



Coverage for: Individual + Family | Plan Type: HMO
AAQ03118 XRQ02585

The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-759-3436 or visit <http://www.hap.org>. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other [underlined](#) terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 1-800-759-3436 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$500 individual / \$1,000 family.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible?	Yes. Emergency Services, Urgent care , Emergency Medical Transportation , Lab Pathology, Radiology, Chiropractic, Vision Hardware, Office Visits, Preventive services , Rehabilitation Services , Pharmacy	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Out-of-Pocket Limit: \$2,000 individual/ \$4,000 family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums , balance-billing charges, and health care this plan doesn't cover. All other cost share accumulates unless otherwise specified in Plan Documents.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider?	Yes. See www.hap.org or call 1-800-759-3436 for a list of network providers .	This plan uses a provider network . You will pay less if you use a provider in the plans network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.

Important Questions	Answers	Why This Matters:
Do you need a referral to see a specialist ?	Yes.	Written referrals are not required for specialist visits within the member's assigned network for selected services. Referrals or oral approvals are required in other instances. Further information on the referral process can be found at www.hap.org .



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$20 Copay ; deductible does not apply	Not Covered	
	Specialist visit	\$40 Copay ; deductible does not apply	Not Covered	
	Other practitioner office visit	Telehealth Visit: No Charge; deductible does not apply Chiropractic Visit: \$30 Copay ; deductible does not apply	Not Covered	Telehealth: Through our contracted telehealth services provider. Chiropractic: Manipulation of the spine for subluxation only. Up to 20 visits per benefit period.
	Preventive care/screening /immunization	No Charge; deductible does not apply	Not Covered	Coverage information available at www.hap.org . You may have to pay for services that aren't preventive services . Ask your provider if the services needed are preventive services . Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	\$30 Copay per test; deductible does not apply	Not Covered	Some services require preauthorization
	Imaging (CT/PET scans, MRIs)	No Charge after deductible	Not Covered	Services require preauthorization

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<p>If you need drugs to treat your illness or condition. More information about prescription drug coverage is available at www.hap.org</p>	Preferred Generic drugs	\$5 Copay / prescription (retail); deductible does not apply	Not Covered	Costs shown apply to a 30-day supply of drugs. A 90-day supply of non-maintenance drugs must be filled at our designated mail order pharmacy. Other exclusions & limitations may apply. Applies to all Generic and Brand type drugs.
	Non-preferred Generic drugs	\$15 Copay / prescription (retail); deductible does not apply	Not Covered	
	Preferred Brand drugs	\$30 Copay / prescription (retail); deductible does not apply	Not Covered	
	Non-preferred Brand drugs	\$60 Copay / prescription (retail); deductible does not apply	Not Covered	
	Preferred Specialty drugs	20% Coinsurance / prescription (retail); deductible does not apply	Not Covered	All specialty drugs are limited to a 30-day supply at a specialty pharmacy only. Certain specialty drugs may be approved for 60 or 90 days. In this case, if a Copay or max is shown, You will pay 2 times that amount for a supply up to 60 days, and 3 times that amount for a supply of up to 90 days. Other exclusions & limitations may apply. 30 day supply: (\$200 Max). Other exclusions & limitations may apply.
	Non-preferred Specialty drugs	50% Coinsurance / prescription (retail); deductible does not apply	Not Covered	30 day supply: (\$500 Max). Other exclusions & limitations may apply.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center(ASC))	No Charge after deductible	Not Covered	Some services require preauthorization .
	Physician/surgeon fees	No Charge after deductible	Not Covered	
If you need immediate medical attention	Emergency room care	\$200 Copay ; deductible does not apply	\$200 Copay ; deductible does not apply	Copay will be waived if admitted
	Emergency medical transportation	\$100 Copay ; deductible does not apply	\$100 Copay ; deductible does not apply	Emergency transport only
	Urgent care	\$65 Copay ; deductible does not apply	\$65 Copay ; deductible does not apply	
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge after deductible	Not Covered	Some services require preauthorization .
	Physician/surgeon fees	No Charge after deductible	Not Covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20 Copay ; deductible does not apply	Not Covered	Some services require preauthorization . Services can be accessed by calling 1-800-444-5755.
	Inpatient services	No Charge after deductible	Not Covered	Services require preauthorization . Services can be accessed by calling 1-800-444-5755.
If you are pregnant	Office visits	\$40 Copay ; deductible does not apply	Not Covered	Prenatal covered under Preventive Services .
	Childbirth/delivery professional services	No Charge after deductible	Not Covered	
	Childbirth/delivery facility services	No Charge after deductible	Not Covered	Some services require preauthorization

