



hap.org



# 2023 HAP Group Products Overview

Exceeding Expectations with  
High-Performing Health Plans

# Why HAP?

Michigan-based since 1960, HAP is committed to being your trusted partner for health plan needs. We're proud to serve the individuals and communities across our great state.

Our commercial health plans cover both large (51+ full-time employees) and small (2-50 full-time employees) groups. Every plan is customized to find the right funding option, network and coverage for you. We back up each plan with award-winning support for agents, employers and members.

## Plan flexibility to meet you where you are

Every business is different. HAP provides a broad range of plans and options that help keep your employees covered while saving money.

## Quality coverage no matter where you are

We know that your health care needs don't end at the state line. That's why HAP partnered with Aetna Signature Administrators® to provide your employees with PPO coverage around the country.

## Supplemental perks to help get more out of your plan

HAP works with leading organizations to optimize our plans.

Below are just a few of the value-adds that our members receive:

- 24/7 digital access
- Telehealth services
- Health and Wellness Perks
- Health care cost estimator
- Worldwide travel assistance
- Identity theft protection
- Member discounts
- Students Away medical coverage program

**92%** of current members are satisfied with their HAP coverage\*

**4 out of 5** HAP members rate their customer service interaction positively, on average\*\*

# HAP Commercial Group Plans

## Small Group Health Plans

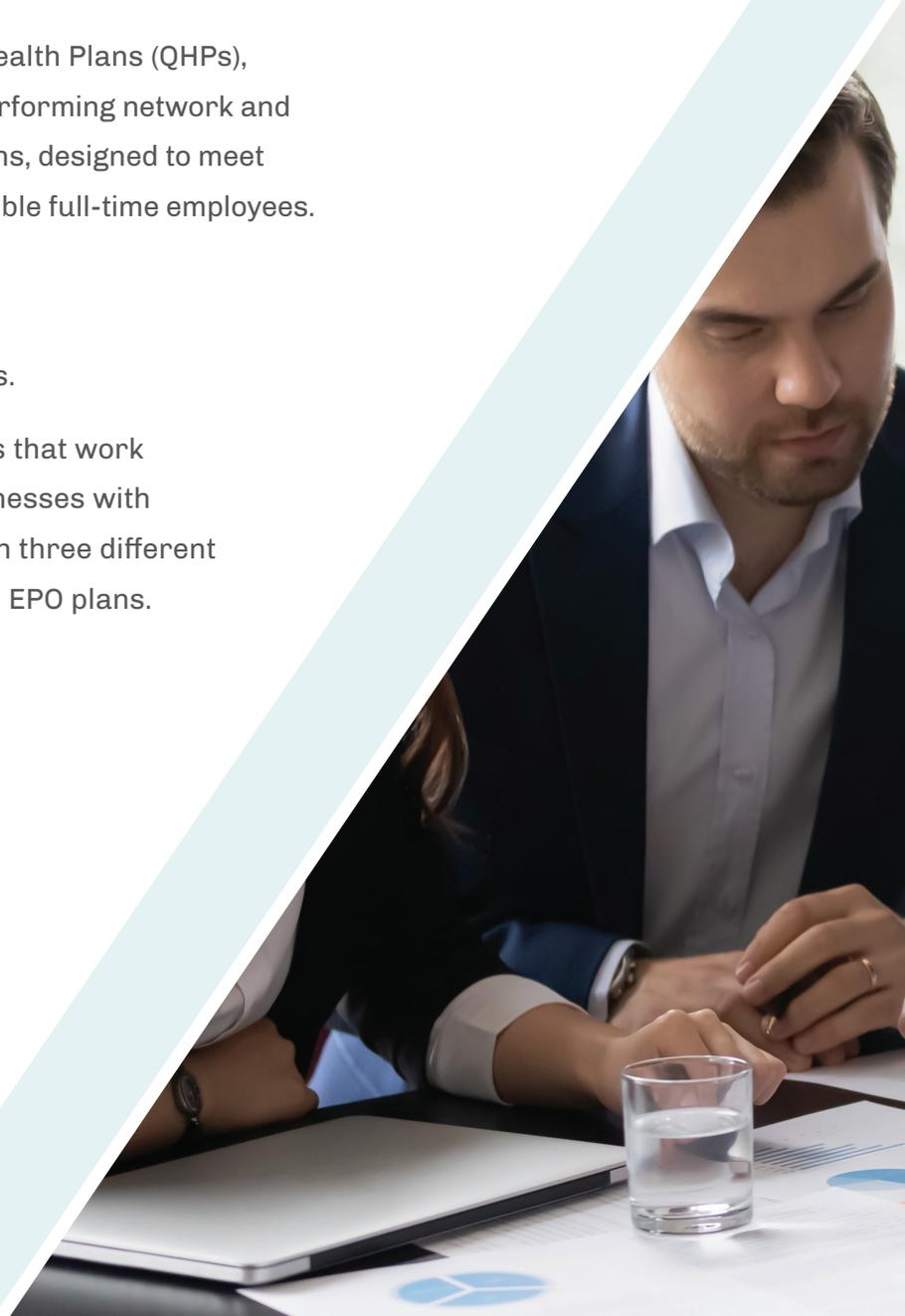
HMO, PPO, and EPO plans that work for you and your employees.

