



HAP HMO Custom 428 / Rx HMO Custom 428

Coverage for: Individual + Family | Plan Type: HMO

AAS00109 / XR001580

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, call 1-800-422-4641 or visit <http://www.hap.org>. 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 <https://www.healthcare.gov/sbc-glossary/> or call 1-800-422-4641 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$0 individual / \$0 family	See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers.
Are there services covered before you meet your <a href="#">deductible</a> ?	No.	You will have to meet the <a href="#">deductible</a> before the <a href="#">plan</a> pays for any services.
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> ?	<b>Out-of-Pocket Limit:</b> \$6,600 individual/\$13,200 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 limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.

Important Questions	Answers	Why This Matters:
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover. All other cost share accumulates unless otherwise specified in Plan Documents.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. See <a href="http://www.hap.org">www.hap.org</a> or call 1-800-422-4641 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 <a href="#">plans 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 <a href="#">provider's</a> 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
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	Yes.	Written <a href="#">referrals</a> are not required for <a href="#">specialist</a> visits within the member's assigned <a href="#">network</a> for selected services. <a href="#">Referrals</a> or oral approvals are required in other instances. Further information on the <a href="#">referral</a> process can be found at <a href="http://www.hap.org">www.hap.org</a> .



All [copayment](#) and [coinsurance](#) 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
		Network Provider (You will pay the least)	Out-of-Network 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	\$25 <a href="#">Copay</a>	Not Covered	Includes Physician home visits when Medically Necessary and Prior Authorized.
	<a href="#">Specialist</a> visit	\$25 <a href="#">Copay</a>	Not Covered	Includes Physician home visits when Medically Necessary and Prior Authorized.
	Other practitioner office visit	Telehealth Visit: \$10 <a href="#">Copay</a>  Chiropractic Visit: \$25 <a href="#">Copay</a>	Not Covered	Telehealth: Through our contracted telehealth services provider. Not Covered Out-of- <a href="#">Network</a> .  Chiropractic: Manipulation of the spine for subluxation only. Up to 20 visits per benefit period.
	<a href="#">Preventive care/screening</a> /immunization	No Charge	Not Covered	Coverage information available at <a href="http://www.hap.org">www.hap.org</a> . You may have to pay for services that aren't <a href="#">preventive services</a> . Ask your <a href="#">provider</a> if the services needed are <a href="#">preventive services</a> . Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	No Charge	Not Covered	Some services require <a href="#">preauthorization</a> .
	Imaging (CT/PET scans, MRIs)	No Charge	Not Covered	Services require <a href="#">preauthorization</a> .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<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="http://www.hap.org">www.hap.org</a>	Preferred Generic drugs	\$6 <a href="#">Copay</a> / prescription (retail)	Not Covered	Costs shown apply to a 30-day supply of drugs. A 90-day supply of non-maintenance drugs must be filled at our designated mail order pharmacy. Other exclusions & limitations may apply. Applies to all Generic and Brand type drugs.  Erectile Dysfunction Drug: \$19 Copay 30 day supply, \$19 Copay 90 day supply
	Non-preferred Generic drugs	\$6 <a href="#">Copay</a> / prescription (retail)	Not Covered	
	Preferred Brand drugs	\$13 <a href="#">Copay</a> / prescription (retail)	Not Covered	
	Non-preferred Brand drugs	\$13 <a href="#">Copay</a> / prescription (retail)	Not Covered	
	Preferred <a href="#">Specialty drugs</a>	\$13 <a href="#">Copay</a> / prescription (retail)	Not Covered	All <a href="#">specialty drugs</a> are limited to a 30-day supply at a specialty pharmacy only. Certain <a href="#">specialty drugs</a> may be approved for 60 or 90 days. In this case, if a <a href="#">Copay</a> or max is shown, You will pay 2 times that amount for a supply up to 60 days, and 3 times that amount for a supply of up to 90 days. Other exclusions & limitations may apply.
	Non-preferred <a href="#">Specialty drugs</a>	\$13 <a href="#">Copay</a> / prescription (retail)	Not Covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center(ASC))	No Charge	Not Covered	Some services require <a href="#">preauthorization</a> .
	Physician/surgeon fees	No Charge	Not Covered	
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$100 <a href="#">Copay</a>	\$100 <a href="#">Copay</a>	or held for observation regardless of duration
	<a href="#">Emergency medical transportation</a>	No Charge	No Charge	Emergency transport only.
	<a href="#">Urgent care</a>	\$50 <a href="#">Copay</a>	\$50 <a href="#">Copay</a>	
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No Charge	Not Covered	Some services require <a href="#">preauthorization</a> .
	Physician/surgeon fees	No Charge	Not Covered	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	No Charge	Not Covered	Some services require <a href="#">preauthorization</a> . Services can be accessed by calling 1-800-444-5755.
	Inpatient services	No Charge	Not Covered	Services require <a href="#">preauthorization</a> . Services can be accessed by calling 1-800-444-5755.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Office visits	No Charge	Not Covered	Routine Prenatal and Routine Postnatal covered under <a href="#">Preventive Services</a> .
	Childbirth/delivery professional services	No Charge	Not Covered	
	Childbirth/delivery facility services	No Charge	Not Covered	Some services require <a href="#">preauthorization</a> .
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No Charge	Not Covered	Does not include <a href="#">Rehabilitation Services</a> . Unlimited
	<a href="#">Rehabilitation services</a>	No Charge	Not Covered	May be rendered at home. Up to 60 combined visits per benefit period.
	<a href="#">Habilitation services</a>	No Charge	Not Covered	Limited to Applied Behavior Analysis (ABA) and Physical, Speech, and Occupational Therapy services associated with the treatment of Autism Spectrum Disorders through age 18. Covered for authorized services only. See Outpatient Mental Health for ABA <a href="#">cost sharing</a> amount.
	<a href="#">Skilled nursing care</a>	No Charge	Not Covered	Covered for authorized services. Unlimited
	<a href="#">Durable medical equipment</a>	No Charge	Not Covered	Covered for approved equipment only.
	<a href="#">Hospice services</a>	No Charge	Not Covered	Unlimited
If your child needs dental or eye care	Children's eye exam	\$25 <a href="#">Copay</a>	Not Covered	One routine eye exam per benefit period at no cost share.
	Children's glasses	No Charge	Not Covered	Covered once each 12 month period thru HAP's Contracted <a href="#">Providers</a> . \$80 benefit maximum for Frames/Lens or Contact Lens. Details can be found in your policy or <a href="#">plan</a> documents.
	Children's dental check-up	Not Covered	Not Covered	

