Creating a MyMESSA Member Account on messa.org

- Go to [www.messa.org](http://www.messa.org).
- Click on “Create One Now”.

![Image of MyMESSA login page]
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”.

Step 2 – Confirm Your Identity
- Confirm your identity either by an email or text or by answering 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”.

Step 3 – Username and Password
1. Create a username.
2. Create a password.
3. Click 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.
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:

<table>
<thead>
<tr>
<th></th>
<th>My Benefits</th>
<th>My Profile</th>
<th>Library</th>
<th>User Guide</th>
</tr>
</thead>
</table>

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

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**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 divorce, choose Spouse, 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.

- 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.
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 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”.

If you are using Google Chrome, please do not use the auto-fill feature.
Step 3 – Family Information

- 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.

**Adam Tests**
Male Employee
35 years old (1/1/1985)
SSN: 000-67-1111

**Sally Tests**
Female Spouse
35 years old (1/1/1985)
SSN: 888-77-6765

**Chloe Tests**
Female Daughter
4 years old (1/1/2016)
SSN: 444-65-3333

### 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 a primary beneficiary be designated.
  - To add a dependent as a beneficiary, click ‘Add Beneficiary’.

Basic Term Life

Please choose your beneficiaries

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.

- There are no beneficiaries added to this plan. If this was made in error, click on “Add Beneficiary” button below

Add Beneficiary

Negotiated Life

Please choose your beneficiaries

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.

- There are no beneficiaries added to this plan. If this was made in error, click on “Add Beneficiary” button below

Add Beneficiary

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

**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.