User Guide

Employees









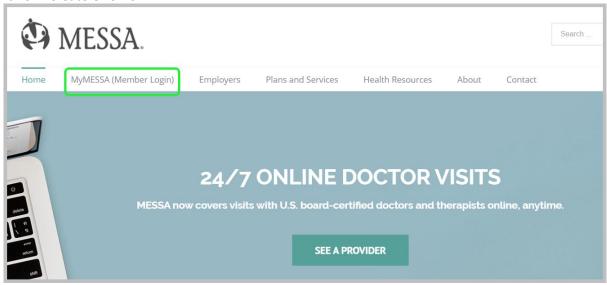


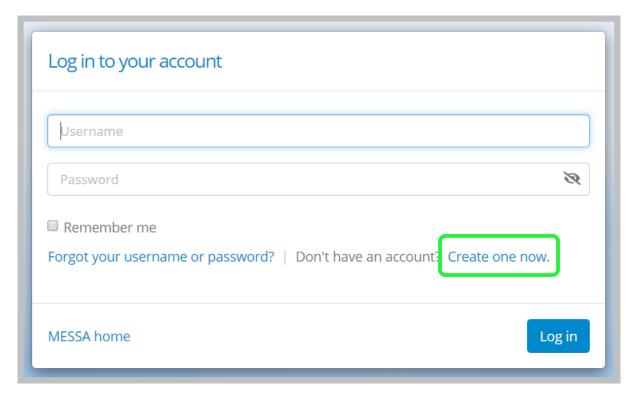
Contents

Creating a MyMESSA Member Account on messa.org	2
Step 1 - User Information	3
Step 2 – Security Questions	3
Step 3 – Username and Password	4
Accessing MESSA's Online Benefits Website	5
Home Page	6
My Benefits	6
My Profile	6
Library	6
User Guide	6
Creating a Life Event	6
Step 1 – Select Your Life Event	7
Birth	7
Marriage	8
Divorce	8
All other Life Events	9
Step 2 – Demographics	10
Step 3 – Family Information	11
Step 4 – Electing Benefits	12
Step 5 - Beneficiaries	13
Step 6 – Other Medical Insurance	13
Step 7 – Review and Confirm	14
Step 9 – Confirmation Statement	14
Beneficiaries	15
Step 1 – Click on "My Profile"	15
Step 2 – Click on "Beneficiaries"	15
Step 3 – Choose Beneficiaries	15
Confirmation Statements	17
Step 1 – My Forms	17
Uploading Documents	17
Step 1 – Click on "My Profile"	17
Step 2 – Click on "Employee File"	17
Step 3 – To upload a file for yourself or a dependent, click on "View and Upload Documents" next to their name	18
Step 4 – File Upload	18

Creating a MyMESSA Member Account on messa.org

- Go to www.messa.org.
- Click on "Create One Now".





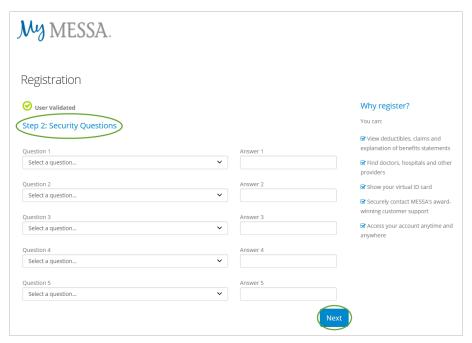
Step 1 - User Information

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



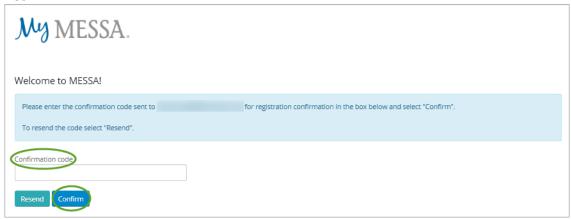
Step 2 – Security Questions

- Select your security questions and enter your answers.
- Click "Next".



