



HAP EPO Custom 6013

Coverage for: Individual + Family | Plan Type: EPO  
PPS00268

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 1-888-999-4347 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 1-888-999-4347 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	<b>\$500</b> individual / <b>\$1,000</b> family	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes. Chiropractic, Emergency Medical Transportation, Emergency Services, Office Visits, <a href="#">Preventive Services</a> , <a href="#">Rehabilitation Services</a> , <a href="#">Urgent Care</a>	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	<b>Coinsurance Maximum:</b> <b>\$1,000</b> individual/ <b>\$2,000</b> family; does not apply to <a href="#">deductible</a> . <b>Out-of-Pocket Limit:</b> <b>\$5,000</b> individual/ <b>\$10,000</b> family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.

Important Questions	Answers	Why This Matters:
<p><b>What is not included in the <a href="#">out-of-pocket limit</a>?</b></p>	<p><a href="#">Premiums</a>, <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover. All other cost share accumulates unless otherwise specified in Plan Documents.</p>	<p>Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>.</p>
<p><b>Will you pay less if you use a <a href="#">network provider</a>?</b></p>	<p>Yes. See <a href="http://www.hap.org">www.hap.org</a> or call 1-888-999-4347 for a list of <a href="#">network providers</a>.</p>	<p>This <a href="#">plan</a> uses a <a href="#">provider network</a>. You will pay less if you use a <a href="#">provider</a> in the <a href="#">plans network</a>. You will pay the most if you use an <a href="#">out-of-network provider</a>, and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays (<a href="#">balance billing</a>). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services</p>
<p><b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b></p>	<p>No.</p>	<p>You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a>.</p>



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 <a href="#">Copay</a> ; <a href="#">deductible</a> does not apply	Not Covered	
	<a href="#">Specialist</a> visit	\$40 <a href="#">Copay</a> ; <a href="#">deductible</a> does not apply	Not Covered	
	Other practitioner office visit	HAP Telehealth: \$20 <a href="#">Copay</a> ; <a href="#">deductible</a> does not apply  Chiropractic Services: \$40 <a href="#">Copay</a> ; <a href="#">deductible</a> does not apply	Not Covered	Telehealth: Through our designated telehealth partner.  Chiropractic: Up to 20 visits per benefit period.
	<a href="#">Preventive care/screening</a> /immunization	No Charge; <a href="#">deductible</a> does not apply	Not Covered	Coverage information available at <a href="http://www.hap.org">www.hap.org</a> . You may have to pay for services that aren't <a href="#">preventive services</a> . Ask your <a href="#">provider</a> if the services needed are <a href="#">preventive services</a> . Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% <a href="#">Coinsurance</a> after <a href="#">deductible</a>	Not Covered	Some services require <a href="#">preauthorization</a> .
	Imaging (CT/PET scans, MRIs)	20% <a href="#">Coinsurance</a> after <a href="#">deductible</a>	Not Covered	Services require <a href="#">preauthorization</a> .

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)	
<b>If you need drugs to treat your illness or condition.</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.hap.org">www.hap.org</a>	Select Generic Drugs Tier 1	Not Covered	Not Covered	
	Generic Drugs and Select Brand Name Drugs Tier 2	Not Covered	Not Covered	
	Preferred Brand Drugs Tier 3	Not Covered	Not Covered	
	Non-Preferred Brand and Non-Preferred Generic Drugs Tier 4	Not Covered	Not Covered	
	Preferred <a href="#">Specialty drugs</a> Tier 5	Not Covered	Not Covered	
	Non-preferred <a href="#">Specialty drugs</a> Tier 6	Not Covered	Not Covered	

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))	20% <a href="#">Coinsurance</a> after <a href="#">deductible</a>	Not Covered	Some services require <a href="#">preauthorization</a> .
	Physician/surgeon fees	20% <a href="#">Coinsurance</a> after <a href="#">deductible</a>	Not Covered	
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$100 <a href="#">Copay</a> ; <a href="#">deductible</a> does not apply	\$100 <a href="#">Copay</a> ; <a href="#">deductible</a> does not apply	<a href="#">Copay</a> will be waived if admitted
	<a href="#">Emergency medical transportation</a>	No Charge; <a href="#">deductible</a> does not apply	No Charge; <a href="#">deductible</a> does not apply	Emergency transport only.
	<a href="#">Urgent care</a>	\$40 <a href="#">Copay</a> ; <a href="#">deductible</a> does not apply	\$40 <a href="#">Copay</a> ; <a href="#">deductible</a> does not apply	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <a href="#">Coinsurance</a> after <a href="#">deductible</a>	Not Covered	Some services require <a href="#">preauthorization</a> .
	Physician/surgeon fees	20% <a href="#">Coinsurance</a> after <a href="#">deductible</a>	Not Covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20 <a href="#">Copay</a> ; <a href="#">deductible</a> does not apply	Not Covered	Some services require <a href="#">preauthorization</a> . Services can be accessed by calling 1-800-444-5755.
	Inpatient services	20% <a href="#">Coinsurance</a> after <a href="#">deductible</a>	Not Covered	Some services require <a href="#">preauthorization</a> . Services can be accessed by calling 1-800-444-5755.

