

Small Business plans



At a glance

Every Priority Health plan is carefully designed with a specific set of needs in mind. We can help you decide on the exact plans that benefit you and your employees.

Hover your mouse over boxes with a triangle for more information.

Step 1: Choose your network solution

	HMO	POS	PPO
Summary	Offers cost savings with limited coverage outside the plan's network of participating providers	Combines the cost savings of an HMO with the flexibility of a PPO with more coverage for services outside of network.	Provides employees with access to Priority Health provider network and out-of-network providers of their choice.
PCP Requirements	Member is required to have a designated PCP to receive in-network benefits. <i>No referral required to see a specialist.</i>	Member is required to have a designated PCP to receive in-network benefits. <i>No referral required to see a specialist.</i>	Member is not required to have a PCP to receive in-network benefits. <i>No referral required to see a specialist.</i>
Out-of-network policy	Out-of-network care is not covered, unless it's an emergency.	Out-of-network care is covered, but members pay higher out-of-pocket costs for out-of-network services. Services performed out of state through participating Cigna providers are covered at the in-network (preferred) benefit level.	
Enrollment requirements	100% of employees enrolled must work or live in Michigan.	65% of employees enrolled must live in Michigan.	
New member continuity of care	New-member continuity of care for the first 90 days. ²		N/A



Across the state, Priority Health has one of the strongest networks in Michigan. Plus, we provide coverage nationwide for members who live, work or travel out-of-state through our partnership with Cigna.¹

Hover your mouse over boxes with a triangle for more information.

KEY

Premium cost based on plan metal tier.

- \$ Bronze
- \$\$ Silver
- \$\$\$ Gold
- \$\$\$\$ Platinum

Step 2: Select your plan type

Plan name	Premium cost	Individual deductible
PriorityClassic HMO	\$\$-\$\$\$\$	\$0 - \$5,000
PriorityClassic POS/PPO	\$\$-\$\$\$\$	\$250-\$5,000
PriorityClassic HMO Tiered Network	\$\$-\$\$\$\$	\$0-\$3,750
PriorityClassic POS Tiered Network	\$\$\$	\$1,000
PriorityHSA HMO	\$-\$\$\$	\$1,650 - \$7,500
PriorityHSA POS/PPO	\$-\$\$\$	\$1,650 - \$7,500
PriorityHSA HMO Tiered Network	\$\$-\$\$\$	\$1,650 - \$2,200
PriorityHRA HMO	\$\$\$	\$2,000 - \$5000
PriorityHRA POS	\$\$\$	\$2,000 - \$5,000
PriorityAssure HMO	\$-\$\$\$	\$1,700 - \$9,200

[Contact your independent agent or Priority Health representative](#) to learn more about which plan is right for your business.

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²Certain exceptions apply. Please consult with your Priority Health sales representative.