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.healthplus.org/login or by calling 1-888-212-1512.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	In-Network: **$3,000**/individual; **$6,000**/family Out-of –Network: **$6,000**/individual; **$12,000**/family Does not apply to preventive 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 medical services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	Yes. In-Network: **$3,000**/individual; **$6,000**/family Out-of-Network**:** **$9,000**/individual; **$18,000**/family	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. Some of your out of pocket costs may be covered by a Health Savings Account (HSA), Health Reimbursement Account (HRA), or Flexible Spending Account (FSA). Your employer will know if any of these accounts are available to you.
What is not included in the out–of–pocket limit?	Premiums, penalties, balance-billed charges, and health care this plan doesn't 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.healthplus.org/providerdirectory **or call 1-888-212-1512** for a list of In-Network providers.	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
Do I need a referral to see a specialist?	No.	You can see the **specialist** you choose without permission from this plan.
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**.

Questions: Call 1-888-212-1512 or visit us at www.healthplus.org.
If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.healthplus.org/glossary or call 1-888-212-1512 to request a copy.

- **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 in-network **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	$0 after deductible	50% coinsurance	General or Family Practitioner, Internist, or Pediatrician, are considered primary care physicians.
	Specialist visit	$0 after deductible	50% coinsurance	Some specialist services such as cardiology require authorization.
	Other practitioner office visit	$0 after deductible for Chiropractic Care	50% coinsurance	Chiropractic care limited to a combined 30 visits per benefit year (combined with outpatient physical/occupational therapy).
	Preventive care/screening/immunization	No charge	Not covered	----------None----------
If you have a test	Diagnostic test (x-ray, blood work)	$0 after deductible	50% coinsurance	----------None----------
	Imaging (CT/PET scans, MRIs)	$0 after deductible	50% coinsurance	Prior Authorization is required. If no prior authorization, services are not covered.
If you need drugs to treat your illness or condition More information	Generic drugs	$0 after deductible	Not covered	• Copays shown are for up to a 30-day supply • Up to 90 day supply available by mail order or retail
	Preferred brand drugs	$0 after deductible	Not covered	
	Non-preferred brand drugs	$0 after deductible	Not covered	

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
about **prescription drug coverage** is available at www.healthplus.org/pharmacycenter	Specialty/Fertility drugs	$0 after deductible	Not covered	• Some drugs require prior authorization and/or mandatory 90 day supply and mandatory specialty pharmacy. • Call HealthPlus at 1-888-212-1512 or visit pharmacy website for a list of specialty drug pharmacies.
If you have outpatient surgery	Facility fee (e.g. ambulatory surgery center)	$0 after deductible	50% coinsurance	Some services require Prior Authorization. You will have to pay a penalty payment of up to $500 if a service is not properly authorized.
	Physician/surgeon fees	$0 after deductible	50% coinsurance	
If you need immediate medical attention	Emergency room services	$0 after deductible	$0 after deductible	In-network deductible, coinsurance and/or copays apply to Out-of-Network services, plus any excess charges.
	Emergency medical transportation	$0 after deductible	$0 after deductible	
	Urgent care	$0 after deductible	$0 after deductible	
If you have a hospital stay	Facility fee (e.g. hospital room)	$0 after deductible	50% coinsurance	All elective inpatient services require Prior Authorization. You will have to pay a penalty payment of up to $500 if a service is not properly authorized.
	Physician/surgeon fee	$0 after deductible	50% coinsurance	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$0 after deductible	50% coinsurance	Some outpatient services require Prior Authorization. All elective inpatient services require prior authorization. You will have to pay a penalty payment of up to $500 if a service is not properly authorized.
	Mental/Behavioral health inpatient services	$0 after deductible	50% coinsurance	
	Substance use disorder outpatient services	$0 after deductible	50% coinsurance	
	Substance use disorder inpatient services	$0 after deductible	50% coinsurance	
If you are pregnant	Prenatal and postnatal care	$0 after deductible	50% coinsurance	$0 copay for In-Network preventive prenatal labs.
	Delivery and all inpatient services	$0 after deductible	50% coinsurance	

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 help recovering or have other special health needs	Home health care	$0 after deductible	50% coinsurance	Prior authorization required for over 30 visits.
	Rehabilitation services	$0 after deductible	50% coinsurance	Outpatient Speech Therapy limited to 30 visits per benefit year. Outpatient Physical, Occupational Therapy and Chiropractic visits have a combined limit of 30 visits per benefit year.
	Habilitation services	$0 after deductible	50% coinsurance	Prior authorization required for all services. Autism coverage limited up to age 19 (date of birth).
	Skilled nursing care	$0 after deductible	50% coinsurance	Limited to 45 days per benefit year.
	Durable medical equipment	$0 after deductible	Not covered	Prior authorization required for items $1,500 and over and selected items under $1,500.
	Hospice service	$0 after deductible	50% coinsurance	Inpatient limited to 45 days per benefit year.
If your child needs dental or eye care	Eye exam	$0 after deductible	Not covered	Dental and vision services to age 19.
	Glasses	$0 after deductible	Not covered	
	Dental check-up	$0 after deductible	Not covered	

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
- Cosmetic surgery
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care
- Weight loss programs (unless medically necessary and authorized)

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 (Must meet medical necessity criteria)
- Chiropractic care
- Dental care (pediatric to age 19)
- Emergency care when traveling outside the U.S.
- Infertility treatment (limited to diagnosis and treatment of underlying medical condition with prior authorization)
- Podiatry services
- Routine eye care (pediatric to age 19)

Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-888-212-1512. You may also contact your state insurance department at 1-877-999-6442

Your Grievance and Appeal 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: HealthPlus Insurance Company at 1-888-212-1512, by mail at 2050 S. Linden Road, P.O. Box 1700, Flint, Michigan, 48501-1700 or by email at memsat@healthplus.org. If you are not satisfied with the HealthPlus response to your appeal or grievance, you may contact the Michigan Office of Financial and Insurance Regulation, Healthcare Appeals Section, Office of General Counsel, P.O. Box 30220, Lansing, Michigan 48909-7720 or call 1-517-373-0220 or 1-877-999-6442 (toll free).

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." **Coverage under this plan qualifies as 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). **The health coverage of this plan does meet the minimum value standard for the benefits the plan provides.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-212-1512.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-212-1512.
Chinese (中文): 如果需要中文的帮助，**请拨打这个号码**1-888-212-1512.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-212-1512.

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** $4,390
- **Patient pays** $3,150

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	$3,000
Copays	$0
Coinsurance	$0
Limits or exclusions	$150
Total	**$3,150**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $2,320
- **Patient pays** $3,080

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	$3,000
Copays	$0
Coinsurance	$0
Limits or exclusions	$80
Total	**$3,080**

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.