



HAP PPO Custom 4011

Coverage for: Individual + Family | Plan Type: PPO
PPS00269

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:
<p>What is the overall deductible?</p>	<p>IN-NETWORK \$750 individual / \$1,500 family</p> <p>OUT-OF-NETWORK \$750 individual / \$1,500 family</p>	<p>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.</p>
<p>Are there services covered before you meet your deductible?</p>	<p>Yes. Chiropractic, Emergency Medical Transportation, Emergency Services, Office Visits, Preventive Services, Rehabilitation Services, Urgent Care</p>	<p>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/.</p>
<p>Are there other deductibles for specific services?</p>	<p>No.</p>	<p>You don't have to meet deductibles for specific services.</p>

Important Questions	Answers	Why This Matters:
<p>What is the out-of-pocket limit for this plan?</p>	<p>IN-NETWORK: Coinsurance Maximum: \$1,000 individual/ \$2,000 family; does not apply to deductible.</p> <p>Out-of-Pocket Limit: \$5,000 individual/\$10,000 family</p> <p>OUT-OF-NETWORK: Coinsurance Maximum: \$5,000 individual/ \$10,000 family; does not apply to deductible.</p> <p>Out-of-Pocket Limit: \$10,000 individual / \$20,000 family</p>	<p>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.</p>
<p>What is not included in the out-of-pocket limit?</p>	<p>Premiums, balance-billing charges, and health care this plan 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 out-of-pocket limit.</p>
<p>Will you pay less if you use a network provider?</p>	<p>Yes. See www.hap.org or call 1-888-999-4347 for a list of network providers.</p>	<p>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</p>
<p>Do you need a referral to see a specialist?</p>	<p>No.</p>	<p>You can see the specialist you choose without a referral.</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	\$25 Copay ; deductible does not apply	50% Coinsurance after deductible	
	Specialist visit	\$50 Copay ; deductible does not apply	50% Coinsurance after deductible	
	Other practitioner office visit	HAP Telehealth: \$25 Copay ; deductible does not apply Chiropractic Services: \$50 Copay ; deductible does not apply	50% Coinsurance after deductible	Telehealth: Through our designated telehealth partner. Not Covered Out-of- Network . Chiropractic: Up to 20 visits per benefit period. (Combined In- Network and Out-of- Network)
	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)	20% Coinsurance after deductible	50% Coinsurance after deductible	Some services require preauthorization .
	Imaging (CT/PET scans, MRIs)	20% Coinsurance after deductible	50% Coinsurance after deductible	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 drugs to treat your illness or condition. More information about prescription drug coverage is available at www.hap.org	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 Specialty drugs Tier 5	Not Covered	Not Covered	
	Non-preferred Specialty drugs 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% Coinsurance after deductible	50% Coinsurance after deductible	Some services require preauthorization .
	Physician/surgeon fees	20% Coinsurance after deductible	50% Coinsurance after deductible	
If you need immediate medical attention	Emergency room care	\$100 Copay ; deductible does not apply	\$100 Copay ; deductible does not apply	Copay will be waived if admitted
	Emergency medical transportation	No Charge; deductible does not apply	No Charge; deductible does not apply	Emergency transport only.
	Urgent care	\$50 Copay ; deductible does not apply	\$50 Copay ; deductible does not apply	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% Coinsurance after deductible	50% Coinsurance after deductible	Some services require preauthorization .
	Physician/surgeon fees	20% Coinsurance after deductible	50% Coinsurance after deductible	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 Copay ; deductible does not apply	50% Coinsurance after deductible	Some services require preauthorization . Services can be accessed by calling 1-800-444-5755.
	Inpatient services	20% Coinsurance after deductible	50% Coinsurance after deductible	Some services require preauthorization . 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; deductible does not apply	50% Coinsurance after deductible	In- Network Routine Prenatal and Routine Postnatal covered under Preventive Services . For non-routine visits, see Specialist Visit.
	Childbirth/delivery professional services	20% Coinsurance after deductible	50% Coinsurance after deductible	
	Childbirth/delivery facility services	20% Coinsurance after deductible	50% Coinsurance after deductible	Some services require preauthorization .
If you need help recovering or have other special health needs	Home health care	20% Coinsurance after deductible	50% Coinsurance after deductible	Does not include Rehabilitation Services . Up to 100 visits per benefit period. (Combined In- Network and Out-of- Network).
	Rehabilitation services	\$50 Copay ; deductible does not apply	50% Coinsurance after deductible	May be rendered at home. Up to 60 combined visits per benefit period. (Combined In- Network and Out-of- Network).
	Habilitation services	\$50 Copay ; deductible does not apply	50% Coinsurance after deductible	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 cost sharing amount.
	Skilled nursing care	20% Coinsurance after deductible	50% Coinsurance after deductible	Up to 100 days per benefit period. (Combined In- Network and Out-of- Network).
	Durable medical equipment	20% Coinsurance after deductible	50% Coinsurance after deductible	Covered for approved equipment only.
	Hospice services	20% Coinsurance after deductible	50% Coinsurance after deductible	Up to 210 days per lifetime (Combined In- Network and Out-of- Network).
If your child needs dental or eye care	Children's eye exam	\$50 Copay ; deductible does not apply	50% Coinsurance after deductible	One routine eye exam per benefit period at no cost share(In- Network only).
	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, 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 1-888-999-4347; 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.

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](#) **\$750**
- [Specialist copayment](#) **\$50**
- 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*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$750
Copayments	\$0
Coinsurance	\$2,363
<i>What isn't Covered</i>	
Limits or exclusions	\$71
The total Peg would pay is	\$3,184

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

- The [plan's](#) overall [deductible](#) **\$750**
- [Specialist copayment](#) **\$50**
- 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*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$750
Copayments	\$300
Coinsurance	\$32
<i>What isn't Covered</i>	
Limits or exclusions	\$3,512
The total Joe would pay is	\$4,594

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

- The [plan's](#) overall [deductible](#) **\$750**
- [Specialist copayment](#) **\$50**
- 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*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$403
Copayments	\$450
Coinsurance	\$0
<i>What isn't Covered</i>	
Limits or exclusions	\$5
The total Mia would pay is	\$858

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