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	No Charge after deductible	Not Covered	Does not include Rehabilitation Services . Unlimited.
	Rehabilitation services	\$20 Copay ; deductible does not apply	Not Covered	May be rendered at home. Rehabilitative Physical Therapy and Occupational Therapy up to 30 combined visits per benefit period. Rehabilitative Speech Therapy up to 30 visits per benefit period.
	Habilitation services	\$20 Copay ; deductible does not apply	Not Covered	Physical and Occupational Therapy up to 30 combined visits per benefit period. Speech Therapy up to 30 visits per benefit period. Services may be rendered in the home. Limits do not apply for treatment of autism. See Outpatient Mental Health for ABA cost sharing amount.
	Skilled nursing care	No Charge after deductible	Not Covered	Covered for authorized services. Up to 45 days per benefit period.
	Durable medical equipment	No Charge after deductible	Not Covered	Covered for approved equipment only
	Hospice services	No Charge after deductible	Not Covered	Unlimited.
If your child needs dental or eye care	Children's eye exam	\$40 Copay ; deductible does not apply	Not Covered	One routine eye exam per benefit period at no cost share.
	Children's glasses	No Charge; deductible does not apply	Not Covered	Covered once each benefit period through HAP's Contracted Providers for Pediatric Members only. Detailed information regarding coverage of lenses, Collection Frames, and Collection Contacts can be found in your policy or plan documents.
	Children's dental check-up	Not Covered	Not Covered	

Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- Acupuncture
- Hearing Aids
- Private Duty Nursing
- Cosmetic Surgery
- Long-Term Care
- Voluntary Termination of Pregnancy
- Dental Care (Adult)
- Non-Emergency Care Outside the U.S.

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Bariatric Surgery
- Routine Eye Care (Adult)
- Chiropractic Care
- Routine Foot Care
- Infertility Treatment
- Weight Loss Programs

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: contact the [plan](#) at 1-800-759-3436 you may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <http://www.cciio.cms.gov>. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice or assistance, contact the [plan](#) at 1-800-759-3436; you may also contact the Department of Insurance and Financial Services, Healthcare Appeals Section, Office of General Counsel, 611 Ottawa, 3rd Floor, P.O.Box 30220, Lansing, MI 48909-7720, <http://michigan.gov/difs>; call 1-877-999-6442 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>. Additionally, a consumer assistance program can help you file your [appeal](#). Contact Michigan Health Insurance Consumer Assistance Program (HICAP), Michigan Department of Financial and Insurance Regulation, P.O.Box 30220, Lansing, MI 48909, phone 1-877-999-6442, website: <http://michigan.gov/difs> or e-mail difs-HICAP@michigan.gov.

Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Does this plan meet Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

Please see a full list of Language Access Services following the Coverage Examples at the end of the Summary of Benefits of Coverage.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

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About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The plan's overall deductible	\$500	■ The plan's overall deductible	\$500	■ The plan's overall deductible	\$500
■ Specialist copayment	\$40	■ Specialist copayment	\$40	■ Specialist copayment	\$40
■ Hospital (facility)	\$0	■ Hospital (facility)	\$0	■ Hospital (facility)	\$0
■ Other coinsurance	0%	■ Other coinsurance	0%	■ Other coinsurance	0%

This EXAMPLE event includes services like:

[Specialist](#) office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
[Diagnostic tests](#) (*ultrasounds and blood work*)
[Specialist](#) visit (*anesthesia*)

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)
[Diagnostic tests](#) (*blood work*)
[Prescription drugs](#)
[Durable medical equipment](#) (*glucose meter*)

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)
[Diagnostic tests](#) (*x-ray*)
[Durable medical equipment](#) (*crutches*)
[Rehabilitation services](#) (*physical therapy*)

Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$500
Copayments	\$474
Coinsurance	\$0

What isn't covered

Limits or exclusions	\$61
The total Peg would pay is	\$1,035

In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$500
Copayments	\$863
Coinsurance	\$0

What isn't covered

Limits or exclusions	\$22
The total Joe would pay is	\$1,385

In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$290
Copayments	\$665
Coinsurance	\$0

What isn't covered

Limits or exclusions	\$0
The total Mia would pay is	\$955

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