HAP offers an affordable mix of Qualified Health Plans (QHPs), including coordinated care through high-performing network and cost-conscious consumer driven health plans, designed to meet the needs of businesses with 50 or less eligible full-time employees.

## Large Group Health Insurance

A healthy business is a productive business.

We know you want competitive health plans that work with your budget. That's why we offer businesses with 51 or more eligible full-time employees with three different funding options through our HMO, PPO and EPO plans.





# HAP Funding Options

Not every employer has the same needs. That's why HAP offers you a variety of funding options. Each option is designed to deliver the flexibility and cost-savings that provide peace of mind.

Each plan includes:

- Help from our experts to find the right option for each client
- Unmatched customer service support from HAP
- Customization to meet each client's needs
- Cost and administrative transparency and insight



## Fully Insured

Fully insured funding gives employers the stability of fixed health care costs with no financial risks.

## Shared-Funded

HAP's partner, ASR Health Benefits, can help you customize a shared-funding plan for you and your employees (groups of 50 or more enrolled contracts). The shared-funding option enables your business to pay a set monthly funding level that can be budgeted – much like a premium. This approach allows smaller businesses to take advantage of the economics of self-funding. Shared-funding offers an employer a potential savings if actual paid claims are less than the claim funding level. More importantly, stop-loss coverage protects the plan when cumulative claims exceed the employer's funding limit in any given month.

- Customized to meet each client's unique needs
- Greater network coverage flexibility
- Client retains unspent claim funds

## Self-Funded

A self-funded plan can be customized for you and your employees (groups of 50 or more enrolled contracts) through our subsidiary, ASR Health Benefits. Often the fixed costs of operating a self-funded plan are lower than the fixed costs that are included in a group health insurance premium. Plan design flexibility and on-going analysis of plan expenses allow self-funded employers to make the plan design changes needed to manage costs. Self-funded plan designs can include strategies to monitor utilization, steer care to discounted provider arrangements, and assure appropriateness of care, all of which encourage wellness and provide incentives for wise utilization of care. This option provides businesses with greater control over their health plans:

- Customized to meet each client's unique needs
- Detailed claim analysis and health plan insights help drive client's benefits strategy
- Cost savings for groups with low claims experience

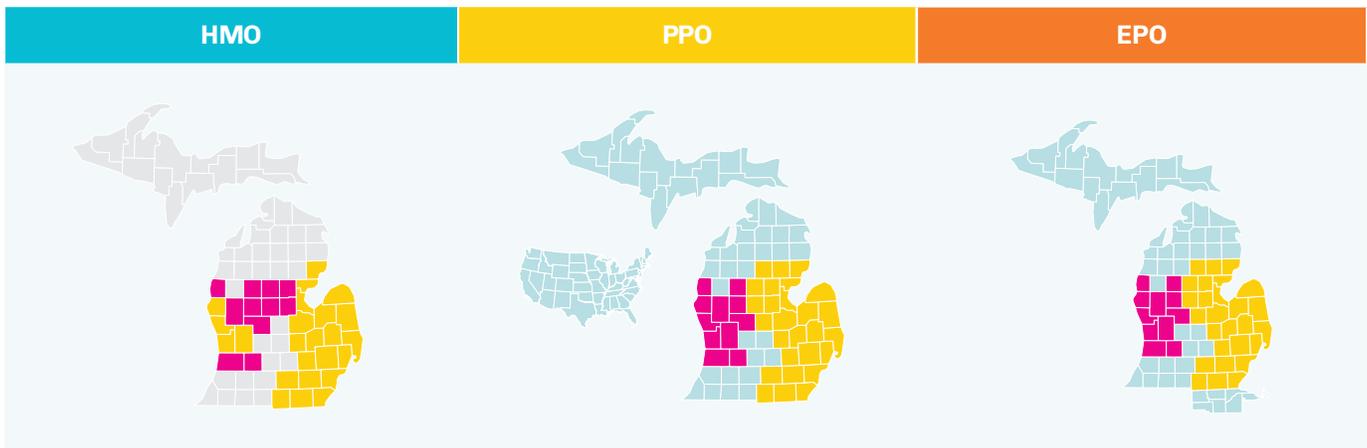
## New for 2023!

