User Guide Employees





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Creating a MyMESSA Member Account on messa.org

- Go to <u>www.messa.org.</u>
- Click on "Create One Now".

	MESSA.						Search
Home	MyMESSA (Member Login)	Employers	Plans and Services	Health Resources	About	Contact	
1							
		24/7				-	
10 Fi war return	MESSA no		ONLINE [me
	MESSATIO	w covers visit.	s with 0.3. board-cer		ierapiata u	nune, anyu	
enter return			SEE A PI	ROVIDER			
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100	g in to your acco	Int					
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Us	sername						
Da	assword						0
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R	emember me						
Forg	got your username o	r password	? Don't have	an account?	reate on	ie now.	
				Ľ			
MEC	CA have						
IVIES	SSA home					Log	in

Step 1 - User Information

- Enter the following information to create a messa.org account:
 - Last four digits of your Social Security Number
 - Date of birth
 - Employer
 - Home zip code
- Click "Next".

MyM			
Create You	ir Account		
Enter Your Information	Verify Identity	Create Your Login	Complete
Enter your i	nformation		
Last 6 of SSN First Name	2	Date of Birth Last Name	
		Cano	cel Next

Step 2 – Confirm Your Identity

- Confirm your identity either by an email or text or by answering security questions.
- Click "Next".

	ur Account		
Enter Your	⊘	O	
Information	Verify Identity	Create Your Login	Complete
Confirm Yo	our Identity		
To verify your ide access code. ① Select your delive		count, we're going to send y	ou a one-time
access code. ① Select your delive		count, we're going to send y	ou a one-time O Email
access code. ① Select your delive	ery method:	count, we're going to send y	
access code. Select your delive w*****	ry method: ****r@messa.org	count, we're going to send y y of these options? Answer s	O Email O Email

- A confirmation code will be sent to the email address you used when creating your account.
- Enter the Confirmation code.
- Click "Confirm".

My MESSA.	
Welcome to MESSA!	
Please enter the confirmation code sent to	for registration confirmation in the box below and select "Confirm".
To resend the code select "Resend".	
Confirmation code Resend Confirm	

Step 3 – Username and Password

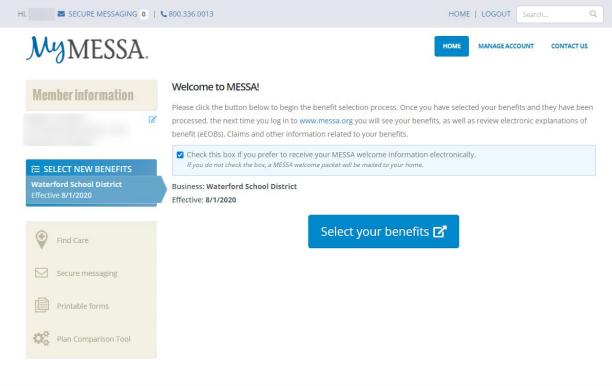
- **1.** Create a username.
- **2.** Create a password.
- 3. Click Next

MyMESSA.	
Create Your Account	
Enter Your Verify Identity Create login	Create Your Login Complete
Password Requirements C Ten characters or more Number	Lowercase letterUppercase letter
Username Suggested username:	Password 🔌
	Skip Cancel Next

• You are now registered and can log in to your account.

Accessing MESSA's Online Benefits Website

 Once logged in to your account, click on the "Select your benefits" link in blue box. (If you do not see this link, logout and log back in and it will appear.)



You will receive a pop-up letting you know that you are going to another website.

- Click "Continue".
- This will take you directly to MESSA's Online Benefits Website.

You Are Going to Another Website	
You are going to a website that is not affiliated with MESSA and may off- different privacy policy and level of security. MESSA is not responsible fo does not endorse, guarantee or monitor content, availability, viewpointe products or services that are offered or expressed on other websites.	r and
If you are logged in to our secure areas, your secure session may time of you are visiting another website.	but while
Cancel	Continue

Home Page

This website has been created to provide you with information about your benefits. You will have the ability to enroll online and update your personal and dependent information. The tabs at the top of the page have the following information:

My Benefits

- Current Benefits shows the details of all current benefits.
- Life Events used to create an enrollment window if you have a qualifying event (within MESSA's eligibility guidelines of 30 days) that allows benefit changes.

