This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at **www.hap.org** or by calling **1-800-422-4641**.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$200** person/**$400** family: Doesn't apply to preventative care.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services your plan covers.
Is there an out–of–pocket limit on my expenses?	Yes. **$6,350** Individual / **$12,700** Family. Coinsurance maximum of **$2,200** Individual / **$4,400** family, which accumulates towards the OOPM.	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the costs of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	Premiums, Balance Billed Charges, and Health Care this plan does not cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit.**
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. See **www.hap.org or call 1-800-422-4641** for a list of **preferred providers.**	If you use an in-network doctor or other health care **provider**, this plan will pay some or all the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I 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.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$30 copay per visit	Not Covered	----------None----------
	Specialist visit	$30 copay per visit	Not Covered	----------None----------
	Other practitioner office visit	$30 PCP Other Practitioner copay per visit/ $30 Specialist Other Practitioner copay per visit.	Not Covered	Chiropractic Care and Acupuncture Not Covered.
	Preventive care/screening/immunization	No Charge	Not Covered	Coverage information available at www.hap.org.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance after deductible	Not Covered	Some services require prior authorization.
	Imaging (CT/PET scans, MRIs)	20 % coinsurance after deductible	Not Covered	Some services require prior authorization.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.hap.org.	Generic drugs	$10 copay/prescription (retail)	Not Covered	Applies to all categories below. Retail: 30 day supply for non-maintenance drugs at 1 copay: 90 day supply for eligible maintenance drugs at 2 copays: Mail Order: 90 day supply for both eligible maintenance and non-maintenance drugs at 2 copays.
	Preferred brand drugs	$20 copay/prescription (retail)	Not Covered	
	Non-preferred brand drugs	$50 copay/prescription (retail)	Not Covered	
	Specialty drugs	$50 copay/prescription (retail)	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance after deductible	Not Covered	Some services require prior authorization.
	Physician/surgeon fees	20% coinsurance after deductible	Not Covered	----------None----------
If you need immediate medical attention	Emergency room services	$150 copay per visit	$150 copay per visit	Copay will be waived if admitted
	Emergency medical transportation	20% coinsurance after deductible	20% coinsurance after deductible	Emergency Transport Only
	Urgent care	$30 copay per visit	$30 copay per visit	----------None----------
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance after deductible	Not Covered	----------None----------
	Physician/surgeon fee	20% coinsurance after deductible	Not Covered	----------None----------

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$30 copay per visit	Not Covered	Some services require prior authorization.
	Mental/Behavioral health inpatient services	20% coinsurance after deductible	Not Covered	Some services require prior authorization.
	Substance use disorder outpatient services	$30 copay per visit	Not Covered	Some services require prior authorization
	Substance use disorder inpatient services	20% coinsurance after deductible	Not Covered	Some services require prior authorization
If you are pregnant	Prenatal and postnatal care	$30 copay per visit	Not Covered	No Charge for Prenatal care
	Delivery and all inpatient services	20% coinsurance after deductible	Not Covered	----------None----------
If you need help recovering or have other special health needs	Home health care	20% coinsurance after deductible	Not Covered	----------None----------
	Rehabilitation services	20% coinsurance after deductible	Not Covered	Up to 60 combined visits per benefit period – May be rendered at home.
	Habilitation services	Not Covered	Not Covered	----------None----------
	Skilled nursing care	20% coinsurance after deductible	Not Covered	Covered for authorized services - Up to 730 days renewable after 60 days
	Durable medical equipment	20% coinsurance after deductible	Not Covered	Coverage provided for approved equipment based on HAP's guidelines. Some services require prior authorization.
	Hospice service	20% coinsurance after deductible	Not Covered	Up to 210 days per lifetime.
If your child needs dental or eye care	Eye exam	$30 copay per visit	Not Covered	No Charge for preventive eye exam.
	Glasses	Not Covered	Not Covered	----------None----------
	Dental check-up	Not Covered	Not Covered	----------None----------

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Chiropractic Care (Unless additional rider purchased)
- Cosmetic Surgery
- Dental Care (Adult)
- Habilitation Services
- Long-Term Care
- Non-Emergency Care When Traveling Outside the U.S.
- Private-Duty Nursing (Unless additional rider purchased)
- Routine Foot Care (Only when meets Plan guidelines)
- Vision Hardware (Unless additional rider purchased)

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Bariatric Surgery ($1000 copay for bariatric surgery and related services may apply)
- Hearing Aids
- Infertility Treatment
- Routine Eye Care (Adult)
- Weight Loss Program

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-422-4641. 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, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact HAP at 1-800-422-4641 or visit us at www.hap.org.

For more information regarding grievance and appeals, contact the plan at 1-800-422-4641. You may 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, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. Additionally, a consumer assistance program can help you file your appeal. Contact Michigan Health Insurance Consumer Assistance Program (HICAP), Michigan Office of Financial and Insurance Regulation, P.O. Box 30220, Lansing, MI 48909, phone 1-877-999-6442, website: http://michigan.gov/ofir, e-mail ofir-hicap@michigan.gov.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

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

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $6,150
- **Patient pays** $1,390

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$200
Copays	$50
Coinsurance	$990
Limits or exclusions	$150
Total	**$1,390**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $4,300
- **Patient pays** $1,100

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$200
Copays	$580
Coinsurance	$240
Limits or exclusions	$80
Total	**$1,100**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.