# HAP expands its service areas to include 11 counties in West Michigan

## HAP's broad service area in Michigan

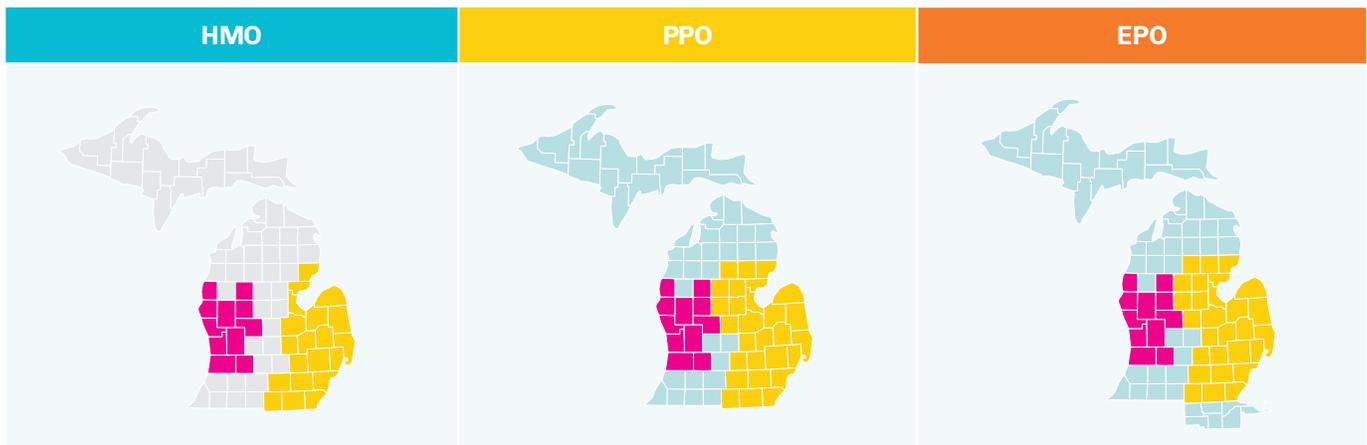
HAP can provide small and large group health insurance coverage to businesses that are located in designated service areas in Michigan. Businesses must be located in these counties to participate in HMO, PPO or EPO network plans (see service area maps below for reference).

### Small Group Service Areas:



■ Businesses must be located here  
■ NEW! For 2023 - businesses must be located here

### Large Group Service Areas:



■ Businesses must be located here  
■ NEW! For 2023 - businesses must be located here

# HAP's got you covered in Michigan and beyond

HAP's large network of providers enables your employees to get the care they need, when they need it. Whether it's day-to-day health management or an emergency while traveling, you can be sure that HAP has your employees covered.

## In Michigan

HAP members have access to our vast provider networks in Michigan for both our HMO and PPO lines of business across the state. This provides peace of mind with:

- The flexibility for employees to find the right doctor wherever they may be
- Network options for employers' distinct needs

## Around the Country

No matter where your employees go in the U.S., they can have the peace of mind of knowing that they are covered. HAP's partnership with Aetna Signature Administrators® offers access to Aetna's national PPO network\* outside of Michigan and Northwest Ohio\*\*, including:

- More than 1.4 million providers
- More than 6,100 hospitals
- Thousands of Minute Clinic® locations

## Urgent and emergency services anywhere around the world

Let your employees focus on enjoying their travel, and HAP will make sure they stay well wherever they may go in the world with:

- Urgent care services for members who are ill or injured while traveling
- Emergency services outside our network, including hospital stays, doctor visits and medications
- Emergency assistance through Assist America when traveling more than 100 miles from home or outside the country

\* Applies to all PPO members, and EPO members who permanently reside outside of HAP's service area that are enrolled in an out-of-area subgroup. Does not apply to HMO members.