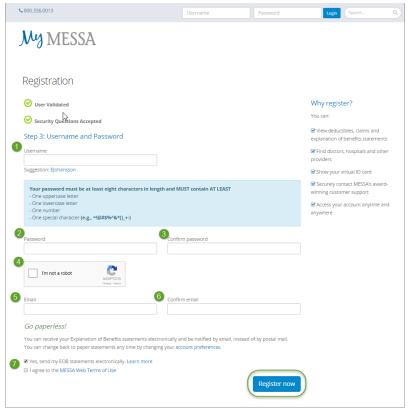
3

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



Step 3 – Username and Password

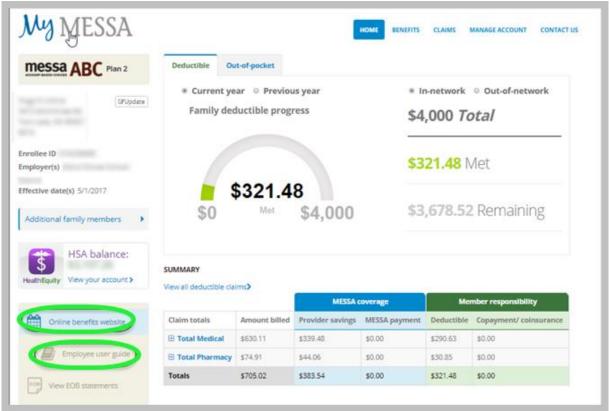
- **1.** Create a username.
- 2. Create a password.
- 3. Confirm your password.
- 4. Click the "I'm not a robot" box.
- 5. Enter your email address.
- **6.** Confirm your email address
- 7. Check the "I agree to the MESSA Web Terms of Use" box and check the "Yes, send my EOB statements electronically" 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.

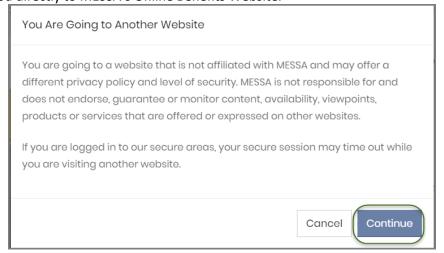
Accessing MESSA's Online Benefits Website

• 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.



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.

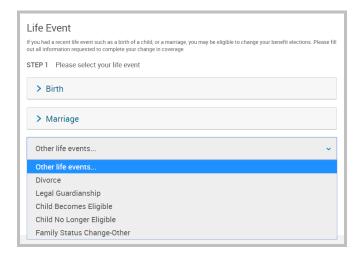
Creating a Life Event

- 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.

*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
 - Birth
 - Marriage
 - o Divorce
 - Legal Guardianship
 - o Child Becomes Eligible
 - Child No Longer Eligible
 - o Family Status Change



Birth

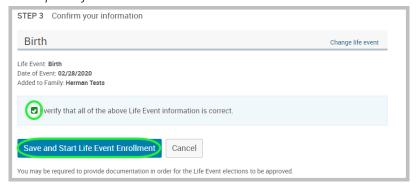
1 – From the left hand menu click Birth



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



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.

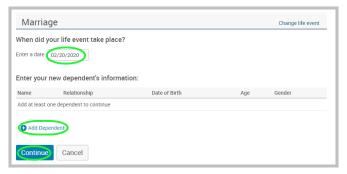


Marriage

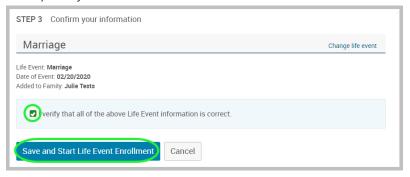
1 – From the left hand menu click Marriage



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



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.

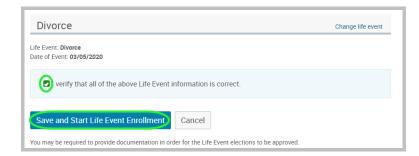


Divorce

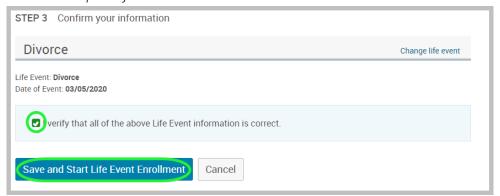
1 – From the left hand menu click Divorce



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



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 3 to finish enrollment.

