

 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 you can access our [Member Reference Desk](#) or by calling 1.866.539.3342 or 517.364.8567 locally. 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 [www.healthcare.gov/sbc-glossary](http://www.healthcare.gov/sbc-glossary) or call 1.866.539.3342 or 517.364.8567 locally to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$6,500 Individual / \$13,000 Family	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. Preventive care and other services as noted are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the annual <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain preventive services without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.alwayshealthpartners.org">https://www.alwayshealthpartners.org</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$8,500 Individual / \$17,000 Family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limit</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.phpmichigan.com">www.phpmichigan.com</a> or call 1.866.539.3342 or 517.364.8567 locally for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the network <a href="#">specialist</a> you choose without a <a href="#">referral</a> .



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies, unless stated otherwise.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary Care visit to treat an injury or illness.	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a> Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a> for associated services	Not covered Not covered	Convenience care facilities are covered under this benefit.
	<a href="#">Specialist</a> visit	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a> Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a> for associated services	Not covered Not covered	Allergy services (not including injections) are covered at 50% coinsurance after deductible from network providers only.
	<a href="#">Preventive care/screening</a> /immunization	No charge	Not covered	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services needed are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray)	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a>	Not covered	None.
	<a href="#">Diagnostic test</a> (blood work)	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a>	Not covered	None.
	Imaging (CT/PET scans, MRIs)	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a>	Not covered	None.
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="https://www.caremark.com/wps/portal">https://www.caremark.com/wps/portal</a> .	Preferred generic and select brand-name drugs to treat certain chronic conditions (Tier 1A) Other preferred generic drugs (Tier 1B)	1A: \$15 <a href="#">copay</a> per prescription, <a href="#">deductible</a> does not apply (retail) 1B: \$40 <a href="#">copay</a> per prescription, <a href="#">deductible</a> does not apply (retail) 1A: \$30 <a href="#">copay</a> per prescription, <a href="#">deductible</a> does not apply (mail order) 1B: \$80 <a href="#">copay</a> per prescription, <a href="#">deductible</a>	1A: Not covered (retail) 1B: Not covered (retail) 1A: Not covered (mail order) 1B: Not covered (mail order)	Covers up to a 31-day supply (retail prescription); 32-90-day supply (mail order prescription). ACA mandated preventive drugs such as select contraceptive and tobacco cessation medications are covered with no member cost share. Preferred Tobacco Cessation Products are only available from retail network pharmacies in up to 31-day supply.

\* For more information about limitations and exceptions, see the certificate of coverage at [www.phpmichigan.com](http://www.phpmichigan.com).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
		does not apply (mail order)		<p>All Specialty Drugs regardless of tier placement are only available from CVS mail-order specialty pharmacy in up to a 31-day supply.</p> <p>Tier 1A drugs are available from a retail network pharmacy in up to a 90-day supply. If a brand-name drug has a generic drug that is chemically the same, you pay your applicable copay or coinsurance amount plus the difference between the brand-name and generic price.</p> <p>Some drugs require prior approval for coverage. Call us for more information.</p>
	Preferred brand-name drugs (Tier 2)	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a> (retail) Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a> (mail order)	Not covered (retail) Not covered (mail order)	
	Non-preferred brand drugs (Tier 3)	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a> (retail) Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a> (mail order)	Not covered (retail) Not covered (mail order)	
	Preferred Specialty drugs (Tier 4)	Not covered (retail) Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a> (mail order)	Not covered (retail) Not covered (mail order)	
	Non-Preferred Specialty drugs (Tier 5)	Not covered (retail) Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a> (mail order)	Not covered (retail) Not covered (mail order)	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a>	Not covered	<p>Female sterilization is covered at no member cost share when using network providers. Prior approval required for coverage of certain surgeries. Call us for the complete list.</p> <p>Female sterilization is covered at no member cost share when using network providers. Prior approval required for coverage of certain surgeries. Call us for the complete list.</p>
	Physician/surgeon fees	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a>	Not covered	
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a> Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a> for associated services	Subject to <a href="#">deductible</a> , Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a> for associated services then 50% <a href="#">coinsurance</a>	Prior approval is required for coverage if admitted from the Emergency Department for an inpatient stay.