My Profile

- Personal Information View/edit address information
- Family Information View/edit dependent information
- Beneficiaries View/edit beneficiary information
- Security Question do not use this section
- Life Event Create a "Life Event" (see page 26 for instructions).
- Employee File Upload documents to your Employee File
- Personalized Forms View a confirmation statement for any effective date

Library

• Content – Access/view documents your employer has placed in the Library

User Guide

• The "Online Benefits Website User Guide for Employees" will open in another web window. This provides instructions on how to use MESSA's Online Benefits Website.

Creating a Life Event

- When you have a qualifying event *within 31 days**, a "Life Event" will need to be created to be able to make benefit and/or dependent changes to your policy.
- Directions on how to create a Life Event for each qualifying event are below.
- After creating the Life Event, enrollment MUST be completed in order to make the benefit/dependent changes.
- During enrollment, you will be asked for dependent's birth dates and social security numbers, beneficiary information, and if you have other medical coverage, you will be asked to provide information from your other insurance card.

*If the Life Event is outside of MESSA's eligibility guidelines of 31 days, you will need to contact your Benefits Administrator for further assistance.

Step 1 – Select Your Life Event

- In the blue bar at the top, hover over "My Benefits" and click on Life Events.
- Choose one of the following Life Events
 - o Birth
 - o Marriage
 - Divorce
 - o Legal Guardianship
 - Child Becomes Eligible
 - Child No Longer Eligible
 - Family Status Change

Life Event If you had a recent life event such as a birth of a child, or a marriage, you may be eligible to change your benefit elections. Please fill out all information requested to complete your change in coverage. STEP 1 Please select your life event
> Birth
> Marriage
Other life events 👻
Other life events
Divorce
Legal Guardianship
Child Becomes Eligible
Child No Longer Eligible
Family Status Change-Other

<u>Birth</u>

1 – From the left hand menu click Birth

Life Events Birth	^
Marriage	
Divorce	
All other Life Events	

2 – Enter the date of your life event, add dependent, and click Continue

Birth				Change life event
Enter a dat	your life event take place			
Name	Relationship	Date of Birth	Age	Gender
	Relationship one dependent to continue	Date of Birth	Age	Gender
	one dependent to continue	Date of Birth	Age	Gender

3 – Confirm your information, select "I verify that all the above Life Event information is correct", select "Save and Start Life Event Enrollment. Continue to Step 2 to finish enrollment.

STEP 3 Confirm your information	
Birth	Change life event
Life Event: Birth Date of Event: 02/28/2020 Added to Family: Herman Tests	
verify that all of the above Life Event information is correct.	
Save and Start Life Event Enrollment Cancel	
You may be required to provide documentation in order for the Life Event elections to be approved.	

<u>Marriage</u>

1 – From the left hand menu click Marriage.

Life Events	^
Birth	
Marriage	
Divorce	
All other Life Events	

2 – Enter the date of your life event, add dependent and click continue.

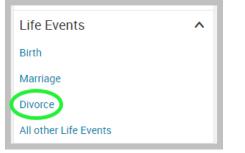
When did y	your life event take place	?		
Enter a date	02/20/2020			
		ation:		
Enter your	new dependent's inform	ation.		
E <mark>nter your</mark> _{Name}	Relationship	Date of Birth	Age	Gender
lame	Relationship		Age	Gender
Name			Age	Gender
Name	Relationship		Age	Gender

3 – Confirm your information, select "I verify that all the above Life Event information is correct", select "Save and Start Life Event Enrollment. Continue to Step 2 to finish enrollment.

STEP 3 Confirm your information	
Marriage	Change life event
Life Event: Marriage Date of Event: 02/20/2020 Added to Family: Julie Teste	
verify that all of the above Life Event information is correct.	
Save and Start Life Event Enrollment Cancel	

<u>Divorce</u>

1 – From the left hand menu click Divorce.



2 – Enter the date of divorce, choose Spouse, and click continue.

