User Guide

Open Enrollment
ACCESSING MESSA’S ONLINE BENEFITS WEBSITE
The online benefits website is available 24 hours a day, seven days a week for you to enter and review your contact information, benefit enrollment information, eligible dependents, beneficiaries and more.

First Time Logging into MESSA.org (not first time logging in see page 5)

- Open the MESSA website by going to www.messa.org and click on “Members (MyMESSA Login)”.
- Click on “Register Now.”
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.”

Select your security questions.
Click “Next.”
- A confirmation code will be sent to the email address you used when creating your account.
- Enter the Confirmation code.
- Click “Confirm.”

1. Create a username.
2. Create a password.
3. Confirm your password.
4. Click the “I’m not a robot” box.
5. Enter your email address.
6. Confirm your email address.
7. Check the “I agree to the MESSA Web Terms of Use” box and check the “Yes, send my EOB statements electronically” box if you’d like your Explanation of Benefits emailed to you.

- Click “Register Now”.
- You are now registered and can log in to your account.
- Once logged in to your account, click on the “Online benefits website” link in the box on the left side of the screen. (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.

- Go to the “Open Enrollment Changes” section located on Page 8, for instructions on how to make benefit changes.
Active MESSA.org Account

- Go to [www.messa.org](http://www.messa.org) click on “Members (MyMESSA Login)” and log in using your current username and password.
• If you have forgotten your password or are having trouble logging in, please click on “Forgot Username or Password?”
• If you are still unable to log in, contact MESSA’s Member Service Center at 800.336.0013.

Once you are logged into MESSA’s secure member portal, click on the “Online benefits website” link in the box on the left side of the screen.
- 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 a website that is not affiliated with MESSA and may offer a different privacy policy and level of security. MESSA is not responsible for and does not endorse, guarantee or monitor content, availability, viewpoints, products or services that are offered or expressed on other websites.

If you are logged in to our secure areas, your secure session may time out while you are visiting another website.
OPEN ENROLLMENT CHANGES

Reviewing Current Benefits

- To review your current benefits, hover over the “My Benefits” tab at the top and click “Current Benefits”.

Making Changes to Current Benefits

- To make changes to your current benefits click on “Start Your Enrollment” on your home page.

Welcome to your Open Enrollment!

Enrollment Deadline 6/30/2018

Your Status Not Started

Make Open Enrollment Elections
- Review your Employee Information and make any necessary updates.
- When finished, click the “I agree” box and click “Continue”.

If you are using Google Chrome, please do not use the auto-fill feature.
- Review/add/edit your Family Information.
- When finished, click the “I agree” box and click “Continue”.

**Family Information**

To enter your dependents, click on the “+ Add Dependents” link. To verify or edit the information of a family member who has already been entered, click on the person’s name.

**Note:** If you or any of your family members have a foreign (non-USA issued) SSN, please contact your Benefits Administrator or MESSA Group Services at 888-888-4167.

*If you are using Google Chrome, please do not use the auto-fill feature.*

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**John Test**

Male Employee
38 years old (1/1/1980)
SSN: 599-89-0907

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**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 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.
- 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.)
NOTE: You will only see this step if you have PAK or Bundled benefits. If you do not have these benefits, continue to the next step.

- You will be presented with the question “What PAK/Bundle of Coverage do you want?”
- Review the benefits in each PAK/Bundle and scroll to the bottom and select the PAK/Bundle of coverage you wish to enroll in and click “Continue” on the right-hand side of the screen.

- Click on “View Plan Options” to the right of each plan name.
- To cover a dependent, check the box next to their name.
- To remove a dependent, uncheck the box next to their name.
- Click “Continue”.

- Select the benefit plan by clicking “Select” or “Keep Selection”.

- When finished going through every benefit plan, click “Continue” on the right-hand side.
- You will be required to designate at least one primary beneficiary information when you have life insurance.
- Dependents will automatically appear for you to designate, however you may also “Add New Beneficiary” if you’d like to designate someone else.
- Primary beneficiaries are required, secondary (contingent) beneficiaries are not required.
- Percentage total must equal 100%.
- When finished click “Continue.”

- 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”.

Now that you have elected all your benefits, please review your elections and scroll to the bottom of the page.

Review the “Participation” statement and check the “I agree, and I’m finished with my enrollment” box.

In the upper right side of the screen click “Complete Enrollment.”
A Confirmation Statement is presented and you may view, email or print the statement for your records.

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

Questions
If you have any questions or are having trouble logging into the website or you cannot reset your messa.org password, please contact MESSA Member Services at 800.336.0013.