is available to you through BCBSM. Your benefits will change and coverage will be limited to your immediate family.

There will be no interruption of coverage, provided you pay the premiums when due. To ensure continuous coverage you must apply within 31 days from the date your coverage terminates with your employer. Contact MESSA for additional information on how to apply for this coverage.

## Surviving family

Your dependents who are covered under the MESSA Choices/Choices II Plan on the date of your death should contact MESSA for information regarding continuation of coverage.





# Your MESSA Choices/Choices II Preferred Provider Organization (PPO) Plan – How it Works

Health care benefits provided under the MESSA Choices/Choices II PPO plan are underwritten by Blue Cross Blue Shield of Michigan (BCBSM) and 4 Ever Life. To receive care with the lowest out-of-pocket costs, choose providers from the MESSA Choices/Choices II PPO network. There are different levels of benefits for In-network and Out-of-network services. By staying In-network, members pay less out-of-pocket and receive more comprehensive benefits (such as preventive care benefits).

The network is made up of physicians, hospitals and other health care specialists who have agreed to accept our approved amount as payment in full for covered services. When you receive services from a PPO network provider, your out-of-pocket costs are limited to In-network deductibles (if applicable) and copayments.

## Choosing your doctors

To choose a doctor:

- Visit [www.messa.org](http://www.messa.org) to find physicians who are In-network, or
- Call MESSA's award-winning Member Service Center for assistance in finding In-network providers at 1.800.336.0013, or
- Ask your doctors if they are In-network. Always ask first to avoid “surprise” billings.

- Ask your specialists if they are In-network. You should also ask specialists and surgeons who are providing follow-up care to an emergency room visit if they are In-network or “participate” with the Blues.

## Out-of-network providers

When you receive care from a provider who is not part of the PPO network, without a referral from a PPO provider, your care is considered out-of-network. For most Out-of-network services, you have higher deductibles and coinsurance. For example, most preventive care services are not covered Out-of-network.



## Referrals to Out-of-network providers

Your In-network PPO provider should refer you to another In-network PPO provider when available. If an In-network provider is not available, the referring provider should refer you to a participating provider. This is a provider who accepts the Blue Traditional plan.

In the event you are referred to an Out-of-network provider, even if he or she is a participating provider, the In-network provider must provide a Preferred Provider Organization (PPO) Program Referral form for you to receive In-network benefits. **A referral is only valid when it is obtained before the referred services are provided.** The referring physician should complete the form and provide copies to you and the physician to whom you were referred. A verbal referral is not acceptable. The form can be found at:

[https://www.messa.org/Portals/o/PDF/ppo\\_referral\\_form.pdf](https://www.messa.org/Portals/o/PDF/ppo_referral_form.pdf)

## Out-of-network, “participating” providers

If you choose to receive services from an Out-of-network provider, you can still limit your out-of-pocket costs if the provider participates in BCBSM’s Traditional plan.

When you use participating providers:

- You will pay the Out-of-network deductible and coinsurance.
- You will not have to submit a claim. The provider will bill us directly for your services.
- You will not be billed for any differences between our approved amount and their charges.

Remember, some services, such as most of your preventive care services, are not covered Out-of-network.

## Out-of-network, “nonparticipating” providers

Nonparticipating providers are providers who are not in the PPO network and do not participate with us. If you receive services from a nonparticipating provider, in addition to the Out-of-network deductible and coinsurance, you may also be responsible for any charges above the approved amount. Providers who do not participate with us are not required to accept the approved amount as payment in full for covered services. **The additional charges may be significant.**

When you use nonparticipating providers, **you may be responsible for payment at the time of service** in addition to filing your own claim. MESSA will reimburse the approved amount, less the Out-of-network deductible and coinsurance.

## Pre-Admission Review (PAR) Requirements

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible (office visit copayment applies)	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

### In-network and participating hospitals

The hospital will take care of this requirement for you.

### Out-of-network, nonparticipating hospitals

If you are using a nonparticipating hospital, then you, your doctor or hospital must request prior approval for all elective (nonemergency) admissions to a hospital.

- A completed PAR form must be sent to MESSA at least two weeks before the scheduled admission. The form may be downloaded from [www.messa.org](http://www.messa.org). Mail the completed form to MESSA at:

MESSA  
 Pre-Admission Review  
 1475 Kendale Blvd.  
 P. O. Box 2560  
 East Lansing, MI 48826-2560 **OR**

- You, your doctor or hospital must call MESSA for a review of the admission request. The toll-free telephone number is 1.800.336.0022. MESSA will review your doctor’s request and determine whether your admission will be authorized under our medically necessary criteria. MESSA will determine the number of days initially approved and will send written notice of the decision to you, your doctor and the hospital.

### Emergency hospital admissions

Advance approval is not required for emergency admissions. However, your doctor or hospital must notify MESSA within 48 hours of the start of your admission, or within 72 hours of the start of the admission if it begins on a weekend (5 p.m. Friday through 9 a.m. Monday) or a holiday. MESSA will then determine the number of days to be authorized under our medically necessary criteria, and will provide written notice to you, your doctor and the hospital.

### Requesting additional days

The hospital or your doctor can request additional days beyond the days initially approved. Whenever possible, such requests should be made up to 48 hours before the end of the days initially approved. MESSA will let you, your doctor and the hospital know if the request for additional days has been approved.

If the extension is not approved and your hospital admission exceeds the number of days determined by MESSA to be medically necessary, you will be responsible for the following:

- Charges for inpatient hospital room and board
- Other charges for medical services and supplies furnished by the hospital
- Physician charges for inpatient hospital visits
- Any other charges related to the days not approved

## Pre-Admission Review (PAR) Requirements continued...

### Requesting approval after admission

If the hospital or your physician fails to get approval before you are admitted, MESSA will still review a request, either while you are in the hospital or after your discharge. The disadvantage is that you will not know before the admission whether the care is covered.

### Appealing a nonapproved admission or extension

Your doctor may appeal all decisions by requesting a review by MESSA.

### Receiving services without prior approval

If you were given prior notice of MESSA's denial of benefits before the admission began, or if you accepted such liability by entering into a prior agreement with your doctor, you will be responsible for all charges (both hospital and doctor) resulting from the admission.

## What happens if your PPO physician leaves the network

Your physician is your partner in managing your health care. However, physicians retire, move or otherwise cease to be affiliated with our PPO network. If this happens, your physician should notify you that he or she is no longer in the PPO network. If you have difficulty choosing another physician, please contact the MESSA Member Service Center for assistance. If you wish to continue care with your current physician, a customer service representative will explain the financial costs to you when services are performed by a physician who is no longer in the PPO network.

## Care outside of Michigan – Blue Card PPO Program

We participate with other Blue Cross and/or Blue Shield plans in the BlueCard PPO Program. This program offers members of Blue Cross and/or Blue Shield plans medical benefits when they receive health care from BlueCard PPO providers outside the area their local plan services. If you or a covered dependent receive treatment in an accredited non-Michigan hospital, just show your MESSA/BCBSM identification card. The hospital billing office will send the bill directly to MESSA or the local Blue Cross plan.

If you or a covered dependent receives any other type of service performed by a physician practicing outside of Michigan, the physician's billing office will either bill the local Blue Cross plan directly or provide you with an itemized statement or receipt. Send these itemized statements to MESSA. If written authorization is attached to the statement, MESSA will pay the provider, otherwise, payment will be sent to you.

## BlueCard PPO network provider

If you receive covered services from a BlueCard PPO network provider:

- The provider will file your claim with the local Blue Cross and/or Blue Shield plan (Host Plan). Your plan's In-network deductibles and copayments will apply.

### BlueCard Out-of-network providers

If the provider is not a BlueCard PPO network provider, the Host Plan will apply benefits at your plan's Out-of-network level, unless:

- You were referred to that provider by a PPO panel provider or
- You needed care for an accidental injury or a medical emergency

BlueCard PPO providers may not be available in some areas. In areas where they are not available, you can still receive BlueCard PPO benefits if you receive services from a BlueCard participating provider. The Host Plan must notify BCBSM of the provider's status.

**Nonparticipating providers out of BCBSM's service area:** [See How to File a Medical Claim](#)

## Medically Necessary

A service must be medically necessary to be covered. There are three definitions: one applies to professional providers (M.D.s, D.O.s, podiatrists, chiropractors, fully licensed psychologists and oral surgeons); another applies to hospitals and long term acute care hospitals; and a third applies to other providers. See the full definition in the [Glossary of Terms](#) at the end of this booklet.

### Approved Amount

In-network and Out-of-network doctors and facilities who “participate” with Blue Cross Blue Shield of Michigan will accept the approved amount as payment in full (after deductible, copayments and coinsurance where applicable). More than 80 percent of Michigan physicians are in the network. PPO networks save you money because those hospitals and doctors agree to accept discounted fees. This also helps save your group on its premiums.

Nonparticipating doctors and facilities have no such agreements and you are responsible for payment to them for charges in excess of the approved amounts.

## Your Medical Plan Highlights

A two-page summary of your plan information—called Medical Plan Highlights – is available to you in the member-secured area of the MESSA website. Follow these easy steps:

1. Go to [www.messa.org](http://www.messa.org)
2. Sign in or click “Register Now” and follow the prompts
3. Click the “My Benefits” link. The page that opens lists your MESSA benefits.
4. Click the underlined MESSA Choices link. Your Medical Plan Highlights will open and can be reviewed and printed.

You can also get your personalized Medical Plan Highlights from your school business office or by calling MESSA at 1.800.336.0013.

## Deductibles

What You Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Amount varies. Refer to your Medical Plan Highlights	Amount varies. Refer to your Medical Plan Highlights	Combined with Out-of-network

**A deductible is the amount you pay each calendar year before your insurance benefits are paid.**

There may be separate In-network and Out-of-network deductibles depending on your plan. There is a 4th quarter carryover provision for **In-network** deductible amounts accrued during the final three months of each calendar year (October-December). Those deductible amounts “carry forward” to help satisfy the **In-network** deductible the following calendar year.

Two or more members must meet the family deductible. If the one member deductible has been met, but not the family deductible, we will pay covered services only for that member who has met the deductible. Covered services for the remaining family members will be paid when the full family deductible has been met.

Some services do not have a network. Examples include but are not limited to: home health care agencies, hospice, durable medical equipment (DME), etc. In these cases the Out-of-network deductible is waived and the In-network deductible applies.

## Copayments

What You Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Required for doctor office, urgent care center and emergency room* visits	No copayments. 20% coinsurance after Out-of-network deductible has been met	No copayments. 20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

**A copayment is a fixed dollar amount** you pay at the time of service. Copayments do not apply toward your deductible. Once you have met your deductible, you are still responsible for some copayments. Services requiring a copayment include In-network physician office visits, urgent care, and emergency room services.

\*Emergency room copayment is not applied if the patient is admitted or services were required to treat an accidental injury.



## Coinsurance

What You Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Coinsurance is not applied to In-network services	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

**Coinsurance is a percentage of the charges** for services received for which you are financially responsible. After you have met your deductible,

you are responsible for coinsurance for Out-of-network services and In-network private duty nursing services.

*NOTE: You pay 10% of the charges for private duty nursing.*

## Annual Out-of-Pocket Limits\*

What You Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Not applicable since most services covered at 100%	\$2,000 per individual \$4,000 per family	Combined with Out-of-network

**\*Deductibles, copayments and charges in excess of the approved amount do not count towards your out-of-pocket limits**

Medical Plan Highlights form available in the Members Only section of [www.messa.org](http://www.messa.org). You may also call the MESSA Member Services Center at 800.336.0013.

For specific information on your deductibles, copayments and coinsurance, refer to your personalized

# Alphabetical Listing of Specific Covered Services:

## Acupuncture

What You Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible (office visit copayment may apply)	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

We pay for acupuncture treatment with an approved diagnosis when performed by an M.D. or D.O. in an inpatient or outpatient hospital setting, ambulatory surgery facility or physician’s office.

## Allergy Services

What You Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible (office visit copayment may apply)	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

We pay for the following allergy testing and therapy services performed by, or under the supervision of, a physician:

- Survey, including history, physical exam, and diagnostic laboratory studies
- Intradermal, scratch and puncture tests
- Patch, photo, insufflate, and provocative antigen tests

- Procedures to desensitize patients to antigens or haptens
- Ultrasound, radiotherapy and radiothermy treatments
- Injections of anti-allergen, antihistamine, bronchodilator or antispasmodic agents

We do not pay for: fungal or bacterial skin tests (such as those given for tuberculosis or diphtheria) or environmental studies, evaluation or control.

## Ambulance

What You Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	Annual In-network deductible (There is currently no network – In-network benefits apply)	Annual In-network deductible, plus charges in excess of the approved amount

Covered services include transportation by professional ambulance to, or from, the nearest hospital equipped to furnish treatment. Within the United States and Canada, benefits are also available for emergency transportation by air ambulance to the nearest hospital equipped

to furnish treatment. In all cases, only the patient’s transportation is covered. Ambulance transportation is not covered for patient or family convenience or for physician preference.

## Anesthesia

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

Services for giving anesthesia to patients undergoing covered services are payable to either:

- A physician, other than the physician performing the service
- A physician who orders and supervises anesthesiologist services
- A certified registered nurse anesthetist (CRNA) in an:
  - Inpatient hospital setting

- Outpatient hospital setting
- Participating ambulatory surgery facility

CRNA services must be performed under the medical direction of a licensed physician or under the general supervision of a licensed physician responsible for anesthesiology services.