STEP 2 I	Enter your life even	t information					Change life eve
When did Enter a date	your life event take	e place?					
Update	Name	SSN	Relationship	Date of Birth	Age	Gender	Additional Information
	Heather Test	369-25-1478	Employee	1/1/1985	37	F	
	Tony Test	526-87-1451	Spouse	1/1/1985	37	М	
Continue	a						

3 - Confirm your information, select "I verify that all the above Life Event information is correct", select "Save and Start Life Event Enrollment. Continue to Step 2 to finish enrollment.

STEP 3 Confirm your information	
Divorce	Change life event
Life Event: Divorce Date of Event: 03/05/2020	
verify that all of the above Life Event information is correct.	
Save and Start Life Event Enrollment Cancel	

- Coverage ends on the actual date of divorce court signed documentation.
- Effective dates should be Monday through Friday as courts are not in session on weekends.
- If the divorce decree states the member must provide coverage to the ex-spouse, the ex-spouse must go on COBRA. Payment structure will be determined between the member and employer.

1 – From the left hand menu click All other Life Events

Life Events	^
Birth	
Marriage	
Divorce	
All other Life Events	

2 – Select Other life events, chose your life event, and follow the prompts to finish enrollment.

STEP 1 Please select your life event
> Birth
> Marriage
Other life events
Other life events
Divorce
Legal Guardianship
Child Becomes Eligible
Child No Longer Eligible
Family Status Change-Other

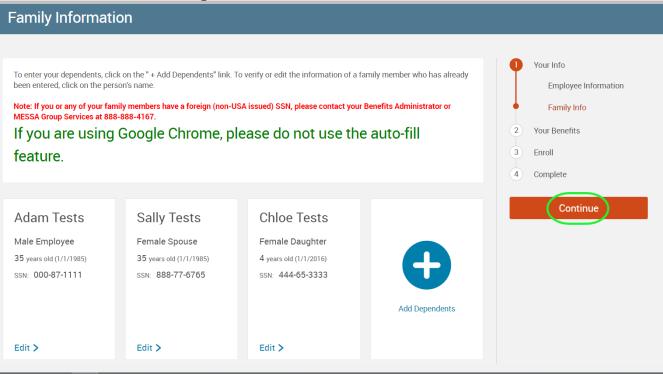
Step 2 – Demographics

- Review your Demographic Information and make any necessary updates.
 When finished, click the "I agree" box and click "Continue".

below, or, it the morma	ation has already been entered, make sure it is accurate.	ete. Please complete the required fields
If you are us	sing Google Chrome, please do not us	e the auto-fill
feature.		
Demographics		
* Fields are required		
··· Fields are required		
* First	Name Adam	
Middle	Initial	
*Last	Name Tests	
	Suffix	
	imber 000-87-1111	
* Date of		
+0	ender Male Female	
~ U		
Address		1 Your Info
* Fields are required		Employee Information
* Address 1	1475 Kendale Blvd	Family Info 2 Your Benefits
Address 2		3 Enroll
* City	East Lansing	4 Complete
* State	MI - Michigan 🗸	Continue
* Zip	48823	
Home Phone Cell Phone	517-332-6551	
	2007-2007-2000/	
Home Email		
VORK CONTACT INFORMATIC	IN	
Work Phone	2000-2000	
Work Phone Ext.		
* Work Email	test@test.com	
Preferred Email	◎ Home Email 💿 Work Email 🔍 None	

Step 3 – Family Information

- Review/add/edit your Family Information.
- When finished, click the "I agree" box and click "Continue".



Dependent Information Notice

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 developmentally disabled or physically handicapped, dependent upon you for a majority of their support and who are incapable of self-sustaining employment by reason of their developmental disability or physical handicap. (Under no circumstance 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.
- 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.)



Step 4 – Electing Benefits

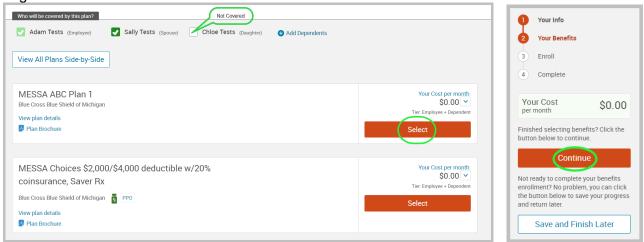
• To elect benefits, click on "View Plan Options" to the right of each plan name.