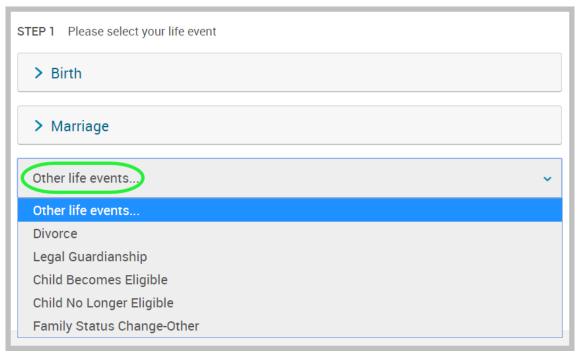


All other Life Events

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

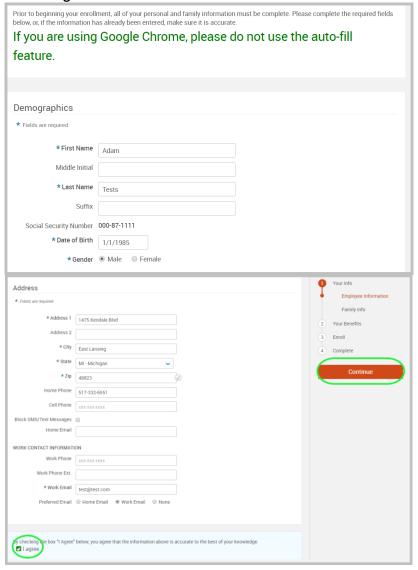


2 – Select Other life events, chose your life event, and follow the prompts. After following prompts, continue to step 2 to finish enrollment.



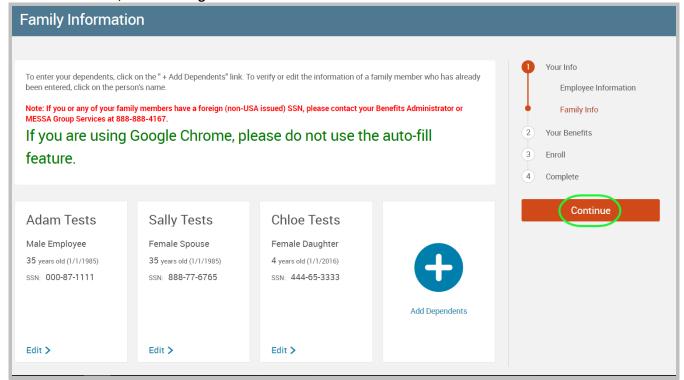
Step 2 – Demographics

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



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.

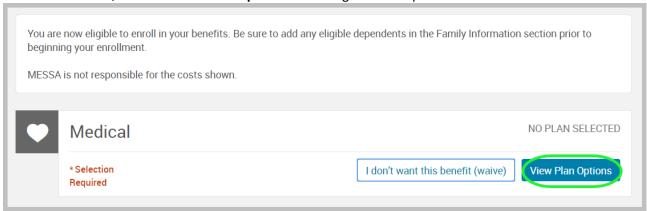
NOTE: Your child's spouse and your grandchildren are not covered under this plan.

- 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.)

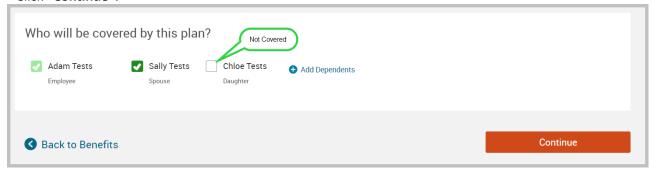


Step 4 – Electing Benefits

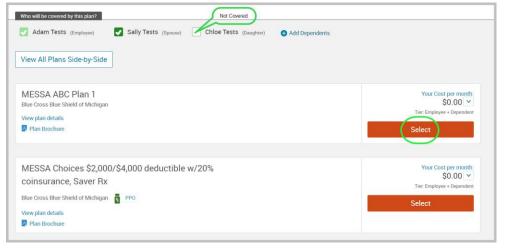
• To elect benefits, click on "View Plan Options" to the right of each plan name.

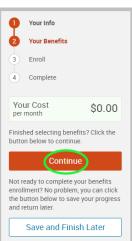


- To cover a dependent, check the box next to their name and click continue.
- To remove a dependent, uncheck the box next to their name.
- Click "Continue".



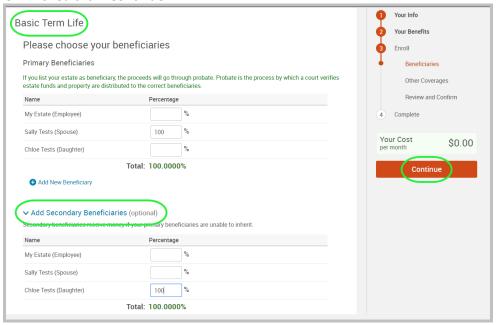
Select the benefit plan by clicking "Select". When finished electing all benefits, click "Continue" on the right-hand side.





