

If you have
MESSA ABC with 3-Tier Rx
with Mandatory Mail:

You must order all
90-day prescriptions
and certain long-term
maintenance medications
through Optum Rx for
home delivery.

To order medications
through Optum Rx, log
in to your MyMESSA
account at messa.org
and select "Optum Rx
home delivery." You
may also call MESSA
at 800-336-0013 or
TTY: 888-445-5614 for
assistance or contact us
via live chat from your
MyMESSA account or
through the MESSA app.



MESSA ABC with 3-Tier Rx

Overview

- You pay the full cost of your prescriptions until your deductible is fully paid. After deductible, you are responsible for prescription copayments or coinsurance until your out-of-pocket maximum is reached.
- Save money by using Optum Rx for home delivery of your medications.
- In most cases, if your doctor writes "Dispense as written" or "DAW," your cost will be higher.
- After your deductible is fully paid, if you take a brand-name medication and a generic is available, you pay Tier 3 coinsurance plus the difference between the approved amount and the retail cost. Your doctor may request an exception due to medical necessity.
- If the approved amount is less than the copayment, you pay only the approved amount for the drug.
- Specialty medications may be handled separately. We reserve the right to limit the initial quantity of select specialty drugs. Your copay will be reduced by one-half for this reduced initial fill. Additional fills for specialty drugs are limited to a 30-day supply and must be obtained from a retail pharmacy or by mail through AllianceRx Walgreens Pharmacy.
- Your prescription plan includes a number of money-saving features, including prior authorization, step therapy and quantity limits.

	Up to 34-day supply	90-day supply
List of specific preventive medications in addition to those mandated by federal law are covered 100% with no deductible required.	No cost to you	No cost to you
After your deductible is met the following copayments apply:		
Tier 1 Generics	\$10 copayment	\$25 copayment
Tier 2 Most brand drugs with no generic equivalent	20% coinsurance \$40 minimum – \$80 maximum	20% coinsurance \$100 minimum – \$200 maximum
Tier 3 Most brand drugs with a generic equivalent or therapeutic alternative	20% coinsurance \$60 minimum – \$100 maximum	20% coinsurance \$150 minimum – \$250 maximum
<p><i>The amount you pay for brand-name medications varies because coinsurance is based on the price of the drug when it is filled. If you obtain a Tier 3 drug when a Tier 1 drug is available, you will pay the Tier 3 coinsurance plus the difference in cost between the Tier 1 drug and the Tier 3 drug. A drug may switch from one tier to another.</i></p> <p>Up to a 90-day supply of insulin may be obtained for the same amount as a 34-day supply from any in-network provider.</p>		