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
	<a href="#">Emergency medical transportation</a>	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a>	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a>	
	<a href="#">Urgent care</a>	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a> Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a> for associated services	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a> Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a> for associated services	
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a>	Not covered	Prior approval required for coverage of inpatient stays. Transplants must be at Designated Facilities.
	Physician/surgeon fees	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a>	Not covered	Prior approval required for coverage of inpatient stays.
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a>	Not covered	Prior approval required for coverage of non-routine services, including ABA services and inpatient stays.
	Inpatient services	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a>	Not covered	Prior approval required for coverage of non-routine services, including ABA services and inpatient stays.
<b>If you are pregnant</b>	Office visits	Included in professional services below	Included in professional services below	Depending on the type of services, a coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Prior approval required for coverage if inpatient stay exceeds federally established minimum time frames. Cost sharing does not apply for preventive services.
	Childbirth/delivery professional services	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a>	Not covered	
	Childbirth/delivery facility services	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a>	Not covered	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a>	Not covered	Prior approval required for coverage.
	<a href="#">Rehabilitation services</a>	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a>	Not covered	Covered services for treatment of autism are not included in below limits.
	<a href="#">Habilitation services</a>	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a>	Not covered	Prior approval required for coverage of outpatient speech therapy. Outpatient Speech Therapy Limit: Limit for ST of 30 visit(s) per calendar year.

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
				Outpatient Pulmonary and Cardiac Therapy Limit: Combined limit for cardiac/pulmonary of 30 visit(s) per calendar year. Outpatient Physical and Occupational Therapy Limit: Combined limit for PT/OT of 30 visit(s) per calendar year.
	<a href="#">Skilled nursing care</a>	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a>	Not covered	Prior approval required for coverage. Limit of 45 day(s) per calendar year.
	<a href="#">Durable medical equipment</a>	50% <a href="#">coinsurance</a> , <a href="#">deductible</a> does not apply	Not covered	Prior approval required for coverage of certain items of DME. Call us for current information.
	<a href="#">Hospice services</a>	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a>	Not covered	None.
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge	Not covered	This is a preventive service. Routine Eye Exam for Children Limit: limit of 1 exam(s) per calendar year.
	Children's glasses	Subject to <a href="#">deductible</a> , then 50% <a href="#">coinsurance</a>	Not covered	Other limitations apply. Lenses for Children Limit: limit of 1 pair(s) per calendar year.
	Children's dental check-up	Not covered	Not covered	This plan has no coverage for this service.

#### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>Acupuncture</li> <li>Cosmetic Surgery</li> <li>Dental Care</li> </ul>	<ul style="list-style-type: none"> <li>Elective abortion as defined by the State of Michigan</li> <li>Hearing aids and services</li> <li>Infertility treatment and medications to conceive a pregnancy</li> </ul>	<ul style="list-style-type: none"> <li>Non-emergency care when traveling outside the U.S.</li> <li>Routine eye care (adult)</li> <li>Routine foot care</li> </ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>Bariatric surgery</li> <li>Chiropractic care</li> </ul>	<ul style="list-style-type: none"> <li>Infertility treatment to treat the underlying conditions that result in infertility only</li> </ul>	<ul style="list-style-type: none"> <li>Weight loss services, including qualified programs</li> <li>Gender affirming care</li> </ul>

**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: the Michigan Department of Insurance & Financial Services (DIFS), the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://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](http://www.cciio.cms.gov). Other coverage options may be

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available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://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: PHP at 1.800.832.9186 or 517.364.8500 locally. You may also contact the Michigan Department of Insurance & Financial Services (DIFS), the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

**Does this plan provide Minimum Essential Coverage?**

Not Applicable.

**Does this plan meet the Minimum Value Standards?**

Not Applicable.

Physicians Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. PHP does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. PHP provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters; written information in other formats (large print, audio, accessible electronic formats, other formats); and provides free language services to people whose primary language is not English, such as qualified interpreters; and information written in other languages. If you need these services, contact Customer Service at 800.832.8186 (TTY 711). If you believe that PHP has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with the PHP Civil Rights Coordinator, mailing address: PO Box 30377 Lansing MI 48909-7877, phone: 800.832.9186, (TTY 711), fax: 517.364.8406 email: [phpcompliance@phpmm.org](mailto:phpcompliance@phpmm.org). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the PHP Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201, 1.800.368.1019, 800.537.7697 (TTD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.



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](#) \$6,500
- [Specialist coinsurance](#) 50%
- Hospital (facility) [coinsurance](#) 50%
- Other [coinsurance](#) 50%

**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	\$6,500
Copayments	\$0
Coinsurance	\$2,000
What isn't covered	
Limits or exclusions	\$50
<b>The total Peg would pay is</b>	<b>\$8,550</b>

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

- The [plan's](#) overall [deductible](#) \$6,500
- [Specialist coinsurance](#) 50%
- Hospital (facility) [coinsurance](#) 50%
- Other [coinsurance](#) 50%

**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** \$5,500

**In this example, Joe would pay:**

Cost Sharing	
Deductibles*	\$4,700
Copayments	\$300
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$5,000</b>

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

- The [plan's](#) overall [deductible](#) \$6,500
- [Specialist coinsurance](#) 50%
- Hospital (facility) [coinsurance](#) 50%
- Other [coinsurance](#) 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*	\$2,500
Copayments	\$10
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,610</b>

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