	You are now eligible to enroll in your benefits. Be sure to add any eligible dependents in the Family Information section prior to beginning your enrollment.				
MESSA	is not responsible for the costs shown.				
	Medical	NO PLAN SELECTED			
	* Selection Required	I don't want this benefit (waive) View Plan Options			

- To cover a dependent, check the box next to their name and click continue.
- To remove a dependent, uncheck the box next to their name.
- Click "Continue".

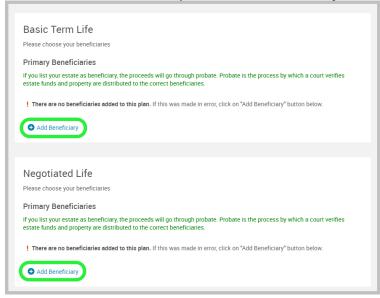
Adam Tests	Sally Tests	Chloe Tests		
Employee	Spouse	Daughter	Add Dependents	

• Select the benefit plan by clicking "Select". When finished electing all benefits, click "Continue" on the right-hand side.



Step 5 – Beneficiaries

- It's recommended that a primary beneficiary be designated.
 - To add a dependent as a beneficiary, click 'Add Beneficiary'.



- o Add a beneficiary to this plan from your dependents or add a new beneficiary.
- Click 'Add Selected'.
- Percentage total must equal 100%.
- When finished click 'Continue'.

		Your info
Basic Term Life (X)	Basic Term Life	Your Benefits
	Please choose your beneficiaries	Enrol
	Primary Beneficiaries	Beneficiaries
Add Beneficiary for Basic Term Life	If you list your estate as beneficiary, the proceeds will go through probate. Probate is the process by which a court verifies estate funds and property are distributed to the correct beneficiaries.	Other Coverages Beview and Confirm
	Name Percentage Remove	
Add a beneficiary to this plan from your dependents or other beneficiaries on file, or add a new beneficiary.	100.0 % 🛞	(4) Complete
	Total: 100.0000%	Your Cost permonth
□ Name	Add Deneficiery	
My Estate (Employee)	Secondary Beneficiaries(optional)	Continue
D Sellu Test (Chause)	Secondary beneficiaries receive money if your primary beneficiaries are unable to inherit.	
Sally Test (Spouse)	Add Beneficiary	
	Negotiated Life Prese chose your benficiaries	
	Primary Beneficiaries	
	If you list your estate as beneficiary, the proceeds will go through probate. Probate is the process by which a court verifies estate funds and property are distributed to the correct beneficiaries.	
	Name Percentage Remove	
	100.0 %	
	Total: 100.0000%	
	Add Beneficiery	
	Secondary Beneficiaries(optional)	
	Secondary beneficiaries receive money if your primary beneficiaries are unable to inherit.	
Add Selected Cancel	Add Beneficiary	

Step 6 – Other Medical Insurance

- If you and/or a dependent are enrolled in MESSA medical coverage and have other medical coverage, you will be required to enter information about the other coverage.
- Click "Yes" next to "Current or Prior Coverages" and enter the following information.
- Once you have entered the information, click "Save".
- If you do not have other medical coverage, keep "Current or Prior Coverages" as "**No**" and click "**Continue**".

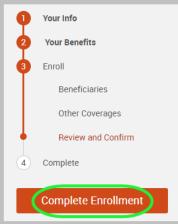
If you have coverage from another health insurance company, please fill out the information below. Medical Kevin Test (Employee) Other Medical Insurance Coverage: Current or Prior Coverages Yes No Other Insurance	 Your Info Your Benefits Enroll Beneficiaries Other Coverages Review and Confirm Complete
*Policyholder Name *Policy Number Policyholder's Employer *Insurance Carrier's Name *Insurance Carrier's Phone 555-5555 Coverage Start Date mm/dd/yyy Coverage End Date mm/dd/yyy State/Country of Coverage Coverage Level Additional Info	
Medicare: Current or Prior Coverages • Yes No *Medicare Number 111-1111-A *Medicare Part A • Yes No *Medicare Part A Effective mm/dd/yyyy *Medicare Part B • Yes No *Medicare Part B • Yes No *Medicare Part B Effective mm/dd/yyyy bate mm/dd/yyyy	Your Cost per month \$0.00 Continue

Step 7 – Review and Confirm

Now that you have elected all of your benefits, review your selections and scroll to the bottom of the page to view the "Participation" statement. Check the "I agree, and I'm finished with my enrollment" box.

