Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2024 - 12/31/2024

PriorityHealth : **FEDERAL EMPLOYEES HEALTH BENEFITS**
High Option Plan

Coverage for: Subscriber/Dependent | Plan Type: HMO

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, visit us at PriorityHealth.com or call the number on back of your Priority Health ID card. For general definitions of common terms, such as allowed amount, balance billing, co-insurance, co-payment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary/ or call the number on back of your Priority Health ID card to request a copy.

Important Questions	Answers	Why this Matters
What is the overall deductible?	$0	See the Common Medical Events chart below for your cost for services this plan covers.
Are there services covered before you meet your deductible?	Yes.	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?	$7,350 person / $14,700 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-billed charges, health care this plan doesn't cover, and services that exceed an annual day/visit limit.	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 PriorityHealth.com or call the number on back of your Priority Health ID card for a list of participating providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's 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.
Do you need a referral to see a specialist?	No.	You can see the in-network specialist you choose without a referral.

All co-payment and co-insurance 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
		Participating Provider (You will pay the least)	Non-Participating 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	$10 co-pay/ visit	Not covered	----------none----------
	Specialist visit	$35 co-pay/ visit	Not covered	----------none----------
	Preventive care/screening/ immunization	No charge	Not covered	Preventive care services are those listed in Priority Health's Preventive Health Care Guidelines. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance	Not covered	Prior Authorization may be required.
	Imaging (CT/PET scans, MRIs)	$150 co-pay/ visit	Not covered	Prior Authorization required. Co-pay waived if performed while confined in a hospital as an inpatient.

* For more information about limitations and exceptions, see the plan or policy document at PriorityHealth.com.

Common Medical Events	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating 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 https://www.priorityhealth.com/prog/pharmacy/pharmacy.cgi	Generic drugs (Tier 1)	$15 co-pay/ retail prescription $30 co-pay/ mail order prescription	Not covered	Covers up to a 31-day supply (retail prescription); Covers up to a 90-day supply (mail order prescription, excluding Specialty Drugs). 50% co-insurance/ prescription for infertility drugs. Deductible does not apply.
	Preferred brand drugs (Tier 2)	$50 co-pay/ retail prescription $100 co-pay/ mail order prescription	Not covered	
	Non-preferred brand drugs (Tier 3)	$80 co-pay/ retail prescription $160 co-pay/ mail order prescription	Not covered	
	Preferred specialty drugs (Tier 4)	20% co-insurance/ retail prescription	Not covered	The maximum co-pay for preferred specialty drugs is $150 per fill. The maximum co-pay for non-preferred specialty drugs is $300 per fill.
	Non-Preferred specialty drugs (Tier 5)	20% co-insurance/ retail prescription	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	Including outpatient care, observation care and ambulatory surgery center care. Prior Authorization may be required.
	Physician/surgeon fees	No charge	Not covered	
If you need immediate medical attention	Emergency room services	$200 co-pay/ visit	Covered at the In-Network benefit level; R&C limitations apply	Co-pay waived if you become confined in a Hospital as an inpatient.
	Emergency medical transportation	$150 co-pay	Covered at the In-Network benefit level; R&C limitations apply	----------none----------
	Urgent care	$75 co-pay/ visit	Covered at the in-network benefit level when obtained outside of the Service Area; R&C limitations apply	----------none----------

Common Medical Events	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	Not covered	Prior Authorization is required except in emergencies.
	Physician/surgeon fee	No charge	Not covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$10 co-pay/ visit	Not covered	No charge for first three mental visits with a participating provider within 90 days of discharge from a participating hospital for mental health inpatient care.
	Inpatient services	No charge	Not covered	Except in an emergency, Prior Authorization required.
If you are pregnant	Routine prenatal and postnatal care	No charge	Not covered	Routine prenatal and postnatal visits are covered under your Preventive Health Care Services benefit. Appropriate office visit charge may apply to physician office services for complications of pregnancy.
	Delivery professional fees	No charge	Not covered	Except in an emergency, Prior Authorization required.
	Delivery facility fees	No charge	Not covered	

Common Medical Events	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	No charge	Not covered	Including hospice care services; excluding rehabilitation and habilitation services. Prior Authorization required, except for hospice care.
	Rehabilitation services	$10 co-pay/ visit	Not covered	Physical and occupational therapy (including chiropractic manipulation) limited to a combined 60 visits per contract year. Speech therapy limited to a combined 60 visits per contract year. Cardiac and pulmonary rehabilitation limited to a combined 60 visits per contract year.
	Habilitation services	•$10 co-pay/ visit for Physical, Occupational and Speech Therapy •$10 co-pay/ visit for Applied Behavior Analysis (ABA) services	Not covered	Prior Authorization required for Applied Behavior Analysis (ABA). Multiple charges may apply during one day of service.
	Skilled nursing care	No charge	Not covered	Services limited to a combined 45 days per contract year. Prior Authorization required, except for hospice care.
	Durable medical equipment (DME)	50% co-insurance/ visit	Not covered	Including rental, purchase or repair. Prior Authorization required for equipment over $1,000 and all rentals.
	Hospice service	No charge	Not covered	This benefit applies to hospice services provided in the home only. Any hospice services provided in a facility will be subject to the appropriate facility benefit.
If your child needs dental or eye care	Child eye exam	Not covered	Not covered	Not covered
	Child glasses	Not covered	Not covered	Not covered
	Child dental check-up	Not covered	Not covered	Not covered

Excluded Services & Other Covered Services:

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

- Acupuncture
- Cosmetic surgery
- Dental care (Adult & Child)
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult & Child)
- Routine foot care

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

- Bariatric surgery
- Chiropractic care
- Infertility treatment - diagnostic, counseling and planning services for the underlying cause of infertility
- 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: Department of Insurance and Financial Services (DIFS) at 1-877-999-6442 or difs-HICAP@michigan.gov; the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323 x61565 or www.cciio.cms.gov; or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. 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 number on back of your Priority Health ID card or www.priorityhealth.com; the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform; or the Department of Insurance and Financial Services (DIFS) at 1-877-999-6442 or difs-HICAP@michigan.gov. Additionally, a consumer assistance program can help you file your appeal. Contact the Michigan Health Insurance Consumer Assistance Program (HICAP) at 1-877-999-6442 or 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:

Spanish (Español): Para obtener asistencia en español, llame al número que figura en el reverso de su tarjeta de identificación de salud prioritaria.
Tagalog (Tagalog): Kung kailangan mo ng tulong sa Tagalog, tawagan ang numero sa likod ng iyong Priority Health ID card.
Chinese (中文): 如果您需要中文帮助，请拨打优先健康身份证背面的电话.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne'.

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

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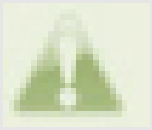
About these Coverage Examples:



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, co-payments, and co-insurance) and excluded services under this 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	**$0**
Specialist co-payment	**$35**
Hospital (facility) co-insurance	**20%**
Other co-insurance	**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)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$0
Co-payments	$0
Co-insurance	$2,540
What isn't covered	
Limits or exclusions	$0
The total Peg would pay is	**$2,540**

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

The plan's overall deductible	**$0**
Specialist co-payment	**$35**
Hospital (facility) co-insurance	**20%**
Other co-insurance	**0%**

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**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0
Co-payments	$600
Co-insurance	$1,560
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$2160**

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

The plan's overall deductible	**$0**
Specialist co-payment	**$35**
Hospital (facility) co-insurance	**20%**
Other co-insurance	**50%**

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

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$0
Co-payments	$260
Co-insurance	$560
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$820**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.