If the operating physician gives the anesthesia, the services are included in our payment for the surgery.

## Audiologist Services

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	Annual In-network deductible (There is currently no network – In-network benefits apply)	Annual In-network deductible, plus charges in excess of the approved amount

We pay for covered services performed by an audiologist who is licensed or legally qualified to perform these services. To be payable, services performed by an audiologist must be referred by a provider who is legally authorized to prescribe the services.

## Autism Spectrum Disorders

Autism Spectrum Disorders (ASD) include Autistic Disorder, Asperger’s Disorder and Autism Pervasive Developmental Disorder Not Otherwise Specified.

What You Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible (office visit copayment will apply)	Annual Out-of-network deductible	Annual Out-of-network deductible, plus charges in excess of the approved amount

### Applied Behavior Analysis Services

Applied Behavior Analysis (ABA) is an evidence-based treatment for ASD that is covered under this plan. ABA services are available for children through the age of 18. There is a maximum annual benefit of \$50,000. However, members and providers can request additional services beyond the age and dollar limits based on medical necessity.

Prior authorization of ABA services is required. If prior authorization is not obtained, the member will be responsible for 100% of the cost of treatment. A member seeking ABA services is required to go to a BCBSM-Approved Autism Evaluation Center (AAEC) for the evaluation, diagnosis and/or confirmation of a diagnosis of an ASD and have a high level treatment plan developed. If ABA services are recommended by the AAEC, the member can seek services from a Board-Certified Behavior Analyst (BCBA), who will then develop a detailed treatment plan specific to ABA treatment. The BCBA **must** obtain prior approval from BCBSM, otherwise the member will be responsible for the cost of treatment.

To be covered, ABA services must be provided or supervised by:

- A Board-Certified Behavior Analyst registered with BCBSM (all BCBA’s registered with BCBSM are considered In-network), or

- a fully licensed psychologist, so long as the services performed are commensurate with the psychologist’s formal university training and supervised experience

### Additional Covered Services

Additional covered services for ASD (not included in the \$50,000 annual maximum) include:

- Physical Therapy (PT)
- Occupational Therapy (OT)
- Speech Therapy (ST)
- Other medical services used to diagnose and treat autism, including nutrition counseling and genetic testing as recommended by the treatment plan.

NOTE: When the above PT, OT, ST services are included in an ASD treatment plan they are not subject to the combined annual maximum of 60 visits.

### Services and Conditions Not Covered

- Conditions such as Rett’s Disorder and Childhood Disintegrative Disorder
- Any treatment that is not a covered benefit by us, including, but not limited to, sensory integration therapy and chelation therapy
- ABA services provided outside the state of Michigan

Definitions for autism-related services can be found in the [Glossary of Health Care Terms](#) of this booklet.



## Bone Marrow Transplants

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	20% coinsurance after annual Out-of-network deductible	Not covered

Services must be rendered in a participating facility.

When medically necessary, and not experimental or investigational, we pay for services for and related to:

- allogeneic transplants
- autologous transplants

We pay for a maximum of two transplants per member per condition to treat the covered conditions. [Click here](#) for the current list of covered conditions. You may also call MESSA Member Services at 800.336.0013 for information.

We also pay for antineoplastic drugs or the use of off-label drugs when Michigan law requires that these drugs, and the reasonable cost of their administration, be covered.

### Transplants During Approved Breast or Ovarian Cancer Clinical Trials

We pay for preapproved, specified bone marrow and/or peripheral blood stem cell transplants and related services to treat stages II, III and IV breast cancer and/or all stages of ovarian cancer during an approved phase II or III clinical trial.

**We will not pay benefits for services, admissions or lengths of stay that are not preapproved by us.**

Preapproval is good only for one year after it is issued.

A list of covered services and exclusions can be found [here](#) or you can contact MESSA Member Services for additional information. In addition, we pay for immunizations against certain common infectious diseases during the first 24 months post-transplant as recommended by the Advisory Committee on Immunization Practices (ACIP).

For approved clinical trials only: we will pay up to a total of \$5,000 for travel and lodging expenses directly related to preapproved services rendered during an approved clinical trial. The expenses must be incurred during the period that begins with the date of preapproval and ends 180 days after the transplant providing your coverage under this plan is still in effect.

We will pay the expenses of an adult patient and another person, or expenses of a patient under the age of 18 years and expenses for two additional people. The following per day amounts apply to the combined expenses of the patient and persons eligible to accompany the patient:

- \$60 per day for travel
- \$50 per day for lodging

*NOTE: These daily allowances may be adjusted periodically. Please contact MESSA Member Services for the current maximums.*

## Certified Nurse Midwife Services

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	Annual In-network deductible (There is currently no network – In-network benefits apply)	Annual In-network deductible, plus charges in excess of the approved amount

We pay for covered services provided by a certified nurse midwife who meets our criteria. These covered certified nurse midwife services include, but are not limited to:

- Normal vaginal delivery when provided in:
  - An inpatient hospital setting

- A birthing center that is hospital affiliated and accredited as defined by BCBSM
- Pre-natal care
- Post-natal care, including a Pap smear during the six week visit

## Chemotherapy

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

We pay for chemotherapeutic drugs that are:

- Ordered by a physician for the treatment of a specific type of malignant disease
- Provided as part of a chemotherapy program
- Approved by the Food and Drug Administration for use in chemotherapy

*NOTE: If the FDA has not approved the drug for the specific disease being treated, MESSA and BCBSM's Medical Policy departments determine the appropriateness of the drug for that disease by using the following criteria:*

- *Current medical literature must confirm that the drug is effective for the disease being treated.*
- *Recognized oncology organizations must generally accept the drug as treatment for the specific disease.*

- *The physician must obtain informed consent from the patient for the treatment.*

We also pay for:

- Physician services for the administration of the chemotherapy drug, except those taken orally
- The chemotherapy drug administered in a medically approved manner
- Other FDA-approved drugs classified as:
  - Anti-emetic drugs used to combat the toxic effects of chemotherapeutic drugs
  - Drugs used to enhance chemotherapeutic drugs
- Drugs to prevent or treat the side effects of chemotherapy treatment
- Administration sets, refills and maintenance of implantable or portable pumps and ports



## Chiropractic Services

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible (office visit copayment may apply)	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

We pay for spinal manipulation to treat misaligned or displaced vertebrae of the spine. Certain other services such as traction and custom orthotics are also covered. We also pay for X-rays when the diagnosis is an

incomplete or partial dislocation in the spinal area. Benefits are provided for a combined In- and Out-of-network maximum of 38 visits per member per calendar year.

## Colonoscopy – See [Preventive Services](#)

## Consultations

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible (office visit copayment may apply)	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

We pay for inpatient and outpatient consultations when your physician requires assistance in diagnosing or treating your condition. The assistance is required because of the special skill and knowledge of the consulting physician or professional provider. There is no charge to you for inpatient consultations. When you visit a doctor’s office, the office visit copayment will apply.





## Cosmetic Surgery

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

Cosmetic surgery is payable only for:

- Correction of deformities present at birth.  
Congenital deformities of the teeth are not covered
- Correction of deformities resulting from cancer surgery, including reconstructive surgery after a mastectomy

- Conditions caused by accidental injuries
- Traumatic scars

*NOTE: Physician services for cosmetic surgery are not payable when services are primarily performed to improve appearance.*

## Dental Services

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	Annual In-network deductible (There is currently a very limited network – In-network benefits apply)	Annual In-network deductible, plus charges in excess of the approved amount

Covered services include dental treatment by a licensed dentist or dental surgeon required for:

- accidental injury to sound natural teeth
- the removal of cysts and tumors of the mouth and jaw

- extraction of impacted teeth (secondary to dental insurance)

For non-covered services, please see the Exclusions and Limitations section of this booklet.



## Diagnostic Services

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

We pay for physician services to diagnose disease, illness, pregnancy or injury through such tests as:

- Thyroid function
- Electrocardiogram
- Electroencephalogram
- Electromyogram

- Nerve conduction
- Pulmonary function studies

The services must be prescribed by the attending physicians or by another physician if prescribed by the attending physician.

## Diagnostic Laboratory and Pathology Services

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

We pay for laboratory and pathology exams needed to diagnose a disease, illness, pregnancy or injury. The services must be prescribed by a physician and may be performed at a physician’s office, hospital, or sent to a laboratory.

*NOTE: If the physician has a laboratory perform these services, it must be an In-network laboratory for you to receive In-network benefits. You will be required to pay the Out-of-network deductible and coinsurance when services are provided by an Out-of-network laboratory unless your physician refers you to an Out-of-network laboratory for tests.*

## Durable Medical Equipment (DME)

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	Annual In-network deductible (There is currently no network – In-network benefits apply)	Annual In-network deductible, plus charges in excess of the approved amount

Covered services include the rental cost, not to exceed the purchase price, of durable medical equipment when prescribed by a physician and purchased from a recognized DME provider. Call MESSA for more information.

Benefits include items such as hospital beds and/or wheelchairs. Items such as air purifiers, whirlpools, air conditioners and exercise equipment are not covered.

## Emergency Room or Urgent Care (Scenario 1)\*

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible plus emergency room or urgent care facility copayment	Annual In-network deductible plus emergency room or urgent care facility copayment	Annual In-network deductible plus emergency room or urgent care facility copayment, plus charges in excess of the approved amount (for professional charges only)

**A Medical Emergency** is defined as follows: “A condition that occurs suddenly and unexpectedly. This condition could result in serious bodily harm or threaten life unless treated immediately.”

We pay for facility services and one or more physicians for the initial exam and treatment of a medical emergency or an accidental injury in the outpatient department of a hospital or an urgent care center after the applicable deductible and copayment is made.

## Emergency Room or Urgent Care (Scenario 2)\*

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible plus emergency room or urgent care facility copayment	20% coinsurance after annual Out-of-network deductible plus emergency room or urgent care facility copayment	20% coinsurance after annual Out-of-network deductible, plus emergency room or urgent care facility copayment, plus charges in excess of the approved amount

**Non-emergency treatment at ER or urgent care:** We pay for facility services and one or more physicians for the initial exam and treatment in the outpatient department of a hospital or urgent care center.

However, if the treatment is for a diagnosis that is not considered by BCBSM to be a “medical emergency”; or the patient is not admitted to the hospital; or the treatment is not for an accidental injury, additional charges may apply for professional services provided.

\*In all cases, the copayment will be waived if the patient is admitted to the hospital or is treated for an accidental injury.

## End Stage Renal Disease (ESRD)

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

Physician services are payable for the treatment of ESRD. Services may be provided in the hospital, a freestanding facility (designated by BCBSM to provide such services) or in the home.

*NOTE: Call your local Social Security Administration or visit [www.medicare.gov](http://www.medicare.gov) for assistance with enrollment. You may also call MESSA at 800.336.0013 with questions about your benefits.*

*NOTE: Physician services for the treatment of ESRD are covered in coordination with Medicare. It is important that individuals with ESRD apply for Medicare Part B coverage through the Social Security Administration. MESSA is the primary payer to Medicare for up to 33 months (this includes the three-month waiting period from the time the member is diagnosed with ESRD), if the member is under age 65 and eligible for Medicare because of ESRD.*

## Hearing Care Services

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible (office visit copayment may apply)	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

The medical **hearing loss examination** is covered under the standard medical care benefits of this plan.

Additional covered expenses include:

- An audiometric examination for either ear, or both ears, that:
  - Is prescribed by a physician-specialist
  - Is performed by a physician-specialist, audiologist or hearing aid specialist or dealer
  - Is performed within six months of a medical hearing loss examination by a physician-specialist
  - Includes tests for measuring hearing perception relation to air conduction, bone conduction, speech reception threshold, and speech discrimination
  - Includes a summary of findings
- A hearing aid evaluation test and a conformity test for either ear, or both ears, that is:
  - Prescribed by a physician-specialist
  - Performed following a medical hearing loss examination and an audiometric examination
  - Performed by a physician-specialist or audiologist or hearing aid specialist or dealer

- The actual cost and dispensing fee for a hearing aid for either ear, or both ears. The hearing aid must be:
  - Designed to be worn in the ear, behind the ear or on the body
  - Prescribed by a physician-specialist, audiologist, or hearing aid specialist or dealer based on the most recent audiometric examination and hearing aid evaluation test
  - The make and model prescribed by the physician-specialist, audiologist, or hearing aid specialist or dealer; and
  - Provided by a hearing aid specialist or dealer

There is a maximum benefit, adjusted annually based on the Consumer Price Index (CPI), for a hearing aid for each ear during a 36 month period. In addition, an audiometric examination, a hearing aid evaluation, and a conformity test for each ear will be paid during a 36 month period.

## Hemodialysis

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

Services are payable when provided in the hospital outpatient department, freestanding facility or in a home hemodialysis program.

## Home Health Care

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

This program provides an alternative to long-term hospital care by offering coverage for care and services in the patient’s home. Services must be prescribed by the patient’s attending physician, be medically necessary and be provided by a home health care agency.

To qualify for this benefit, a covered person must have physician certification assuring home health care is a medically necessary alternative to hospital confinement. The services are available based on a 30-day benefit period. The benefit period may be renewed with certification from your physician.

