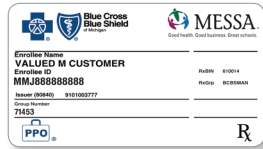


# Keys to using your MESSA card and HealthEquity® card



Present MESSA insurance card



Member asks doctor to bill MESSA



MESSA applies discount



MESSA sends explanation of benefits to member and doctor



Doctor will bill member for outstanding balance (deductible, coinsurance)



Member pays doctor using HSA funds or an alternate method (cash, debit card, check, credit card)



Present MESSA insurance card



Pharmacy applies discount



Member pays pharmacy using HSA funds or an alternate method (cash, debit card, check, credit card)



Pharmacy sends claim and payment information to MESSA



MESSA applies member payment. No paperwork needed!

**QUESTIONS?** Call MESSA's Member Service Center at 800.336.0013 or HealthEquity at 877.218.3432.