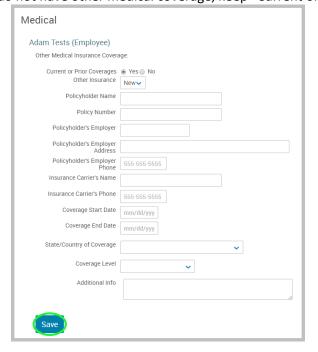
Step 5 - Beneficiaries

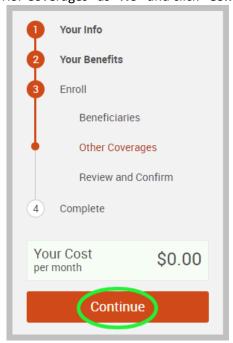
- It's recommended that you designate at least one primary beneficiary.
 - Dependents will automatically appear, however, you may "Add New Beneficiary" if you'd like to designate someone other than a dependent.
 - o Percentage total must equal 100%.
 - When finished click "Continue".



Step 6 – Other Medical Insurance

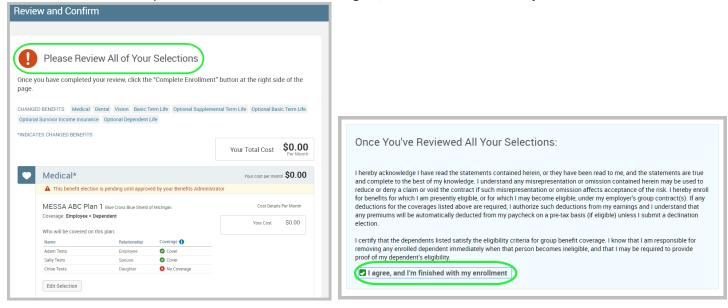
- If you and/or a dependent are enrolled in MESSA medical coverage and have other medical coverage, you will be required to enter information about the other coverage.
- Click "Yes" next to "Current or Prior Coverages" and enter the following information.
- Once you have entered the information, click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





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.

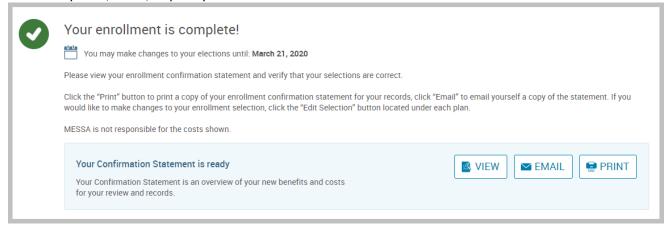


On the right side of the screen click "Complete Enrollment".



Step 9 – Confirmation Statement

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



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 – Click on "My Profile"



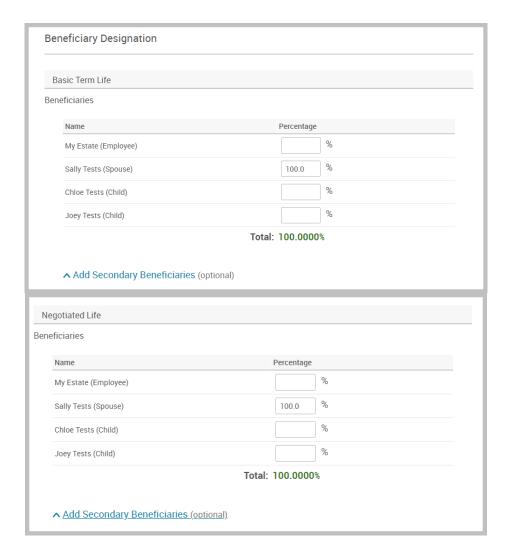
Step 2 - Click on "Beneficiaries"



Step 3 – Choose Beneficiaries

- It's recommended that you designate at least one primary beneficiary.
 - Dependents will automatically appear, however, you may "Add New Beneficiary" if you'd like to designate someone other than a dependent.
 - o Percentage total must equal 100%.
 - Make the necessary changes
 - When finished click "Save".





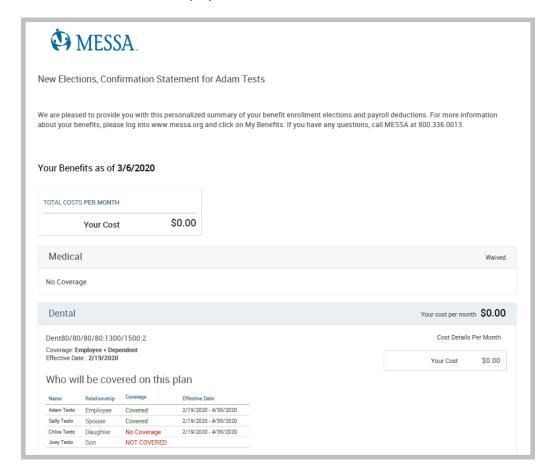
You will receive the following message:



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



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



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.