Covered services include:

- Part-time skilled nursing care (full-time care is not covered) rendered by a registered nurse or a licensed practical nurse

- Medical care rendered by a home health aide or nurse’s assistant under the direct supervision of a registered nurse
- Medical supplies other than drugs and medicines requiring a written prescription from a physician
- Rental of medical equipment (not to exceed purchase price)
- Physical therapy, occupational therapy, speech therapy, social service guidance, and nutritional guidance provided by a home health care agency
- Hospital services and supplies related to the injury or illness which required or would have required the hospital confinement and would normally be provided by the hospital

*NOTE: Meals, general housekeeping services and custodial care are not covered.*

## Hospice Care

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	Annual In-network deductible (There is currently no network – In-network benefits apply)	Annual In-network deductible, plus charges in excess of the approved amount

Hospice benefits allow covered terminally ill patients to spend their final days at home or in a special hospice facility as approved by us. You may apply for hospice benefits after discussion with, and with a referral by, your attending physician.

Benefits become available when:

- The covered patient is terminally ill with a life expectancy of 12 months or less as certified in writing by the attending physician or
- You are a covered dependent of the terminally ill patient meeting the requirements described above

Hospice care services are payable for four 90-day periods. The following criteria must be met:

- The patient or his or her representative elects hospice care services in writing. This written statement must be filed with a participating hospice program.
- The following certifications are submitted to us:

### First 90-day period

- A written certification stating that the patient is terminally ill, signed by the:  
Medical director of the hospice program **or**  
Physician of the hospice interdisciplinary group **and** attending physician, if the patient has one

### Second 90-day period

(Submitted no later than two days after this 90-day period begins):

- The hospice must submit a **second** written certification of terminal illness signed by the:  
Medical director of the hospice **or**  
Physician of the hospice interdisciplinary group

### Third 90-day period

(Submitted no later than two days after this 90-day period begins):

- The hospice must submit a **third** written certification of terminal illness signed by the:  
Medical director of the hospice **or**  
Physician of the hospice interdisciplinary group

### Fourth 90-day period

(Submitted no later than two days after this 90-day period begins):

- The hospice must submit a **fourth** written certification of terminal illness signed by the:  
Medical director of the hospice **or**  
Physician of the hospice interdisciplinary group

The patient, or his or her representative, must sign a “Waiver of Benefits” form acknowledging that the patient has been given a full explanation of hospice care. This waiver confirms the patient’s (or family’s) understanding that regular benefits for conditions related to the terminal illness are not in force while hospice benefits are being used.

*NOTE: Our benefits for conditions **not** related to the terminal illness remain in effect.*



## Hospice Care continued...

### Payable services

Services for the patient will be paid up to an annual maximum that is reviewed and adjusted periodically (call MESSA for information about the current maximum amount).

Before electing to use hospice care services, the patient and his or her family are eligible to receive counseling, evaluation, education and support services from the hospice staff. These services are limited to a 28-visit maximum.

When a patient elects to use hospice care services, regular MESSA coverage for services in connection with the terminal illness and related conditions, are replaced with the following:

- Inpatient care provided by a hospice inpatient unit, hospital or skilled nursing facility contracting with the hospice program
- Occasional respite care of up to five days duration, within a 30 calendar day period, to relieve family members or other persons caring for the member at home
- Part-time skilled nursing care (full-time care is not included) by a registered nurse or licensed practical nurse
- Medical supplies

- Rental of medical equipment (not to exceed purchase price)
- Physical therapy, emotional support services, homemaker or home health aide services (provided by or on behalf of the hospice program)
- Charges for physician services
- Bereavement counseling for the family after the patient's death. This bereavement counseling benefit ends:

12 months after the date of the first family unit counseling session

18 months after the date the hospice benefit began or

Upon payment of the maximum hospice benefit payment, whichever occurs first



## Hospital Care

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

Coverage is available for:

- Inpatient hospital services
- Outpatient hospital facility services
- Human organ transplants
- Bone marrow transplants
- Freestanding ambulatory surgery facility services
- Home health care services
- Hospice services
- Skilled nursing facility services

All services must be prescribed by your physician and be determined to be medically necessary. Please refer to your customized Medical Plan Highlights document for information on what you must pay.

*NOTE: See [Pre-Admission Review](#) for requirements for elective surgeries.*

## Human Organ Transplants

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible – in BCBSM-designated facility only	Not covered	Not covered

### Preapproval

Services for specified organ transplants performed during the transplant benefit period are paid at 100 percent of the approved amount when prior approval has been obtained from us in accordance with our criteria. Services must be received at a designated facility, and the transplantation must be performed by a participating provider.

When performed in a designated facility, we pay for transplantation of the following organs:

- Combined small intestine-liver
- Heart
- Heart/lung(s)
- Liver
- Lobar lung
- Lung(s)
- Pancreas
- Partial liver
- Kidney-liver
- Simultaneous pancreas-kidney
- Small intestine (small bowel)
- Multivisceral transplants (as determined by us)

## Human Organ Transplants continued...

### Benefit period

All payable human organ transplant services, except anti-rejection drugs, must be provided during the benefit period that begins five days before, and ends one year after, the organ transplant.

### Other transplant-related coverage

When directly related to the transplant, we pay for:

- Facility and professional services
- Anti-rejection drugs and other transplant-related prescription drugs, as needed. Payment will be based on BCBSM's approved amount.
- Immunizations against certain common infectious diseases during the first 24 months post-transplant are covered. We pay for immunizations as recommended by the Advisory Committee on Immunization Practices (ACIP). This also includes kidney transplants, but not cornea or skin.
- Medically necessary services needed to treat a condition arising out of the organ transplant surgery if the condition:
  - Occurs **during** the benefit period and
  - Is a **direct** result of the organ transplant surgery.

*NOTE: We will pay for any service needed to treat a condition as a **direct** result of the organ transplant surgery, if it is a benefit under this plan.*

### Travel costs and organ acquisition

We also pay for the following:

- Up to \$10,000 for eligible travel and lodging during the initial transplant surgery. This includes:
  - Cost of transportation to and from the designated transplant facility for the patient and another person eligible to accompany the patient (two persons if the patient is a child under the age of 18 or if the transplant involves a living related donor)

*NOTE: In certain limited cases, we may consider return travel needed for an acute rejection episode to the original transplant facility. The condition must be emergent and must fall within the benefit period. The cost of the travel must still fall under the \$10,000 maximum for travel and lodging*

- Reasonable and necessary costs of lodging for the person(s) eligible to accompany the patient ("lodging" refers to a hotel or motel)
- Cost of acquiring the organ (the organ recipient must be a MESSA member). This includes but is not limited to:
  - Surgery to obtain the organ
  - Storage of the organ
  - Transportation of the organ
- Living donor transplants such as partial liver, lobar lung, small bowel and kidney transplants that are part of a simultaneous kidney transplant
- Payment for covered services for a donor if the donor does not have transplant services under any health care plan

*NOTE: We will pay the BCBSM approved amount for the cost of acquiring the organ.*



## Human Organ Transplants continued...

### Limitations and Exclusions

During the benefit period, the deductible, copayments and coinsurance do not apply to the specified organ transplants and related services.

We do not pay for the following for specified organ transplants:

- Services that are not benefits under this plan
- Services rendered to a recipient who is not a MESSA member
- Living donor transplants not listed herein
- Anti-rejection drugs that do not have FDA approval
- Transplant surgery and related services performed in a non-designated facility. You must pay for the transplant surgery and related services you receive in a non-designated facility unless medically necessary and approved by the BCBSM/MESSA medical director
- Transportation and lodging costs for circumstances other than those related to the initial transplant surgery and hospitalization
- Items that are not considered directly related to travel and lodging (examples include, but are not limited to the following: mortgage, rent payments, furniture rental, dry cleaning, clothing, laundry services, kennel fees, car maintenance, toiletries, security deposits, cash advances, lost wages, tips, toys, household products, alcoholic beverages, flowers, greeting cards, stationery, stamps, gifts, household utilities (including cell phones), maids, babysitters or daycare services, services provided by family members, reimbursement of food stamps, mail/UPS services, internet service, and entertainment (such as cable television, books, magazines and movie rentals))
- Routine storage cost of donor organs for the future purpose of transplantation
- Services prior to your organ transplant surgery, such as expenses for evaluation and testing, unless covered elsewhere in your plan
- Experimental transplant procedures

## Human Organ Transplants (Kidney, Cornea and Skin)

What You Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

Services for kidney, cornea and skin transplants are covered as standard benefits and do not require preapproval and are not limited to specific transplant facilities. We provide coverage for routine services for an eligible member, the donor, and tissue typing of the potential donor. You are also covered for the costs incurred in connection with acquisition and transportation of the organ.

## Mammography

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Nothing - no deductible, no copayments, no coinsurance	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

We pay for one screening mammography per member per calendar year.

## Maternity Care

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible (no copayment required)	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

You have coverage for maternity care office visits and obstetrical services including delivery and pre- and post-natal care visits. Maternity care benefits also are payable when provided by a certified nurse midwife. (See “[Certified Nurse Midwife](#)” for greater detail.)



## Medical Case Management (MCM)

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	20% coinsurance after annual out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

This is a benefit designed to assist you if you are diagnosed with a catastrophic illness or injury. It is tailored to meet your unique medical needs. Approval of benefits will be based on an objective review of your medical status, current treatment plan, projected treatment plan, long-term cost implications and the effectiveness of care.

Eligibility for MCM benefits and termination of such benefits is made on a case-by-case basis in accordance with medically necessary criteria. The following medical conditions are examples of what may be considered for MCM:

- Pancreatitis
- Major head trauma
- Spinal cord injury
- Amputations

- Multiple fractures
- Severe burns
- Neonatal high-risk infants
- Severe stroke
- Multiple sclerosis
- Amyotrophic lateral sclerosis (Lou Gehrig’s disease)
- Acquired immune deficiency syndrome (AIDS)
- Crohn’s disease
- Cancer

Medical Case Management is designed to give you and your family members flexibility and direct involvement in the management of your health care.

*NOTE: Prior approval must be obtained from MESSA before benefits can begin.*

If you have any questions regarding MCM, please contact MESSA at 1.800.441.4626.

## Medical Supplies

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

We pay for medical supplies and dressings to be used in your home for the treatment of a specific medical condition.



## Mental Health and Substance Abuse Services

What You Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible (office visit copayment applies)	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

We pay for mental health and substance abuse services that are medically necessary and provided by an eligible provider.

### Eligible providers

- Medical doctors (M.D.)
- Doctors of osteopathy (D.O.)
- Fully licensed psychologists (Ph.D., D. Psy., F.L.P.)
- Clinical Licensed Master’s Social Worker (CLMSW)
- Certified nurse practitioners (C.N.P.)\*
- Hospital-based mental health facilities\*

- Outpatient psychiatric care facilities\*
- Hospital-based and freestanding residential substance abuse facilities\*
- Outpatient substance abuse treatment programs\*

\*For coverage regarding services by a nonparticipating provider, contact MESSA for more information.

*NOTE: For Michigan MSWs who are members of the Academy of Certified Social Workers (ACSW), contact MESSA for coverage information.*

## Newborn Examination

What You Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

A newborn’s first routine physical exam is payable when provided during the inpatient hospital stay. The exam must be provided by a doctor other than the anesthesiologist or the attending physician.

*NOTE: You must notify MESSA within 30 days of the newborn’s birth so we can add the newborn to your contract. Contact MESSA for additional information.*



## Nutritional Counseling

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible and copays apply	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

Some Nutritional Counseling is considered Preventive Care under Health Care Reform. For these conditions, there is no deductible and only In-network physician services are covered as well as those provided by a Registered Dietician. Calendar year visit limits apply. For more information, [see Preventive Care](#)

Nutritional Counseling is also available for specific medical conditions. The deductible, copays and coinsurance apply. There are lifetime visit limits for these services.

Please call MESSA Member Services prior to receiving counseling in order to determine your benefits.

## Obstetrics – [See Maternity Care](#)

## Occupational Therapy – [See Therapy Services](#)

## Office, outpatient, home physician visits and consultations

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible (office visit copayment applies)	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

We pay for medically necessary services for office, outpatient and home medical care visits and consultations, less the applicable deductible, copayments or coinsurance.

We do not pay for routine eye refractions and audiometric tests, except in connection with a medical diagnosis, pregnancy, or injury.

*NOTE: First aid and medical emergency treatment will not require copayments or coinsurance whether provided by an In-network or Out-of-network physician's office.*

The following services will not require any copayments when provided by an In-network provider:

- Prenatal and postnatal care
- Immunizations and therapeutic injections

## Physical Therapy – See Therapy Services

### Prescription Drugs

Please refer to your MESSA Prescription Drug Program Booklet available at [www.messa.org](http://www.messa.org), or call MESSA Member Services at 800.336.0013.

Certain specialty pharmaceuticals such as infused or injected medications administered by your doctor are

paid under your medical plan instead of your prescription drug program. For more info go to: <https://www.messa.org/Members/Pharmacy-Prescriptions/Walgreens-Specialty-Pharmacy>

### Preventive Care Services

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Nothing - no deductible, no copayments, no coinsurance	Not covered*	Not covered*

MESSA health plans include coverage for In-network preventive care services, adult and child immunizations, cancer screenings, flu shots and more. This coverage helps members stretch their health care dollars and limit their out-of-pocket costs.