Revi	ew and Confirr	n			
	Please Revi	ew All of You	r Selections		
Once page.	you have completed	your review, click the	e "Complete Enrollme	nt" button at the right side of the	
	SED BENEFITS: Medical al Survivor Income Insuran			mental Term Life Optional Basic Term Life	
*INDIC:	ATES CHANGED BENEFITS			Your Total Cost \$0.00 Per Month	Once You've Reviewed All Your Selections:
•	Medical*			Your cost per month \$0.00	I hereby acknowledge I have read the statements contained herein, or they have been read to me, and the statements are and complete to the best of mv knowledge. I understand anv misrepresentation or omission contained herein may be us
	A This benefit election is pending until approved by your Benefits Administrator			strator	reduce or deny a claim or void the contract if such misrepresentation or omission affects acceptance of the risk. I hereby
	MESSA ABC Pla Coverage: Employee +	SSA ABC Plan 1 Blue Cross Blue Shield of Michigan Cost Details Per Month		Cost Details Per Month	for benefits for which I am presently eligible, or for which I may become eligible, under my employer's group contract(s). I deductions for the coverages listed above are required, I authorize such deductions from my earnings and I understand I any premiums will be automatically deducted from my paycheck on a per-tax basis (if eligible) unless I submit a declinati
	coverage. Employee	Sependent		Your Cost \$0.00	election.
	Who will be covered on	this plan:			
	Name	Relationship	Coverage 🕦		I certify that the dependents listed satisfy the eligibility criteria for group benefit coverage. I know that I am responsible f removing any enrolled dependent immediately when that person becomes ineligible, and that I may be required to provid
	Adam Tests Sally Tests	Employee	Cover Cover		proof of my dependent's eligibility.
	Chloe Tests	Daughter	No Coverage		
			-		I agree, and I'm finished with my enrollment
	Edit Selection				

• On the right side of the screen click "Complete Enrollment".



Step 9 – Confirmation Statement

• You may view, email, or print your confirmation statement.

You may make changes to your elections until: March 21, 2020	
Please view your enrollment confirmation statement and verify that yo	ur selections are correct.
Click the "Print" button to print a copy of your enrollment confirmation would like to make changes to your enrollment selection, click the "Ed MESSA is not responsible for the costs shown.	statement for your records, click "Email" to email yourself a copy of the statement. It Selection" button located under each plan.

REMINDER: All benefit elections must be accepted by your Benefits Administrator.

Beneficiaries

When you have life insurance with MESSA, whether it be Negotiated, Non-Negotiated or Optional, a Beneficiary Designation is recommended. You are able to update beneficiary information without having to make changes to your benefits.

- **Step 1 –** It's recommended that a primary beneficiary be designated.
 - To add a dependent as a beneficiary, click 'Add Beneficiary'.

	erm Life
Please choos	e your beneficiaries
Primary Be	eneficiaries
	r estate as beneficiary, the proceeds will go through probate. Probate is the process by which a court verifies and property are distributed to the correct beneficiaries.
! There are	no beneficiaries added to this plan. If this was made in error, click on "Add Beneficiary" button below.
Add Ben	eficiary
	_
Negotia	ted Life
Please choos	e your beneficiaries
Primary B	eneficiaries
	r estate as beneficiary, the proceeds will go through probate. Probate is the process by which a court verifies
	and property are distributed to the correct beneficiaries.
There are	no beneficiaries added to this plan. If this was made in error, click on "Add Beneficiary" button below.

- Add a beneficiary to this plan from your dependents or add a new beneficiary.
- Click 'Add Selected'.
- Percentage total must equal 100%.
 When finished click 'Continue'.