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 are pregnant	Office visits	No Charge; <a href="#">deductible</a> does not apply	Not Covered	Routine Prenatal and Routine Postnatal covered under <a href="#">Preventive Services</a> . For non-routine visits, see Specialist Visit.
	Childbirth/delivery professional services	20% <a href="#">Coinsurance</a> after <a href="#">deductible</a>	Not Covered	
	Childbirth/delivery facility services	20% <a href="#">Coinsurance</a> after <a href="#">deductible</a>	Not Covered	Some services require <a href="#">preauthorization</a> .
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	20% <a href="#">Coinsurance</a> after <a href="#">deductible</a>	Not Covered	Does not include <a href="#">Rehabilitation Services</a> . Up to 100 visits per benefit period.
	<a href="#">Rehabilitation services</a>	\$40 <a href="#">Copay</a> ; <a href="#">deductible</a> does not apply	Not Covered	May be rendered at home. Up to 60 combined visits per benefit period.
	<a href="#">Habilitation services</a>	\$40 <a href="#">Copay</a> ; <a href="#">deductible</a> does not apply	Not Covered	Limited to Applied Behavior Analysis (ABA) and Physical, Speech, and Occupational Therapy services for the treatment of Autism Spectrum Disorders. See Rehabilitation services for non-autism Habilitation cost sharing and limits. See Outpatient Mental Health for ABA <a href="#">cost sharing</a> amount.
	<a href="#">Skilled nursing care</a>	20% <a href="#">Coinsurance</a> after <a href="#">deductible</a>	Not Covered	Up to 100 days per benefit period.
	<a href="#">Durable medical equipment</a>	20% <a href="#">Coinsurance</a> after <a href="#">deductible</a>	Not Covered	Covered for approved equipment only.
	<a href="#">Hospice services</a>	20% <a href="#">Coinsurance</a> after <a href="#">deductible</a>	Not Covered	Up to 210 days per lifetime
If your child needs dental or eye care	Children's eye exam	\$40 <a href="#">Copay</a> ; <a href="#">deductible</a> does not apply	Not Covered	One routine eye exam per benefit period at no cost share.
	Children's glasses	Not Covered	Not Covered	
	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
- Dental Care (Adult)
- Long-Term Care
- Routine Foot Care
- Bariatric Surgery
- Hearing Aids
- Non-Emergency Care Outside the U.S.
- Vision Hardware
- Cosmetic Surgery
- Infertility Treatment
- Private Duty Nursing

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

- Chiropractic Care
- Routine Eye Care (Adult)
- Voluntary Termination of Pregnancy

**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 1-888-999-4347; 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](http://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](http://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 1-888-999-4347; 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](mailto: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)

- The [plan's](#) overall [deductible](#) **\$500**
- [Specialist copayment](#) **\$40**
- Hospital (facility) [coinsurance](#) **20%**
- Other [coinsurance](#) **20%**

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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$500
Copayments	\$0
Coinsurance	\$2,413
<i>What isn't Covered</i>	
Limits or exclusions	\$71
<b>The total Peg would pay is</b>	<b>\$2,984</b>

**Managing Joe's Type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) **\$500**
- [Specialist copayment](#) **\$40**
- Hospital (facility) [coinsurance](#) **20%**
- Other [coinsurance](#) **20%**

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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$500
Copayments	\$240
Coinsurance	\$82
<i>What isn't Covered</i>	
Limits or exclusions	\$3,512
<b>The total Joe would pay is</b>	<b>\$4,334</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) **\$500**
- [Specialist copayment](#) **\$40**
- Hospital (facility) [coinsurance](#) **20%**
- Other [coinsurance](#) **20%**

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

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$403
Copayments	\$380
Coinsurance	\$0
<i>What isn't Covered</i>	
Limits or exclusions	\$5
<b>The total Mia would pay is</b>	<b>\$788</b>

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