The following links guide you to the current preventive care recommendations of the Affordable Care Act. For additional information, please contact your doctor or call MESSA Member Services at 800.336.0013.

**Preventive Care** – List of covered screenings as recommended by the U.S. Preventive Services Task Force

**Pediatric Preventive Care** – Guidelines from the American Academy of Pediatrics and Bright Future

**Childhood Immunizations\*** - Recommended

Immunization Schedule for ages 0-6

**Childhood Immunizations\*** - Recommended Immunization Schedule for ages 7-18

**Adult Immunizations\*** - Recommended Adult Immunization Schedule

\*Immunizations provided by a Public Health Department or at a MESSA-sponsored event are paid as In-network



## Private Duty Nursing

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
10% after annual In-network deductible	10% after annual Out-of-network deductible	10% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

We pay for private duty nursing services in your home or in a hospital if it is:

- Skilled care given by a professional registered nurse or licensed practical nurse (requiring, for example: administration of I.V. drugs, ventilator care, etc.)
- Medically necessary and required on a 24-hour basis
- Given in a hospital, because the hospital lacks intensive or cardiac care units or has no space in such units

- Provided by a nurse who is not related to or living with the patient

All progress notes must be submitted with the claim form.

*NOTE: (10% coinsurance applies – does not accrue to out-of-pocket maximum)*



## Prosthetic and Orthotic Devices

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	Annual In-network deductible (There is currently no network – In-network benefits apply)	Annual In-network deductible, plus charges in excess of the approved amount

Covered services include:

External appliances when they replace an absent part of the body or are intended to correct a defect of form or a function of the body. Appliances must be prescribed by a physician. Repairs or replacements are covered due to wear and tear or natural growth, unless otherwise specified. Benefits include, but are not limited to:

- External breast prostheses following a mastectomy. These include three post-surgical brassieres each calendar year. Additional brassieres are covered if they are required because of:
  - A significant change in body weight or
  - Hygienic reasons
- Wigs, when prescribed by a physician for hair loss for certain medical conditions.

- Artificial eyes, ears, nose, larynx, limbs
- Eyeglasses and hearing aids when required because of an accidental injury sustained while covered by this plan
- Orthopedic shoes meeting guidelines established by us
- One pair of prescription eyeglasses or contact lenses when required because of:
  - Cataract surgery performed while covered by this plan
  - The absence of an organic lens
- Prefabricated custom-made orthotic appliances
- External cardiac pacemakers
- Maxillofacial prosthesis when approved; these devices may be provided by dentists

## Radiology Services

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

Diagnostic – We pay for physician services to diagnose disease, illness, pregnancy or injury through:

- X-ray
- Ultrasound
- Radioactive isotopes
- Computerized Axial Tomography
- Magnetic Resonance Imaging for specific diagnoses

(you should call MESSA for information about any restrictions)

Therapeutic – We pay for physician services to treat medical conditions by X-ray, radon, radium, external radiation or radioactive isotopes.

The services must be provided by the attending physician or another physician prescribed by the attending physician.

## Skilled Nursing Care

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	Annual In-network deductible (There is currently no network – In-network benefits apply)	Annual In-network deductible, plus charges in excess of the approved amount

A skilled nursing facility provides comprehensive inpatient care of either a short or extended duration and is operated under the general direction of a licensed physician. This program provides benefits for skilled care in a skilled nursing facility only for the period that is necessary for the proper care and treatment of the patient, up to a maximum of 120 days per member, per calendar year. **This benefit does not include custodial or domiciliary care.**

## Speech Therapy – [See Therapy Services](#)

## Surgical Services

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

Payment includes:

- Physician’s surgical fee
- Pre- and post-surgery medical care provided by the surgeon while the patient is in the hospital
- Visits to the attending surgeon for the usual pre- and post-surgery care

### Multiple surgeries

When multiple surgeries are performed on the same day by the same physician, payment is as follows:

- Multiple surgeries through the same incision by the same physician are considered related; therefore, we will pay our approved amount of the more difficult procedure
- Multiple surgeries through different incisions by the same physician are paid as follows:
  - Our approved amount for the more costly procedure and
  - 50% of the approved amount for the less costly procedure(s)

*NOTE: Determination of the more or less difficult procedure is based on the approved amount.*

**In-network and participating providers follow these guidelines and agree to accept our payment as payment in full. However, Out-of-network (nonparticipating) providers may bill you for the difference between the approved amount, less any required deductible, copayments and coinsurance, and billed charges.**

### Restrictions

- Dental surgery is payable only for:
  - Multiple extractions or removal of unerupted teeth, alveoplasty or gingivectomy performed in a hospital when the patient has an existing concurrent hazardous medical condition
  - Surgery on the jaw joint
  - Arthrocentesis performed for the reversible or irreversible treatment of jaw joint disorders



## Technical Surgical Assistance (TSA)

What You Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

In some cases, an additional physician provides technical assistance to the surgeon. Certain procedures, when performed in a hospital inpatient or outpatient setting or in an ambulatory surgery facility are identified as requiring TSA. A list of covered and approved TSA surgeries and additional information is available from MESSA.

We do not pay for TSA:

- When services of interns, residents or other physicians employed by the hospital are available at the time of surgery, or
- When services are provided in a location other than a hospital or ambulatory surgery facility

## Therapy Services

What You Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

The following therapy services are paid as indicated below if obtained in the outpatient department of a hospital, doctor’s office, freestanding facility or by an independent physical therapist. Any therapy must be medically necessary and ordered by, and performed under, the supervision or direction of a legally qualified physician except where noted.

Services are covered up to a **combined benefit maximum of 60 visits per member, per calendar year**, whether obtained from an In-network or Out-of-network provider. All services provided in any outpatient location (hospital-based, freestanding facility or physician’s office) are combined to meet the 60 visit maximum.

This benefit maximum renews each calendar year. We recommend that a course of treatment plan be submitted to MESSA before treatment begins.

### Benefits include the following:

#### Occupational therapy

Services must be performed by:

- A doctor of medicine or osteopathy
- An occupational therapist
- An occupational therapy assistant under the direct supervision of an occupational therapist
- An athletic trainer under the direct supervision of an occupational therapist

*NOTE: Both the occupational therapist and the occupational therapy assistant must be certified by the National Board of Occupational Therapy Certification and registered or licensed in the state where the care is provided.*



## Therapy Services continued...

### Physical therapy

Services must be performed by:

- A doctor of medicine, osteopathy or podiatry
- A licensed physical therapist
- A physical therapy assistant under the direct supervision of a licensed physical therapist
- An athletic trainer under the direct supervision of a licensed physical therapist

Therapy must be designed to improve or restore the patient's functional level when there has been a loss in musculoskeletal functioning due to an illness or injury.

### Speech therapy

(No network currently exists. In-network benefits apply.)

Services must be performed by:

- A doctor of medicine or osteopathy
- A licensed speech-language pathologist

*NOTE: We do not pay for services provided by speech-language pathology assistants or therapy aides.*

For non-developmental conditions, treatment is available for both adults and children. For congenital and severe developmental conditions, treatment is available only for children.

The following therapy services are also covered when medically necessary if obtained in an out-patient department of a hospital, doctor's office or freestanding facility (unless otherwise stated).

### Chemotherapy

Services for malignancy include the cost of administration, physician services and drugs except when the treatment or drug is considered experimental or investigational.

### Radiation Therapy

Services for malignancy include X-rays, radium, external radiation or radioactive isotopes, except when the treatment is considered experimental or investigational.

### Vision Therapy

Services must be performed by a qualified orthoptist to correct defective visual habits. Benefits are not provided for the following:

- Learning disabilities
- Reading problems including dyslexia
- Reading or educational enhancement
- Non-accommodative strabismus, such as muscle paralysis

### Hemodialysis

Services are payable when provided in the hospital outpatient department, freestanding facility or in a home hemodialysis program.

## Urgent Care – [See Emergency Room](#)

## Voluntary Sterilization for Men

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

## Voluntary Sterilization for Women

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
No deductible – 100% covered	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

## Weight Loss Treatment

What <b>You</b> Pay for Covered Services		
In-network	Out-of-network	Nonparticipating
Annual In-network deductible	20% coinsurance after annual Out-of-network deductible	20% coinsurance after annual Out-of-network deductible, plus charges in excess of the approved amount

We pay for services performed by a qualified physician for the treatment of morbid obesity. Call MESSA Member Services for more information.

## Well Baby/Well Child Care – [See Preventive Services](#)



## Exclusions and Limitations

The following exclusions and limitations apply to the MESSA Choices/Choices II program. These are in addition to limitations appearing elsewhere in this booklet.

- Artificial insemination (including in vitro fertilization) and related services
- Treatment of work-related injuries covered by workers' compensation laws or for work-related services you receive through a medical clinic or a similar facility provided or maintained by your employer
- Charges toward your deductible, copayments or coinsurance requirements for In-network or out-of-network providers that:
  - exceed our approved amount
  - are for non-covered services and limited covered services (i.e. accidental injuries and medical emergencies), or
  - apply to deductibles, copayments or coinsurance paid under other certificates
- Charges incurred because of war, declared or undeclared, or any act thereof; or for injury or sickness sustained or contracted in the armed forces or any country, or for services provided in a Veterans Administration Hospital for a covered person with military service-connected disability; or for services, supplies or treatments provided or covered under any governmental plan or law or which would have been furnished without costs in the absence of this coverage or for which the covered person has no legal obligation to pay. However, care and services are payable if federal laws require the government sponsored program to be secondary.
- Clerical fees including fees for patient records, custodial care or basic care that can be provided by someone other than a registered nurse or licensed practical nurse, and which is care provided primarily to assist the person in the activities of daily living
- Dental care (except as previously specified) including repairs of supporting structures for partial or complete dentures, dental implants, extractions, extraction repairs, bite splints, braces and appliances and other dental work or treatment.
- Educational care and cognitive therapy
- Experimental treatment (including experimental drugs or devices) or services related to experimental treatment except as approved by the BCBSM or MESSA medical director. In addition, we do not pay for administrative costs related to experimental treatment or for research management.
- Eye examinations and eyeglasses or other corrective visual appliances except as specified elsewhere in this booklet
- Inpatient hospital confinement for the sole testing for, or detoxification of, allergy or allergy-related conditions
- Items for the personal comfort or convenience of the patient
- Reversal of sterilization procedures and related services

## Exclusions and Limitations continued...

- Routine health examinations and related services or routine screening procedures (except as previously specified in the section on Preventive Care Services)
- Services, supplies, or treatment provided by an immediate relative or by anyone who customarily lives in the member's household
- Services and supplies that are not medically necessary according to the accepted standards of medical practice including any services which are experimental or investigational in nature

Because of ongoing medical research and technological advances, procedures that have been considered experimental may become generally accepted standard treatments. To be covered under this plan, these procedures must be recognized as a standard of care and be medically necessary for the illness or injury being treated.

- Surgery for cosmetic or beautifying purposes, (except as specified in the section on Cosmetic Surgery)
- Transplants (other than those previously specified) and all charges arising out of, or associated with, these transplants whether incurred prior to the transplant or subsequent to the transplant
- Transportation expenses (except as previously specified) including meals and lodging
- Health care services provided by persons who are not legally qualified or licensed to provide such services
- Anti-rejection drugs that do not have Food and Drug Administration (FDA) approval
- Items that are not considered directly related to travel, meals and lodging in conjunction with the initial

surgery and hospitalization for a human organ transplant (examples include but are not limited to the following: clothing, personal hygiene and related services, car maintenance, babysitters or daycare services and entertainment)

- Radiology procedures not directly related and necessary to diagnose the disease, illness, pregnancy or injury (such as ultrasound solely to determine the gender of the fetus)
  - Self-administered, over-the-counter (OTC) drugs (these may be covered under your prescription drug program)
  - Care and services for which you legally do not have to pay or for which you would not have been charged if you did not have coverage under this plan
  - Speech and language pathology services to treat chronic conditions, congenital or inherited speech abnormalities, developmental conditions, or learning disabilities except for children
  - Conditions such as Rett's Disorder and Childhood Disintegrative Disorder
  - Any treatment that is not a covered benefit by us, including, but not limited to, sensory integration therapy and chelation therapy
  - Medical or dental services performed for irreversible treatment of jaw joint disorders, except for:
    - Surgery on the jaw joint
    - Diagnostic X-rays
    - Arthrocentesis
- NOTE: The above restriction applies to **any** condition causing the jaw joint disorder*
- Prescription drugs

# How to File a Medical Claim

Nonparticipating providers may require you to pay for services at the time they are provided. To file your own claim, follow these steps:

**1. Ask the provider for an itemized statement with the following information:**

- Patient's name and birth date
- Subscriber's name, address, phone number and contract number (from your ID card)
- Provider's name, address, phone number and federal tax ID number
- Date and description of services
- Diagnosis (nature of illness or injury) and procedure code
- Admission and discharge dates for hospitalization

**2. Charge for each service. Make a copy of all items for your files.**

**3. Mail the claim form and itemized statement to:**

MESSA  
1475 Kendale Blvd.  
P.O. Box 2560  
East Lansing, MI 48826-2560

**Please file claims promptly because most services have a 15-month filing limitation.**

If written authorization is attached to the itemized statement, MESSA will pay the provider; otherwise, payment will be sent to you. The check will be in the enrollee's name, not the patient's name.