					Your Info	
Basic Term Life	(\times)	Basic Term Life			Your Denefit S Enrol	
	\smile				Beneficia	vies
		Primary Beneficiaries	s the proceeds will go through probate. Probate is the proc		Other Co	
Add Beneficiary for Basic Term Life		estate funds and property are distri	s the proceeds will go through probate. Probate is the proc ibuted to the correct beneficiaries.	ess by which a court vennes		
		Name	Percentage	Remove	Review a	nd Confirm
Add a beneficiary to this plan from your dependents or other beneficiaries on file, or add a new beneficiary.		The second secon	100.0 %	8	(4) Complete	
	Add New Beneficiary		Total: 100.0000%		Your Cost	-
Name		Add Beneficiary			permonun	
My Estate (Employee)		Secondary Beneficiaries(option			Cont	inue 📄
			nai) oney if your primary beneficiaries are unable to inherit.			
Sally Test (Spouse)		Add Beneficiary				
		Add Beneficiary				
		Negotiated Life Please choose your beneficiaries				
		Primary Beneficiaries				
		If you list your estate as beneficiary estate funds and property are distri	s the proceeds will go through probate. Probate is the proc	ess by which a court verifies		
		Name	Percentage	Bemove		
		The second se	100.0	8		
			Total: 100.0000%			
		O Add Beneficiery				
		Secondary Beneficiaries(option	ee0.			
			nai) oney if your primary beneficiaries are unable to initerit.			
Add Selected Cancel		Add Beneficiery	and a second s			
		 Hou beneficiary 				

Confirmation Statements

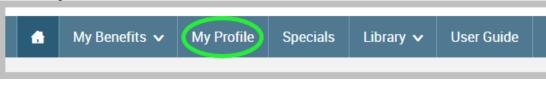
Step 1 – My Forms

- From the left hand menu, under "My Forms", click "Enrollment Confirmation Form"
- Your confirmation statement will be displayed as a PDF document •

e are pleas	ed to provide	you with this pe	tement for Adam 7 rsonalized summary of nessa.org and click on	your benefit enrollment ele		aductions. For more inform	
						aductions For more inform	
				ing sector of goardare an	y questions, call MES		nation
our Bene	fits as of 3	3/6/2020					
OTAL COST	S PER MONTH						
	Your Cost	: :	\$0.00				
Medica	1						Waiveo
No Course							
No Covera	ge						
Dental						Your cost per month	\$0.00
Dent80/80	/80/80:1300)/1500:2				Cost Details Pe	er Month
	mployee + Dep					Your Cost	\$0.00
	.c. 2/19/2020						
Effective Da		ered on this	plan				
Effective Da		ered on this _{Coverage}	plan Effective Date				
Effective Da Who wi	ll be cove						
Effective Dar Who wi	II be cove Relationship	Coverage	Effective Date	_			
Effective Dar Who wi Name Adam Tests	Relationship Employee	Coverage Covered	Effective Date 2/19/2020 - 4/30/2020	-			

Uploading Documents

Step 1 – Click on "My Profile"



Step 2 – Click on "Employee File"



Step 3 – To upload a file for yourself or a dependent, click on "View and Upload Documents" next to their name

Employee File							
Adam Tests Employee							
Name	Relationship	Date of Birth	View and Upload				
Adam Tests	Employee	01/01/1985	View and Upload Documents				
Sally Tests	Spouse	01/01/1985	View and Upload Documents				
Chloe Tests	Daughter	01/01/2016	View and Upload Documents				
Joey Tests	Son	02/27/2020	View and Upload Documents				

Step 4 – File Upload

- Title Name your document
- Description Describe your document (i.e. marriage certificate, birth certificate, etc.)
- Document Type
- Choose File
- Once file is uploaded, click Save.

Once your file is uploaded, the following will appear.

File Upload	-ile Upload									
Employee File inform										
Sally Tests spouse										
* Fields are required										
* Title										
Description										
* Document Type	Unspecified									
* File	Choose File No file chose	en								
Save Cancel										
		10 items per page 🗸	I to 1 of 1 rows	1∨ ▶ ▶						
Title 🛊 Description	Document Type	Saved On	Saved By	♦ View ♦						
Test Test Certificat	e Unspecified	3/6/2020 11:04:01 AM	Eric Larsen MESSA	View						
Delete										