## Excluded Services & Other Covered Services:

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

- Acupuncture
- Long-Term Care
- Voluntary Termination of Pregnancy
- Cosmetic Surgery
- Non-Emergency Care Outside the U.S.
- Dental Care (Adult)
- Routine Foot Care

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

- Bariatric Surgery
- Infertility Treatment
- Weight Loss Programs
- Chiropractic Care
- Private Duty Nursing
- Hearing Aids
- Routine Eye Care (Adult)

**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: 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/healthreform](http://www.dol.gov/ebsa/healthreform), or the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <http://www.cciio.cms.gov>. 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](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 the [plan](#) at 1-800-422-4641; you may also contact the Department of Insurance and Financial Services, Healthcare Appeals Section, Office of General Counsel, 611 Ottawa, 3rd Floor, P.O. Box 30220, Lansing, MI 48909-7720, <http://michigan.gov/difs>; call 1-877-999-6442 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>. Additionally, a consumer assistance program can help you file your [appeal](#). Contact Michigan Health Insurance Consumer Assistance Program (HICAP), Michigan Department of Financial and Insurance Regulation, P.O. Box 30220, Lansing, MI 48909, phone 1-877-999-6442, website: <http://michigan.gov/difs> or e-mail [difs-HICAP@michigan.gov](mailto: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:

Please see a full list of Language Access Services following the Coverage Examples at the end of the Summary of Benefits of Coverage.