*NOTE: If you or your dependent(s) have coverage through another carrier who is primary (see "Coordination of Benefits" in this section), please send your bill to MESSA along with a copy of the other carrier's explanation of benefits.*

MESSA will send you a benefit worksheet (explanation of benefits) when a claim is processed. Please keep these worksheets for future reference.

To find out if an out-of-area provider is a BlueCard or BCBSM PPO provider, please call 1.800.336.0013.

You may also visit the BlueCard Doctor and Hospital Finder website at [www.bcbs.com](http://www.bcbs.com) for a listing of participating providers.

## Care out of the country

We will only pay for services for emergency and unexpected illness for residents of the United States traveling in foreign countries. In addition, coverage applies only if:

- The hospital is accredited
- The physician is licensed

Most hospitals and doctors in foreign countries will ask you to pay the bill. Try to get itemized receipts, preferably written in English. When you submit your claim, tell us if the charges are in U.S. or foreign currency. Be sure to indicate whether payment should go to you or the provider. We will pay the approved amount for covered services at the rate of exchange in effect on the date you received your services, minus any deductibles or copayments that may apply.

# How to Appeal a Claim Denial

## Your appeal rights

If you do not agree with a claim denial, you may request a review. Write to us to tell us why you disagree with our decision. ***You must finish our grievance procedure before you can request an external review.*** Please include your enrollee identification number or social security number, daytime telephone number, date of service, and any information that might support your position. If you want another person, including a physician, to act on your behalf during this grievance procedure, include written authorization. Mail your grievance to:

Associate Manager, Legal and Compliance  
MESSA  
1475 Kendale Boulevard  
P. O. Box 2560  
East Lansing, MI 48826-2560

We will send our final determination in writing within 35 days of the date we first received your written grievance. This time period suspends for any time you take to respond to us, and we are allowed up to 10 additional days if we need more information from your health care provider. If you still disagree, you may request an Informal Managerial-Level Conference to discuss your grievance with us.

## External review procedure

If we don't respond within 35 days, or if our response doesn't satisfy you, you can get an external review from either an independent Review Organization or the commissioner of insurance. You must request this external review in writing ***within 60 days*** of receiving our final determination. ***We can both provide additional information in this step, and you will be authorizing us and your health care provider to disclose protected health information for use in the external review.*** The commissioner's decision is final.

## Expedited appeals

If a physician substantiates either orally or in writing that handling your complaint under the above time frames will acutely jeopardize your life, you are eligible for an expedited grievance procedure.

Under this procedure, you will receive an initial determination within 72 hours after your complaint is received. If you want a further review by MESSA/BCBSM, you must request it within three business days after our initial determination. We will give you a final decision within 35 days of the receipt of your request. If either our initial or final determination is made orally, we will provide a written confirmation to you not later than two business days after our oral determination.

If you are dissatisfied with the final determination of your expedited grievance, you may request an Informal Review and Determination by the Insurance Commissioner within 10 days of MESSA's/BCBSM's final decision.



## Other General Information

**This section lists and explains certain general conditions that apply to your contract. These conditions may make a difference in how, where and when benefits are available to you.**

### Contest

A person seeking payment from MESSA/BCBSM, directly or indirectly, will be furnished with the specific reason(s) for denial of a claim and an explanation of any additional information required from, or on behalf of, the member or dependent for reconsideration of the claim in accordance with our claim review procedure.

No action or suit at law may be commenced upon or under this plan until 30 days after notice has been given by the member and/or covered dependent to us that the reconsidered decision is unacceptable, nor may such action be brought at all later than two years after such claim has arisen.

### Coordination of Benefits

This plan requires Coordination of Benefits (COB). COB is used when you are eligible for payment under more than one group health, dental, vision or automobile no-fault insurance plan. This provision is to assure you that your covered expenses will be paid, but that the combined payments of all programs will exceed neither the amount of the actual cost, nor the amount that would have been paid in the absence of other coverage. Under COB, the plan that has the first obligation to pay is called the primary plan.

The guidelines used to determine the primary plan are:

- A group plan or automobile no-fault insurance plan with no provision for the coordination of benefits is always primary, otherwise,
- The plan sponsored by the employer of the person receiving the treatment is primary
- If the claim is for a dependent child covered under two or more plans, the primary plan is that of the parent whose birthday anniversary falls earlier in the year. If the birthdates are identical, the plan that has covered the dependent the longest is primary. However, benefits for a child of divorced or separated spouses are determined in the following order:
  - Plan of parent having financial responsibility as designated by court decree
  - Custodial parent's plan
  - Plan of the custodial parent's new spouse (if remarried)
  - Plan of noncustodial parent
- If the primary plan cannot be determined using the above guidelines, then the plan covering the person the longest is primary. The only exception to this rule is that if the coverage is through a member who is retired or laid off, and there is also coverage through a plan not involving a retired or laid off employee, the plan covering the person who is not a retired or laid off employee will be primary.



## Other General Information continued...

These COB provisions shall apply to any government or tax-supported program, unless other procedures are required by law. These provisions shall also apply to any benefits or services provided by group student health programs. Except for automobile no-fault insurance coverage, these COB provisions shall not apply to any non-group policy.

### Determination of medical necessity

There may be instances when benefit restrictions may be waived for In-network services. When medically appropriate, personal care physicians and/or network managers may obtain authorization for covered services beyond our normal payment rules.

### Subrogation

In certain cases, we may have paid for health care services for you or your covered dependents that should have been paid by another person, insurance company or organization. In these cases:

- You grant us a lien or right of reimbursement on any money or other valuable consideration you or your covered dependents or representatives receive through a judgment, settlement, or otherwise. You grant us the lien or right of reimbursement regardless of:
  - 1) Whether the money or other valuable consideration is designated as economic or noneconomic damages,
  - 2) Whether the recovery is partial or complete, and
  - 3) Who holds the money or other valuable consideration or where it is held.

- You agree to inform us when you hire an attorney to represent you, and to inform your attorney of our rights under this certificate.
- You must do whatever is necessary to help us recover the money we paid to treat the injury that caused you to claim damages for personal injury.
- You must not settle a personal injury claim without first obtaining our written consent if we paid for the treatment you received for that injury.
- You agree to cooperate with us in our efforts to recover money we paid on behalf of you or your dependents.
- You acknowledge and agree that this certificate supercedes any made whole doctrine, collateral source rule, common fund doctrine or other equitable distribution principles.

### Release of information

Each person covered under this plan hereby authorizes physicians, hospitals and other providers of service to furnish to us, upon our request, information relating to services which the covered person is or may be entitled to under this plan. Physicians, hospitals and other providers of services are authorized to permit us to examine their records and to submit reports in the detail we request.

All information related to treatment of the covered person will remain confidential except for the purpose of determining rights and liabilities arising under this plan or when release is required by law.

## Other General Information continued...

### Services before coverage begins or after coverage ends

Unless otherwise stated in this certificate, we will not pay for any services, treatment, care or supplies provided before your coverage under this certificate becomes effective or after your coverage ends. If your coverage begins or ends while you are an inpatient at a facility, our payment will be based on the facility's contract with BCBSM. Our payment may cover:

- The services, treatment, care or supplies you receive during the entire admission, **or**
- The services, treatment, care or supplies you receive while your coverage is in effect.

In addition, if you have other coverage when you are admitted to or discharged from a facility, your other carrier may be responsible for paying for the care you receive before the effective date of your MESSA coverage or after it ends.

### Member liability

Certain technical enhancements, which may improve the safety or comfort of a procedure, may involve additional costs above and beyond the approved maximum payment level for the basic procedure. The costs of these enhancements are not covered. The provider must inform you of these costs. You then have the option of choosing any enhancements and assuming the liability for these additional charges.

### Time limit for legal action

Legal action against us may not begin later than two years after we have received a complete claim for services. No action or lawsuit may be started until 30 days after you notify us that our decision under the claim review procedure is unacceptable.

### What laws apply

This contract is subject to and interpreted under the laws of the state of Michigan.

# Glossary of Health Care Terms

## Accidental injury

Any physical damage caused by an action, object or substance outside the body, such as:

- Strains, sprains, cuts and bruises
- Allergic reactions caused by an outside force such as bee stings or other insect bites
- Extreme frostbite, sunburn, sunstroke
- Swallowing poisons
- Drug overdosing
- Inhaling smoke, carbon monoxide or fumes

## Accredited hospital

A facility that has been endorsed by one of the following organizations: Joint Commission on the Accreditation of Healthcare Organizations, the American Osteopathic Association or the Commission on Accreditation of Rehabilitation Facilities (see the definition of “[Hospital](#)”).

## Acute care

Medical care that requires a wide range of medical, surgical, obstetrical or pediatric treatment. It generally requires a hospital stay of less than 30 days.

## Acute care facility

A facility that offers a wide range of medical, surgical, obstetric and pediatric services. These facilities primarily treat patients with conditions which require a hospital stay of less than 30 days. The facility is not used primarily for:

- Custodial, convalescent, tuberculosis or rest care
- Care of the aged or substance abusers
- Skilled nursing or other nursing care

## Administrative costs (approved oncology trials)

Costs incurred by the organization sponsoring the approved oncology clinical trial. They may include, but are not limited to, the costs of gathering data, conducting statistical studies, meeting regulatory or contractual requirements, attending meetings or travel.

## Allogeneic (Allogenic) bone marrow transplant

A procedure using another person’s bone marrow or peripheral blood stem cells to transplant into the patient. This includes syngeneic transplants (when the donor is the identical twin of the patient).

# Glossary of Health Care Terms

## **Ambulatory surgery**

Elective surgery that does not require use of extensive hospital facilities and support systems, but is not usually performed in a doctor's office.

## **Ambulatory surgery facility**

A freestanding outpatient surgical facility offering surgery and related care that can be safely performed without the need for overnight inpatient hospital care. It does not include an office of a physician or other private practice office.

## **Ancillary services**

Services other than room, board and nursing such as drugs, dressings, laboratory services and physical therapy.

## **Approved amount**

The lower of the billed charge or our maximum payment level for the covered service. Deductibles, copayments and/or coinsurance, which may be required of you, are subtracted from the approved amount before we make our payment.

## **Approved hospice**

A hospice provider that meets all state licensing and our approval requirements.

## **Attending physician**

The physician in charge of a case and the one exercising overall responsibility for the patient's care:

- Within a facility (such as a hospital or other inpatient facility)
- As part of a treatment program
- In a clinic or private office setting

The attending physician may be responsible for coordination of care delivered by other physicians and/or ancillary staff.

## **Audiologist**

A professional who is licensed or legally qualified in the state in which services are provided to perform audiometric and other procedures to assist in the diagnosis, treatment and management of individuals with hearing loss or balance problems.

# Glossary of Health Care Terms

## Autism

### - Autism Diagnostic Observation Schedule

The protocol available through western psychological services for diagnosing and assessing autism spectrum disorders or any other standardized diagnostic measure for autism spectrum disorders that is approved by the commissioner of the Office of Financial and Insurance Regulation, if the commissioner determines that the diagnostic measure is recognized by the health care industry and is an evidence-based diagnostic tool.

### - Autism Evaluation Center

An academic and/or hospital-based, multidisciplinary center experienced in the assessment, work-up, evaluation and diagnosis of the Autism Spectrum Disorders. The autism evaluation center must be approved by BCBSM to:

- Evaluate and **diagnose** the member as having one of the covered autism spectrum disorders and
- Recommend an initial high-level treatment plan for members with autism spectrum disorders

### - Autism Spectrum Disorders

This includes Autism Disorder, Autism Pervasive Developmental Disorder Not Otherwise Specified, or Asperger's Disorder, as defined in the most current American Psychiatric Association Diagnostic and Statistical Manual.

### - Behavioral Health Treatment

Evidence-based counseling and treatment programs, including applied behavior analysis, that meet both the following requirements:

- Are necessary to develop, maintain, or restore, to the maximum extent practicable, the functioning of an individual
- Are provided or supervised by a board certified behavior analyst or a licensed psychologist so long as the services performed are commensurate with the psychologist's formal university training and supervised experience.

### - Board Certified Behavior Analyst

An analyst certified by the Behavior Analyst Certification Board (BACB) at the time services are rendered.

*NOTE: Board certified behavior analysts will be paid only for applied behavior analysis services. Any other treatment performed by board certified behavior analysts including, but not limited to, treatment of traumatic brain injuries will not be paid.*

# Glossary of Health Care Terms

## Autism continued

### - Autism Evaluation

An evaluation must include a review of the member's clinical history and examination of the member. Based on the member's needs, as determined by the BCBSM-approved treatment center, an evaluation may also include cognitive assessment, audiologic evaluation, a communication assessment, assessment by an occupational or physical therapist and lead screening.

### - Autism Prior Authorization Process

A process occurring before treatment is rendered in which a BCBSM nurse or case manager (or a BCBSM delegate/representative) approves all applied behavioral analysis services. A request for continued services will be authorized contingent on the member meeting mutually agreed upon (between BCBSM and the board certified behavior analyst) demonstration of measurable improvement and therapeutic progress, which can typically occur at 3, 6, or 9 month intervals or at other mutually agreed upon intervals after the onset of treatment.

### - Autism Treatment Plan

A written, comprehensive, and individualized intervention plan that incorporates specific treatment goals and objectives and that is developed by a board certified or licensed provider who has the appropriate credentials and who is operating within his or her scope of practice, when the treatment of an autism spectrum disorder is first prescribed or ordered by a licensed physician or licensed psychologist.