\*\* Network access in the following counties in northwest Ohio will continue to be offered through HAP: Defiance, Williams, Fulton, Lucas, Henry, Wood and Ottawa.

# HAP has a plan that fits your unique needs

**Health Maintenance Organization (HMO)** plans offer members a more affordable option for their healthcare needs. HMOs give your employees access to certain doctors and hospitals within its network. Each member must have a primary care physician (PCP), and each family member can have a different PCP. HMO members do not need a referral to see a specialist\*

**Preferred Provider Organization (PPO)** plans provide members with more flexibility and a more expansive network than an HMO plan. They do not need to choose a PCP, nor do they need a referral to see in-network or out-of-network providers\*. They are also able to lower out-of-pocket costs by staying in-network.

**Exclusive Provider Organization (EPO)** plans combine the flexibility of a PPO with the cost savings of traditional HMOs. These plans offer a larger network of providers than HMOs without the need to choose a PCP.

## How our plans compare:

	HMO	PPO	EPO
Summary	An HMO plan is traditionally a more affordable option, with care coordinated through a primary care physician	Members will have lower out-of-pocket costs when they stay inside of their network. Flexibility to seek services throughout Michigan as well as national coverage	Combines the cost savings of HMOs with the flexibility of a larger network of PPO providers throughout Michigan and 7 counties of northwest Ohio.
PCP Requirements	Members must choose a primary care physician	Members are not required to choose a primary care physician	Members are not required to choose a primary care physician
Referrals for specialists required by HAP*	No*	No*	No*
Out-of-network coverage	Out-of-network care is not covered unless emergency	Yes	Out-of-network care is not covered unless emergency
Out of-network emergency care	All HAP members have worldwide emergency and urgent care coverage, as well as access to 24/7 telehealth services.		
Student coverage away from home	Yes	Yes	Yes
Prescription drug coverage	Yes	Yes	Yes
Preventative care programs	Yes	Yes	Yes
Find doctors and providers online	Yes	Yes	Yes

\* Some services require prior authorization.

## Delivering comprehensive health coverage & well-being programs for healthy companies.

Learn more by logging into your HAP account.

### **Network Coverage for Vision and Dental Benefits**

- Vision care for Small and Large Groups is provided by EyeMed® Vision Network, a vast network including Henry Ford OptimEyes®
- Small Groups have access to high-quality dental coverage through the Delta Dental® Network

### **HAP Virtual Care Plans with \$0 Copays**

- Pivotal HMO plans for Large Groups

### **HAP is Here with Strong Partnerships to Help Manage your Health & Well-being**

- Maternity services through ProgenyHealth®
- Diabetes management through Livongo®
- Care Management programs to help members manage their chronic and complex conditions

### **Rx Drug Coverage for Group Plans**

- Money-saving tips for prescription drugs
- Home-delivery mailing service and 90-day drug supply programs
- Drug formulary regularly reviewed and updated to ensure members have access to safe, cost-effective and high-quality drugs

### **Member-Exclusive Resources through Member Portal**

- 24/7 Doctor-access via telehealth services
- List of covered prescription drugs
- Specific information on your employer's group plan
- Access ID card and EOB's electronically
- Search for doctors and hospitals, get estimated health costs

### **Health and Wellness Perks**

- iStrive® personalized digital wellness tools
- Weight management programs
- Tobacco cessation support

### **Member discounts**

- Members have access to various health & fitness programs, as well as nutrition stores and vendors
- Active&Fit™ fitness membership

Discover the many options available. If you have any questions or want to discuss your employer group's program in more detail, contact your HAP or HAA representative.

Let HAP be your  
health plan partner

**HAP  
IS HERE**

(800) 427-7587

Let's talk about the health plan options  
that are right for you and your employees.

For more information, visit [hap.org/employers](https://hap.org/employers).



HAP and its subsidiaries do not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation or health status in the administration of the plan, including enrollment and benefit determinations.