

Sometimes employees need a little help figuring out which MESSA plan is right for them and their family — that's where the "Ask Emma" tool can help.

Emma is an animated virtual assistant that can recommend a medical plan based on information employees provide during the enrollment process. Here's how:

- 1** The employee enters information into the secure online benefits website and answers a few questions.
- 2** Emma analyzes the employee's medical claims and demographic data, along with the answers provided by the employee.
- 3** Emma calculates an out-of-pocket estimate based on the selected plan deductible, copayments, coinsurance, etc.
- 4** Emma then provides a final plan recommendation based on which plan features the lowest estimated out-of-pocket costs while meeting the health needs of the employee and their family.

Emma provides extra support for people who need it, including:



Personalized walkthroughs for employees who need guidance.



FAQs and explainer bubbles for those who are on the right path, but need just a little help.



Standalone calculator and estimate breakdown for employees who want to know every detail.

For more information, visit the Business Administration Center at messa.org. To get started with this service, you can call us at **888-888-4167 ext. 5517** or email us at messabenefitsadministration@messa.org.