Measurable improvement in the member's condition must be expected from the recommended treatment plan. Once treatment begins, the plan will be subject to periodic assessment by a BCBSM nurse or case manager at 3, 6 and/or 9 months or at mutually agreed upon intervals.

There are two levels to the treatment plan:

- The approved autism evaluation center will recommend an initial high-level treatment plan.
- The board certified behavior analyst will develop a detailed treatment plan specific to applied behavioral analysis treatment.

## Autologous transplant

A procedure using the patient's own bone marrow or peripheral blood stem cells to transplant back into the patient.

## BCBSM

Blue Cross Blue Shield of Michigan.

# Glossary of Health Care Terms

## **Blue Cross Plan**

Any nonprofit **hospital service plan** approved by the Blue Cross and Blue Shield Association at the time the hospital service is furnished.

## **Blue Shield Plan**

Any nonprofit **medical service plan** approved by the Blue Cross and Blue Shield Association at the time the medical service is furnished.

## **BlueCard® participating PPO provider**

A provider who participates with the host plan's PPO.

## **BlueCard PPO program**

A program that allows MESSA/Blue Cross Blue Shield PPO members to receive health care services in other states and have claims processed by the Host Plan, subject to MESSA/Blue Cross and Blue Shield Association policies.

## **Certified nurse midwife**

A nurse who provides some maternity services and who:

- Is licensed as a registered nurse by the state of Michigan
- Has a specialty certification as a nurse midwife by the Michigan Board of Nursing
- Has current national certification as a midwife by an organization recognized by the Michigan Board of Nursing
- Participates with BCBSM

## **Certified nurse practitioner**

A nurse who provides some medical services and who:

- Is licensed as a registered nurse by the state of Michigan
- Has a specialty certification as a certified nurse practitioner by the Michigan Board of Nursing
- Meets our qualification standards

## **Certified registered nurse anesthetist**

A nurse who provides anesthesiology services and who:

- Is licensed as a registered nurse by the state of Michigan
- Has a specialty certification as a certified registered nurse anesthetist by the Michigan Board of Nursing
- Meets our qualification standards
- When outside the state of Michigan, is legally qualified to perform anesthesiology services in the state where the services are performed.



# Glossary of Health Care Terms

## Chronic

A disease or ailment that lasts a long time or recurs frequently. Heart disease and arthritis are examples of chronic diseases.

## Claim for damages

A lawsuit against, or demand to, another person or organization for compensation for an injury to a person.

## Clinical Trial

A study conducted on a group of patients to determine the effect of a treatment. For purposes of this plan, clinical trials include:

- Phase II – a study conducted on a number of patients to determine whether the treatment has a positive effect on the disease or condition as compared to the side effects of the treatment.
- Phase III – a study conducted on a much larger group of patients to compare the results of a new treatment of a condition to the results of conventional treatment. Phase III gives an indication as to whether the new treatment leads to better, worse or no change in outcome.

## Coinsurance

A percentage amount that you must pay for a covered service after your deductible has been met.

## Contraception

Birth control drugs, devices (such as but not limited to diaphragms, IUDs, and contraceptive implants) and injections designed to prevent pregnancy.

## Contract

The insurance certificate and related riders, your signed application for coverage and your MESSA/BCBSM ID card.

## Conventional Treatment

Treatment that has been scientifically proven to be safe and effective for treatment of the patient's condition.

## Copayment

The flat dollar amount that you must pay for a covered service.

## Covered services

The services, treatments or supplies identified as payable in your certificate. Such services must be medically necessary, as defined in this booklet, and ordered or performed by a provider that is legally authorized or licensed to order or perform the service. The provider must also be appropriately credentialed or privileged, or eligible, as determined by us, to order or perform the service and must comply with our policies when rendering the service.



# Glossary of Health Care Terms

## **Custodial care**

Care primarily used in helping the patient with activities of daily living or meeting personal needs. Such care includes help in walking, getting in and out of bed, bathing, dressing and taking medicine. Custodial care can be provided safely and reasonably by people without professional skills or training.

## **Deductible**

The amount that you must pay for covered services before benefits are paid by us.

## **Dental care**

Care given to diagnose, treat, restore, fill, remove or replace teeth, or the structures supporting the teeth, including changing the bite or position of the teeth.

## **Dialysis**

Removal of toxic substance(s) from the blood.

## **Direct supervision**

The type of supervision that requires the supervising personnel to be in the same physical structure where the service is being performed.

## **Durable medical equipment**

Equipment that can withstand repeated use and that is used for a medical purpose by a patient who is ill or injured. It may be used in the home.

## **Effective date**

The date your coverage begins under this contract. This date is established by us.

## **End stage renal disease**

Permanent kidney failure that requires a regular course of dialysis or a kidney transplant.

## **Exclusions**

Situations, conditions, or services that are not covered by the subscriber's contract.

## **Experimental or Investigational Treatment**

Treatment that has not been scientifically proven to be as safe and effective for treatment of the patient's condition as conventional treatment. Sometimes it is referred to as "experimental services."

# Glossary of Health Care Terms

## Facility

A hospital or clinic that offers acute care or specialized treatment, such as substance abuse, rehabilitation treatment, skilled nursing care or physical therapy.

## Fecal occult blood screening

A laboratory test to detect blood in feces or stool.

## First aid

Treatment given for an accidental injury.

## First degree relative

An immediate family member who is directly related to the patient; either a parent, sibling or child.

## First priority security interest

The right to be paid before any other person from any money or other valuable consideration recovered by:

- Judgment or settlement of a legal action
- Settlement not due to legal action
- Undisputed payment

This right may be invoked without regard for:

- Whether plaintiff's recovery is partial or complete
- Who holds the recovery
- Where the recovery is held

## Flexible sigmoidoscopy

A visual examination of the lower portion of the colon through the rectum, using a flexible instrument called a sigmoidoscope.

## Freestanding outpatient physical therapy facility

An independently owned and operated facility, separate from a hospital, that provides outpatient physical therapy services and functional occupational therapy or speech and language pathology services.

## Genetic markers

Specific chemical groupings that are part of many body cells, including white blood cells. Called human leukocyte antigens (HLA), these six chemical groupings are inherited from each parent and are used to detect the constitutional similarity of one person to another. A complete HLA match occurs when all six of the clinically important markers of the donor are identical to those of the patient.

# Glossary of Health Care Terms

## **Gynecological examination**

A history and physical examination of the female genital tract.

## **Health maintenance examination**

A comprehensive history and physical examination including blood pressure measurement, ocular tonometry (measurement of pressure in the eye), skin examination for malignancy, breast examination, testicular examination, rectal examination and health counseling regarding potential risk factors.

## **High-dose chemotherapy**

A procedure in which patients are given cell-destroying drugs in doses higher than those used in conventional therapy. Stem cell replacement is required after high-dose chemotherapy is given.

## **High-risk patient**

An individual who has an increased risk of mortality or morbidity according to standard criteria recognized by the oncology community.

## **HLA genetic markers**

Specific chemical groupings that are part of many body cells, including white blood cells. Called human leukocyte antigens, these chemical groupings are inherited from each parent and are used to detect the constitutional similarity of one person to another. Close (or the degree of) identity is determined by tests using serologic (test tube) methods and/or molecular (DNA fingerprinting) techniques. An HLA identical match occurs when the six clinically important markers of the donor are identical to those of the patient.

## **Hospice**

A public agency, private organization or subdivision of either, which primarily provides care for terminally ill persons.

## **Hospital**

A facility that provides inpatient diagnostic and therapeutic services 24 hours every day for patients who are injured or acutely ill. The facility provides a professional staff of licensed physicians and nurses to supervise the care of the patients.

## **Host plan**

A Blue Cross and/or Blue Shield Plan outside of Michigan that participates in the BlueCard PPO Program and processes claims for services that you receive in that state.

# Glossary of Health Care Terms

## Independent physical therapist

A physical therapist that provides some physical therapy services and who:

- Is licensed as a physical therapist by the state of Michigan
- Meets our qualification standards
- When outside the state of Michigan, is legally qualified to perform services in the state where services are performed.

## In-network providers

Physicians or other health care professionals who have contracted to provide services to members enrolled in MESSA Choices/Choices II and to accept the approved amount as payment in full. Copayments, coinsurance and deductibles, which may be required of you, are subtracted from the approved amount before we make our payment.

## Lien

A first priority security interest in any money or other valuable consideration recovered by judgment, settlement or otherwise up to the amount of benefits, costs and legal fees we paid as a result of the plaintiff's injuries.

## Lobar lung

Transplantation of a portion of a lung from a brain dead or living donor to a recipient.

## Maternity care

Hospital and professional services for any condition due to pregnancy except ectopic (tubal) pregnancy.

## Maxillofacial prosthesis

A custom-made replacement of a missing part of the face or mouth such as an artificial eye, ear, nose or an obturator to close a cleft. Excludes replacement of teeth or appliances to support teeth.

## Medical emergency

A condition that occurs suddenly and unexpectedly. This condition could result in serious bodily harm or threaten life unless treated immediately. This is not a condition caused by an accidental injury.

## Medically necessary

A service must be **medically necessary** to be covered. There are three definitions: one applies to professional providers (M.D.s, D.O.s, podiatrists, chiropractors, fully licensed psychologists and oral surgeons); another applies to hospitals and Long Term Acute Care Hospitals (LTACHs); and a third applies to other providers.

# Glossary of Health Care Terms

## **Medical necessity for payment of professional provider services:**

Health care services that a professional provider, exercising prudent clinical judgment, would provide to a patient for the purpose of preventing, evaluating, diagnosing or treating an illness, injury, disease or its symptoms, and that are:

- In accordance with generally accepted standards of medical practice;
- Clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for the member's illness, injury or disease and
- Not primarily for the convenience of the member, professional provider, or other health care provider, and not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of that member's illness, injury or disease.

*NOTE: "Generally accepted standards of medical practice" means standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community, physician or provider society recommendations and the views of physicians practicing in relevant clinical areas and any other relevant factors.*

Determination by us that allows for the payment of covered hospital services when all of the following conditions are met:

## **Medical necessity for payment of hospital and LTACH services:**

- The covered service is for the treatment, diagnosis or symptoms of an injury, condition or disease.
- The service, treatment, or supply is appropriate for the symptoms and is consistent with the diagnosis. (Appropriate means that the type, level and length of care, treatment or supply and setting are needed to provide safe and adequate care and treatment.)
- For inpatient hospital stays, acute care as an inpatient must be necessitated by the patient's condition because safe and adequate care cannot be received as an outpatient or in a less intensified medical setting.
- The service is not mainly for the convenience of the member or health care provider.
- The treatment is not generally regarded as experimental by us.
- The treatment is not determined to be medically inappropriate by the Utilization Quality and Health Management Programs or by any other MESSA/BCBSM programs (applies only to hospitals, not to LTACHs).

## **Medical necessity for payment of services of other providers:**

- Determination by physicians acting for us, based on criteria and guidelines developed by physicians for us who are acting for their respective provider type or medical specialty, that:

# Glossary of Health Care Terms

## Medically necessary continued

The covered service is accepted as necessary and appropriate for the patient's condition. It is not mainly for the convenience of the member or physician.

In the case of diagnostic testing, the results are essential to and are used in the diagnosis or management of the patient's condition.

*NOTE: In the absence of established criteria, medical necessity will be determined by physicians according to accepted standards and practices.*

## Member

An individual who is a member of MESSA. For purposes of benefits under this plan, "member" includes you and your covered dependents.

## MESSA

Michigan Education Special Services Association.

## Nonparticipating hospital

A hospital that has not signed a participation agreement with BCBSM or another Blue Cross plan to accept the approved amount as payment in full.

## Nonparticipating provider

Physicians or other health care professionals who have not signed a participation agreement with BCBSM to accept the approved amount as payment in full. Nonparticipating providers, however, may agree to accept the approved amount on a per claim basis.

## Occupational therapy

A rehabilitative service that uses specific activities and methods. The therapist is responsible for involving the patient in specific therapeutic tasks and activities to:

- Develop, improve or restore the performance of necessary neuro-musculoskeletal functions affected by an illness or injury or following surgery
- Help the patient learn to apply the newly restored or improved function to meet the demands of daily living
- Design and use splints, orthoses (such as universal cuffs and braces) and adaptive devices (such as door openers, bath stools, large handle eating utensils, lap trays and raised toilet seats)

## Orthotic device

An appliance worn outside the body to correct a body defect of form or function.





# Glossary of Health Care Terms

## **Out-of-area services**

Services available to member living or traveling outside a health plan's service area.

## **Out-of-network provider**

Hospitals, physicians and other licensed facilities or health care professionals who have not contracted to provide services to members enrolled in MESSA Choices/Choices II.

## **Outpatient psychiatric facility**

A licensed facility providing outpatient mental health services. It includes centers for mental health care such as hospitals, clinics, day treatment centers and community mental health centers as defined in the Federal Community Mental Health Centers Act of 1963, as amended.

## **Outpatient substance abuse treatment program**

A program that provides medical and other services specifically for drug and alcohol abuse on an outpatient basis.

## **Pap smear**

A method used to detect abnormal conditions, including cancer, of the female genital tract.