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

**PRA Disclosure Statement:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

**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)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
▪ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0	▪ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0	▪ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
▪ <a href="#">Specialist copayment</a>	\$25	▪ <a href="#">Specialist copayment</a>	\$25	▪ <a href="#">Specialist copayment</a>	\$25
▪ Hospital (facility)	\$0	▪ Hospital (facility)	\$0	▪ Hospital (facility)	\$0
▪ Other <a href="#">coinsurance</a>	0%	▪ Other <a href="#">coinsurance</a>	0%	▪ Other <a href="#">coinsurance</a>	0%
<p><b>This EXAMPLE event includes services like:</b>  <a href="#">Specialist</a> office visits (<i>prenatal care</i>)                      Childbirth/Delivery Professional Services                      Childbirth/Delivery Facility Services  <a href="#">Diagnostic tests</a> (<i>ultrasounds and blood work</i>)  <a href="#">Specialist</a> visit (<i>anesthesia</i>)</p>		<p><b>This EXAMPLE event includes services like:</b>  <a href="#">Primary care physician</a> office visits (<i>including disease education</i>)  <a href="#">Diagnostic tests</a> (<i>blood work</i>)  <a href="#">Prescription drugs</a>  <a href="#">Durable medical equipment</a> (<i>glucose meter</i>)</p>		<p><b>This EXAMPLE event includes services like:</b>  <a href="#">Emergency room care</a> (<i>including medical supplies</i>)  <a href="#">Diagnostic tests</a> (<i>x-ray</i>)  <a href="#">Durable medical equipment</a> (<i>crutches</i>)  <a href="#">Rehabilitation services</a> (<i>physical therapy</i>)</p>	
<b>Total Example Cost</b>	<b>\$12,700</b>	<b>Total Example Cost</b>	<b>\$5,600</b>	<b>Total Example Cost</b>	<b>\$2,800</b>
<b>In this example, Peg would pay:</b>		<b>In this example, Joe would pay:</b>		<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$0	Deductibles	\$0	Deductibles	\$0
Copayments	\$9	Copayments	\$534	Copayments	\$180
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
<i>What isn't Covered</i>		<i>What isn't Covered</i>		<i>What isn't Covered</i>	
Limits or exclusions	\$61	Limits or exclusions	\$22	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$70</b>	<b>The total Joe would pay is</b>	<b>\$556</b>	<b>The total Mia would pay is</b>	<b>\$180</b>

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





## Language Assistance

We want you to easily get the information you need. To request assistance in a language other than English, call (800) 422-4641 (TTY: 711).

VINI RE: Nëse flisni shqip, ju ofrohen shërbime ndihme gjuhësore falas. Telefononi numrin (800) 422-4641 ose TTY: 711.

تنبيه: إذا كنت تتحدث اللغة العربية، فإننا نوفر لك خدمات المساعدة اللغوية مجانًا. اتصل بالرقم (800) 422-4641 أو خدمة الهاتف النصي: 711.

নজর দিন: আপনি বাংলা ভাষায় কথা বললে, ভাষা সহায়তার পরিষেবা বিনামূল্যে আপনার জন্য উপলব্ধ। (800) 422-4641 বা TTY: 711 নম্বরে কল করুন।

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 (800) 422-4641 或 TTY 用戶請致電 711。

HINWEIS: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos Sprachassistentendienste zur Verfügung. Rufnummer: (800) 422-4641 oder TTY: 711.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti.

Chiamare il numero (800) 422-4641 (TTY: 711).

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。(800) 422-4641 まで、お電話にてご連絡ください。

TTY ユーザーは 711 までご連絡ください。

주의: 한국어를 사용하시는 경우, 무료 언어 지원 서비스를 이용하실 수 있습니다. 800-422-4641 번 또는 TTY: 711 번으로 연락해 주십시오.

UWAGA: jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer (800) 422-4641 lub TTY: 711.

ВНИМАНИЕ! Если ваш родной язык русский, вам могут быть предоставлены бесплатные переводческие услуги. Обращайтесь по номеру (800) 422-4641 (телетайп: 711).

NAPOMENA: Ako govorite hrvatski/srpski, dostupna Vam je besplatna podrška na Vašem jeziku. Kontaktirajte (800) 422-4641 ili tekstualni telefon za osobe oštećena sluha: 711.

ATENCIÓN: si habla español, los servicios de asistencia de idiomas se encuentran disponibles gratuitamente para usted. Llame al (800) 422-4641, los usuarios TTY deben llamar al 711.

ማሳሰቢያ: ከግሪክ ቋንቋ ለማለፍ ለደግፎታ ለሚገባዎትልን አገልግሎት ለማግኘት፣ (800) 422-4641 ቁጥር ላይ ወይንም TTY: 711 ላይ ይደውሉ።

PAG-UKULAN NG PANSIN: Kung Tagalog ang wikang ginagamit mo, may makukuha kang mga serbisyong tulong sa wika na walang bayad. Tumawag sa (800) 422-4641 o TTY: 711.

CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho quý vị. Hãy gọi (800) 422-4641 hoặc TTY: 711.