## **Partial liver**

A portion of the liver taken from a brain dead or living donor.

## **Participating ambulatory surgery facility**

A freestanding ambulatory surgery facility that has a signed participation agreement with BCBSM to accept the approved amount for covered services as full payment.

## **Participating hospital**

A hospital that has signed a participation agreement with BCBSM to accept the approved amount as payment in full. Copayments and/or deductibles, which may be required of you, are subtracted from the approved amount before we make our payment.

## **Participating providers**

Physicians or other health care professionals who have signed a participation agreement with BCBSM to accept the approved amount as payment in full. Copayments and/or deductibles, which may be required of you, are subtracted from the approved amount before we make our payment.

## **Patient**

The subscriber or eligible dependent who is awaiting or receiving medical care and treatment.



# Glossary of Health Care Terms

## Per claim participation

Available to nonparticipating providers when they elect to accept the approved amount for specific covered services as payment in full.

## Peripheral blood stem cell transplant

A procedure where blood stem cells are obtained by pheresis and infused into the patient's circulation.

## Pheresis

Removal of blood from the donor or patient in order to separate and retain specific components of the blood (red cells, white cells, platelets, stem cells).

## Physical therapy

The use of specific activities or methods to treat a disability when there is a loss of neuromusculoskeletal functions due to an illness or injury, or following surgery. Treatments include exercise and therapy of the patient's specific muscles or joints to restore or improve:

- Muscle strength
- Joint motion
- Coordination
- General mobility

## Physician

A physician is a doctor of medicine (M.D.) or osteopathy (D.O.) legally qualified and licensed to practice medicine and perform surgery at the time and place services are performed. An optometrist, oral surgeon dentist, podiatrist, doctor of chiropractic or other provider identified by us who is legally qualified and licensed to practice at the time and place services are performed is deemed to be a physician to the extent that the doctor renders services which he/she is legally qualified to perform.

A physician is also a person who is licensed under Act 368 Public Acts of Michigan 1978, as a fully licensed psychologist at the time services are performed. In a state where there are no certification or licensure requirements, a psychologist is one who is recognized as such by the appropriate professional society at the time and place services are performed.

Physicians may also be referred to as "practitioners."

## Plaintiff

The person who brings the lawsuit or claim for damages. The plaintiff may be the injured party or a representative of the injured party.

# Glossary of Health Care Terms

## Practitioner

A physician (a doctor of medicine, osteopathy, podiatry or chiropractic) or a professional provider (a doctor of medicine, osteopathy, podiatrist, chiropractor, fully licensed psychologist or oral surgeon) or other professional provider who participates with BCBSM or who is an In-network provider. Practitioner may also be referred to as “participating” or “panel” or “In-network” provider.

## Preferred Provider Organization (PPO)

A limited group of health care providers who have agreed to provide services to MESSA members enrolled in this PPO program. These providers accept the approved amount as payment in full for covered services.

## Primary payer

The health care coverage plan that pays first when you are provided benefits by more than one carrier.

## Professional provider

This refers to one of the following:

- Doctor of medicine
- Doctor of osteopathy
- Podiatrist
- Chiropractor
- Fully licensed psychologist
- Oral surgeon
- Board certified behavior analyst
- Other providers as identified by us

Professional providers may also be referred to as “practitioners.”

## Prosthetic device

An artificial appliance that:

- Replaces all or part of a body part or
- Replaces all or part of the functions of a permanently disabled or poorly functioning body organ

## Provider

A person (such as a physician) or a facility (such as a hospital) that provides services or supplies related to medical care.

## Psychologist

A practitioner of clinical psychology, counseling or guidance, who is fully licensed and certified by the state of Michigan or by the state where you receive services. Where there are no certification or licensure requirements, the psychologist must be recognized by the appropriate professional society.

# Glossary of Health Care Terms

## **Purging**

A process that attempts to remove abnormal cells from a blood or bone marrow sample so that a clean sample with only normal blood producing cells is obtained.

## **Radiology services**

These include X-ray exams, radium, radon, cobalt therapy, ultrasound testing, radioisotopes, computerized axial tomography scans and magnetic resonance imaging scans.

## **Referral**

The process by which the member's physician directs a patient to a specialist for a specific service or treatment plan.

## **Refractory patient**

An individual who does not achieve clinical disappearance of the disease after standard therapy.

## **Relapse**

When a disease recurs after a period of time following therapy. This period of time is defined by evidence-based literature pertaining to the patient's condition.

## **Research management**

Services, such as diagnostic tests, which are performed solely to support the sponsoring organization's research. They are not necessary for treating the patient's condition.

## **Residential substance abuse treatment program**

A program that provides medical and other services specifically for substance abusers in a facility that operates 24 hours a day, seven days a week. Treatment in a program is sometimes called "intermediate care."

## **Respite care**

Relief to family members or other persons caring for terminally ill persons at home.

## **Right of reimbursement**

Our right to make a claim against you, your dependents or representatives if you or they have received funds from another party responsible for benefits paid by us.

## **Screening services**

Procedures or tests ordered for a patient (or for almost all patients of a particular class or group) that are not directly related to the diagnosis or treatment of a specific disease or injury. For example, tests routinely performed as part of a routine physical are considered screening.

# Glossary of Health Care Terms

## **Semi-private room**

A hospital room with two beds.

## **Service area**

The geographic area in which BCBSM is authorized to use the Blue Cross and Blue Shield name and service marks.

*NOTE: BCBSM may contract with providers in areas contiguous with the state of Michigan. These providers' claims will not be subject to BlueCard rules.*

## **Skilled care**

A level of care that can be given only by a licensed nurse to ensure the medical safety of the patient and the desired medical result. Such care must be:

- Ordered by the attending physician
- Medically necessary
- Provided by a registered nurse or a licensed practical nurse
- Supervised by a registered nurse or physician

## **Skilled nursing facilities**

Facilities that provide continuous skilled nursing and other health care services by or under the supervision of a physician and a registered nurse.

## **Specialty hospitals**

Hospitals that treat specific diseases, such as mental illness.

## **Specialty pharmaceuticals**

Biotech drugs including high-cost infused, injectable, oral and other drugs related to specialty disease categories or other categories. We determine which specific drugs are payable. This may include vaccines and chemotherapy drugs used in the treatment of cancer, but exclude injectable insulin.

## **Specialty pharmacy**

A company that specializes in specialty pharmaceuticals and the associated clinical management support.

## **Speech and language pathology services**

Rehabilitative services that use specific activities or methods to treat speech, language or voice impairment due to an illness, injury or following surgery.

# Glossary of Health Care Terms

## Service

Surgery, care, treatment, supplies, devices, drugs or equipment given by a health care provider to diagnose or treat disease, injury, condition or pregnancy.

## Skilled care

A level of care that can be given only by a licensed nurse to ensure the medical safety of the patient and the desired medical result. Such care must be:

- Ordered by the attending physician
- Medically necessary
- Provided by a registered nurse or a licensed practical nurse
- Supervised by a registered nurse or physician

## Skilled nursing facilities

Facilities that provide continuous skilled nursing and other health care services by or under the supervision of a physician and a registered nurse.

## Specialty hospitals

Hospitals that treat specific diseases, such as mental illness.

## Specialty pharmaceuticals

Biotech drugs including high-cost infused, injectable, oral and other drugs related to specialty disease categories or other categories. We determine which specific drugs are payable. This may include vaccines and chemotherapy drugs used in the treatment of cancer, but exclude injectable insulin.

## Specialty pharmacy

A company that specializes in specialty pharmaceuticals and the associated clinical management support.

## Speech and language pathology services

Rehabilitative services that use specific activities or methods to treat speech, language or voice impairment due to an illness, injury or following surgery.

## Stem cells

Primitive blood cells originating in the marrow, but also found in small quantities in the blood. These cells develop into mature blood elements including red cells, white cells and platelets.

# Glossary of Health Care Terms

## Subrogation

Our assumption of your right, or the right of your dependents or representatives, to make a legal claim against or to receive money or other valuable consideration from another person, insurance company or organization.

## Substance abuse

Taking alcohol or other drugs in amounts that can:

- Harm a person’s physical, mental, social and economic well-being
- Cause a person to lose self-control as reflected by alterations of thought, mood, cognition, or behavior
- Endanger the safety or welfare of others because of the substance’s habitual influence on the person

Substance abuse is alcohol or drug abuse or dependence as classified in the most current edition of the “International Classification of Diseases.” *NOTE: Tobacco addictions are included in this definition.*

## T-cell depleted infusion

A procedure in which T cells (immunocompetent lymphocytes) are eliminated from peripheral blood stem cells, bone marrow or umbilical cord blood.

## Technical surgical assistance

Aid given in a hospital to the operating physician during surgery by another physician not in charge of the case.

*NOTE: Professional active assistance requires direct physical contact with the patient.*

## Terminally ill

A state of illness causing a person’s life expectancy to be 12 months or less according to a medically justified opinion.

## Total body irradiation

A procedure that exposes most of the body to ionizing radiation to produce an anti-tumor effect that helps prevent rejection of a bone marrow, peripheral blood stem cell or umbilical cord blood transplant.

## Urgent care

Walk-in care needed for an unexpected illness or injury that requires immediate treatment to prevent long-term harm. Urgent care centers are not the same as emergency rooms or doctors’ offices.

## We, us, our

Used when referring to Blue Cross Blue Shield of Michigan or MESSA.

## You and your

Used when referring to any person covered under the subscriber’s contract.





# Life and Accidental Death & Dismemberment (AD&D) Benefits

\$5,000 Benefit.

LINA (a subsidiary of Connecticut General Life Insurance Company), hereby certifies that members of Michigan Education Special Services Association (called the Policyholder), who are insured under Group Policy No. 57200, are subject to the terms and conditions of this policy and are insured for the benefits described in the pages of this booklet.

LINA insures the life and accidental death and dismemberment benefits. LINA will determine all benefit payments according to the provisions described in the booklet and the group policy.

The insurance is effective only if the person concerned is eligible, becomes covered and remains recovered, in accordance with the terms and conditions of the policy. Coverage applies to members only, as defined in the Eligibility section of this book. Dependents are not eligible for either the life insurance or accidental death and dismemberment insurance benefits.

This certificate replaces any other certificate issued to you describing these benefits.

LINA  
PF75134 amended by PF33333

## General provisions

The following will explain the life and AD&D benefits available to you under the MESSA Choices/Choices II program.

## Beneficiary

The beneficiary for your life and AD&D insurance for loss of life will be the person you name as shown in the records kept on the group insurance policy. If there is no named beneficiary living at your death, a lump sum will be paid to the first surviving class that follows;

- Spouse;
- Children;
- Parents;
- Brothers and sisters.

If none survives, the benefit will be paid to your estate in a lump sum.

If the beneficiary is a minor with no legal guardian, the minor's share may be paid to the adult (or adults) who, in LINA's opinion, has assumed custody and support of the minor. Payment may be made at a rate of up to \$50 a month.

If you die after having applied to convert your group life insurance to an individual insurance policy, the beneficiary named in the individual policy (or in the application for it) will receive any benefits payable under the group insurance policy.

# Life and Accidental Death & Dismemberment (AD&D) Benefits continued...

## Assignment of life insurance

There is only one assignment of your life insurance that is valid. The assignment which:

- states that it is without consideration;
- is made to a named beneficiary;
- is in writing; and
- is accepted by LINA. The assignment may be made without the consent of the beneficiary.

Once an assignment is accepted and while it remains in force, the assignee can exercise any of the rights and privileges under the group policy granted to you (including but not limited to, the conversion privilege), and becomes entitled to receive all claim payments under the insurance assigned with respect to which no beneficiary is designated by the assignee, unless the group policy states differently.

Acceptance of an assignment by LINA shall be without further liability as to any action or any payment or other settlement made by LINA before such acceptance. No assignment by you of your accidental death and dismemberment (AD&D) insurance is valid.

## Life insurance benefits

The following information will explain your life insurance benefits under the MESSA Choices/Choices II program.

## How payment is made

If you die while covered under the MESSA Choices/Choices II program, LINA will pay your beneficiary \$5,000. You may choose to have the benefit paid in a lump sum or in installments. You may also change your beneficiary or the method of payment at any time. Contact MESSA Group Services for the appropriate forms.

After your death, your beneficiary may choose the method of payment (if you have not already done so) and name a person to receive the benefit amount which would be paid to the beneficiary's estate in the event your beneficiary died before payment was made.

## While disabled

If you become totally disabled by injury or disease and you are not able to perform any work for which you are reasonably qualified by learning or experience, your group life insurance coverage will continue for one year from the date the total disability is approved by LINA. You will continue to be covered for a benefit of \$5,000.

To be eligible for this extended coverage, you must be under 65 years old when you become disabled, and you must remain totally disabled during the year-long period.

*Note: If you remain disabled, your contributions will be waived and your coverage will continue.*

# Life and Accidental Death & Dismemberment (AD&D) Benefits continued...

To minimize the financial burden during your disability, your contribution towards life insurance will be waived.

Your contributions will be waived on the date that LINA receives satisfactory proof of your disability – but no earlier than six months after the onset of the disability. If you remain disabled after the first year of continued benefits, your coverage will continue without any contributions from you as long as you provide LINA with proof of the disability annually, within the three-month period prior to the anniversary of the date the total disability was approved.

If you do any work for pay or gain, you are no longer considered totally disabled.

If you converted to an individual life insurance policy while you were disabled, you must return the individual policy to LINA with your first proof of total disability. LINA will refund any contributions you made for the individual policy.

LINA maintains the right to have its medical representative examine you to verify the disability, but will not do so more than once a year after your extended coverage has continued for more than two years. There is no cost to you for medical exams requested by LINA.

## **If you die while disabled**

If you die while you are still disabled, your beneficiary will receive the life insurance benefits as soon as proof of your continued disability is received by LINA.

If you die after you have converted your policy, any amount paid under the individual policy will be deducted from the amount due under the group life insurance policy and any contributions to the individual policy will be refunded to your beneficiary when the policy is returned.

## **When your extended coverage ends**

Your extended coverage will end if you:

- cease to be totally disabled;
- fail to give required proof of your disability;
- fail to submit to a medical exam.

When your extended coverage ends, you can convert to an individual policy under the same conditions that would apply if you left school employment. See “After Employment Ends” below.

## **After employment ends**

You have 31 days to convert to an individual policy and pay your first contribution. You won’t need to take a health exam, but you will be limited in your choice of policy. The individual policy amount must be no greater than \$5,000, and you cannot convert to a policy that provides term insurance, universal or variable life insurance, benefits for disabilities, or extra benefits for accidental death.

If you have merely changed job classification, and are eligible for coverage under another group policy, the amount of your converted individual policy will be reduced by the amount of that group policy.

# Life and Accidental Death & Dismemberment (AD&D) Benefits continued...

The individual policy will take effect 31 days after coverage under the group policy ends. Should you die in that period without converting, LINA will pay your beneficiary the amount you could have converted.

As an option to converting, you may continue your group life insurance on a direct payment basis by paying the required contribution for the cost of this insurance. MESSA will mail you a continuation notice for electing this option upon termination of your employment.

Contact MESSA Group Services for additional information.

*After your Employer Terminates Participation in the Group Policy, or Coverage for Your Job Classification Ends*

Again, you have 31 days to convert to an individual policy. The same conditions apply as if your employment ended. In addition, you must have been insured by the group policy for at least five years in a row.

The maximum amount of life insurance you may convert is \$2,000, less any amount you became eligible for under any other group policy during the 31-day conversion period.

Should you die in the 31-day period after your participation ends, or after the group policy itself terminates, and you were insured by the group policy for the preceding five years, you are still covered. LINA will pay your beneficiary the group life insurance policy

amount, less the amount of any other group policy under which you became insured during that 31-day period, up to a maximum of \$2,000.

Even if you should die within the 31-day conversion period without converting, LINA will still pay your beneficiary the amount you could have converted.

## Accidental Death and Dismemberment (AD&D) benefits

The following information will explain your AD&D benefits under the MESSA Choices/Choices II program.

### What is covered

As a MESSA member you have \$5,000 of AD&D insurance. If, while you are covered, you receive a bodily injury and experience a loss, LINA will pay you according to the schedule listed under “[How AD&D Benefits are Paid.](#)”

In order to receive an AD&D benefit, the loss must:

- be caused exclusively by external and accidental means;
- be the direct result of the injury, independent of all other causes;
- occur within 180 days from the date of the injury.

All benefits other than loss of life will be paid to you.

If you die, the benefits will be paid to your beneficiary. See “[General Provisions](#)” in this section for details about your beneficiary.

You may change your beneficiary at any time. Contact MESSA Group Services for the appropriate forms.

# Life and Accidental Death & Dismemberment (AD&D) Benefits continued...

## How AD&D benefits are paid

<b>For the Loss of:</b>	<b>You Receive:</b>
Life	
Both hands or both feet	100% of AD&D benefit (\$5,000)
Sight in both eyes	
Any two or more:	
one foot	
one hand	
sight in one eye	

<b>For the Loss of:</b>	<b>You Receive:</b>
One hand, or	50% of AD&D benefit (\$2,500)
One foot, or	
Sight in one eye, or	
Speech, or Hearing	

<b>For the Loss of:</b>	<b>You Receive:</b>
Thumb & index finger of the same hand	25% of AD&D benefit (\$1,250)

The following defines what is considered a loss:

### Definition

#### Loss of one hand or foot

Loss by cutting off at or above the wrist or ankle joint

#### Loss of sight, speech, or hearing

Total loss that cannot be recovered

#### Loss of thumb & index finger

Loss by cutting off at the proximal phalangeal joint

## When you suffer more than one loss

If you have more than one loss due to one accident, you will receive payment only for the loss with the largest benefit payout. You will only be paid for the loss resulting from the accident in question, regardless of any previous loss.

## Losses not covered

No benefits will be paid for losses resulting from, or caused directly or indirectly by:

- bodily or mental infirmity;
- disease or illness of any kind;
- self-destruction or intentionally self-inflicted injury;
- taking part in an insurrection or riot, war or act of war, service in any military or naval organization, unless the injuries are sustained while off-duty;
- taking part in, or as a result of taking part in, a felony.

## When coverage ends

AD&D coverage ends when your school employment ends or when you reach 65 years of age, whichever happens last. If your school employment ends before you reach 65, you must pay the required contribution for the cost of this insurance to continue this coverage until you reach age 65.

# How to File a Claim for Life or AD&D Benefits

## Life claims

Contact MESSA Group Services for the forms necessary to file a life insurance claim.

## AD&D claims

Contact MESSA Group Services for the forms necessary to file an AD&D claim. AD&D claims are subject to the following:

*Filing Deadline* – Written notice of the event upon which the claim is based must be given:

- within 20 days after the loss covered by the policy occurs or begins, or as soon after that time as is reasonably possible.

*Notice* – Notice must be given by, or on behalf of, the claimant to:

- LINA;
- MESSA; or
- any other authorized representative of LINA

The notice must include sufficient information to identify you.

*Claim forms* – On receipt of a notice of a claim, LINA or MESSA will give the claimant forms for filing proof of loss. If such forms have not been furnished within 15 days after the giving of the notice, the claimant can fulfill the terms of the policy as to proof of loss by giving written proof of:

- the occurrence of the loss
- the nature of the loss
- the extent of the loss

The proof of loss must be given within the time stated in “Proof of Loss” below.

*Proof of Loss* – Written proof of the loss must be given to LINA within 90 days after:

- the date of the loss; or
- the end of the period for which LINA is liable.

Late proof will be accepted only if it is furnished as soon as is reasonably possible. In no event, except in the absence of your legal capacity, will proof be accepted later than one year from the time proof would otherwise have been required. Itemized bills may be required as proof of loss.

*Time of Payment of Claims* – Benefits are payable upon receipt of due proof of loss.

*Payment of Claims* – Benefits for loss of life will be paid in accordance with the beneficiary named by you, if any, and the terms of the policy in effect at the time payment is made.

Any part of the benefit for which there is no such beneficiary or terms in effect will be paid to your estate. Any other accrued benefits not paid at your death may, at the option of LINA, be paid either to such beneficiary or your estate. Accidental dismemberment benefits will be payable to you.

If any benefit of the policy is payable to your estate, to you or your beneficiary while a minor, or to you or your beneficiary while not competent to give a valid release, LINA may pay such benefit, up to \$1,000, to anyone related by blood or by marriage to you or the beneficiary, and deemed by LINA to be justly entitled. Any such payment made in good faith will discharge LINA to the extent of such payment.

# How to File a Claim for Life or AD&D Benefits

continued...

*Physical Examination and Autopsy* – At its own expense, LINA has the right to have a doctor examine any person when it deems it reasonably necessary and there is a claim pending under the policy. LINA also has the right to make an autopsy in the case of death unless the law forbids it.

*Legal Actions* – No one may sue for payment of a claim less than 60 days after proof of loss is furnished in accord with the terms of the policy. No one may bring suit more than three years after the date proof of loss is required by the policy.

*Time Limit on Certain Defenses* – A claim will not be denied nor will the validity of coverage be contested because of any statement with respect to insurability made by you while eligible for coverage under the policy, if:

- the insurance has been in force for at least two years before any such contest; and
- the person with respect to whom any such statement was made was alive during those two years.

*Change of Beneficiary* – You may change your beneficiary at any time; you do not need the consent of the beneficiary to make such change.

Contact MESSA Group Services with any life and/or AD&D claim questions you may have.



## Bone Marrow Transplant Covered Services & Exclusions

### Allogeneic Transplants

- Blood tests on first degree relatives to evaluate them as donors (if the tests are not covered by their insurance)
- Search of the National Bone Marrow Donor Program Registry for a donor. A search will begin only when the need for a donor is established and the transplant is preapproved.
- Infusion of colony stimulating growth factors
- Harvesting (including peripheral blood stem cell pheresis) and storage of the donor's bone marrow, peripheral blood stem cell and/or umbilical cord blood, if the donor is:
  - A first degree relative and matches at least four of the six important HLA genetic markers with the patient; or
  - Not a first degree relative but matches five of the six important HLA genetic markers with the patient. (In case of sickle cell anemia (ss or sc) or beta thalassemia, the donor must be an HLA-identical sibling.)

*NOTE: Harvesting and storage will be covered if it is not covered by the donor's insurance, but only when the recipient of harvested material is a MESSA member.*

- High-dose chemotherapy and/or total body irradiation
- Infusion of bone marrow, peripheral blood stem cells, and/or umbilical cord blood
- T-cell depleted infusion
- Donor lymphocyte infusion
- Hospitalization

### Autologous Transplants

- Infusion of colony stimulating growth factors
- Harvesting (including peripheral blood stem cell pheresis) and storage of bone marrow and/or peripheral blood stem cells
- Purging and/or positive stem cell selection of bone marrow or peripheral blood stem cells
- High-dose chemotherapy and/or total body irradiation
- Infusion of bone marrow and/or peripheral blood stem cells
- Hospitalization

*NOTE: A tandem autologous transplant is covered only when it treats germ cell tumors of the testes or multiple myeloma.*

### We do not pay for:

- Services rendered to a transplant recipient who is not a MESSA member
- Services rendered to a donor when the donor's health care coverage will pay
- Services rendered to a donor when the transplant recipient is not a MESSA member
- Expenses related to travel or lodging for the donor or recipient
- An autologous tandem transplant for any condition other than germ cell tumors of the testes or multiple myeloma
- An allogeneic tandem transplant
- Search of an international donor registry
- The routine harvesting and storage costs of bone marrow, peripheral blood stem cells or a newborn's umbilical cord blood if not intended for transplant within one year
- Any other services or admissions related to any of the above named exclusions

## Bone Marrow Transplant Covered Conditions

### **Allogeneic transplants are covered to treat:**

- Acute lymphocytic leukemia (high-risk, refractory or relapsed patients)
- Acute non-lymphocytic leukemia (high-risk, refractory or relapsed patients)
- Acute myelogenous leukemia (high-risk, refractory or relapsed patients)
- Aplastic anemia (acquired or congenital, e.g., Fanconi's anemia or Diamond-Black fan syndrome)
- Beta-thalassemia
- Chronic myeloid leukemia
- Hodgkin's disease (high-risk, refractory or relapsed patients)
- Myelodysplastic syndromes
- Neuroblastoma (stage III or IV)
- Non-Hodgkin's lymphoma (high-risk, refractory or relapsed patients)
- Osteopetrosis
- Severe combined immune deficiency disease
- Wiskott-Aldrich syndrome
- Sickle cell anemia (ss or sc)
- Myelofibrosis
- Multiple myeloma
- Primary amyloidosis (AL)
- Glanzmann thrombasthenia
- Paroxysmal nocturnal hemoglobinuria
- Kostmann's syndrome
- Leukocyte adhesion deficiencies
- X-linked lymphoproliferative syndrome
- Primary, secondary and unspecified thrombocytopenia (e.g., megakaryocytic thrombocytopenia)
- Mantle cell lymphoma
- Congenital leukocyte dysfunction syndromes

- Congenital pure red cell aplasia
- Chronic lymphocytic leukemia
- Mucopolysaccharidoses (e.g., Hunter's, Hurler's, Sanfilippo, Maroteaux-Lamy variants) in patients who are neurologically intact
- Mucopolipidoses (e.g., Gaucher's disease, metachromatic leukodystrophy, globoid cell leukodystrophy, adrenoleukodystrophy) for patients who have failed conventional therapy (e.g., diet, enzyme replacement) and who are neurologically intact
- Renal cell CA
- Plasmacytomas
- Other conditions for which treatment is non-experimental

### **Autologous transplants are covered to treat:**

- Acute lymphocytic leukemia (high-risk, refractory or relapsed patients)
- Acute non-lymphocytic leukemia (high-risk, refractory or relapsed patients)
- Germ cell tumors of ovary, testis, mediastinum, retroperitoneum
- Hodgkin's disease (high-risk, refractory or relapsed patients)
- Neuroblastoma (stage III or IV)
- Non-Hodgkin's lymphoma (high-risk, refractory or relapsed patients)
- Multiple myeloma
- Primitive neuroectodermal tumors
- Ewing's sarcoma
- Medulloblastoma
- Wilms' tumor
- Primary amyloidosis
- Rhabdomyosarcoma
- Mantle cell lymphoma
- Other conditions for which treatment is non-experimental



1475 Kendale Boulevard, P.O. Box 2560, East Lansing, MI 48826-2560 • 517-332-2581 • 800.292.4910 • [www.messa.org](http://www.messa.org)