



Why Choose HAP?



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Your health care plan isn't just for emergencies. It should support your health each and every day.

HAP does just that. We offer benefits, programs and services that other health plans don't have. And, when you need support, we're here.

Your health care needs are individual and personal. And so is the service you get from HAP.

Quality coverage

When it comes to quality health care, we have you covered. We offer a variety of plans because health care isn't one-size-fits-all. Let us help you find a plan to fit your needs and budget. Expert HAP representatives are waiting to help you pick the perfect one.

Please call **(855) WITH-HAP (948-4427) (TTY: 711)**
for help choosing a HAP plan.

Real people

To make it easy to use your new HAP health care plan, we have a team of customer service coordinators to help you get started. When you enroll, a coordinator will call to welcome you and explain your benefits. They'll also tell you how our programs and services can keep you healthy and save you money. We're real people. And we're here to answer your questions, provide guidance and take care of your concerns.

Protecting your time, money and peace of mind

Your health and well-being depend on getting the care you need. We help you get it quickly, wherever you need it and at the lowest cost. Our Health Care Cost Estimator, online doctor visits and around-the-world emergency care are just a few ways we make your health care easy, affordable and worry-free.

Health Care Cost Estimator

Treatment costs vary widely among doctors and facilities. Knowing the costs before you get care can help you choose providers. Use HAP's online Health Care Cost Estimator to estimate your costs for doctor visits and procedures. You can search by treatment type or medical condition and compare costs among doctors and facilities.

24/7 online doctor visits

Talk to a doctor any time of the day or night wherever you are. HAP's telehealth partner Amwell® gives you easy, affordable access to licensed, board-certified doctors 24/7 on a secure site. They can help you with nonemergency medical issues and prescriptions. You can use this service online or by mobile app.

Emergency services and urgent care

When you're hurt or sick, you need fast, no-hassle care. With HAP, no matter where you are, you're covered for:

- **Emergencies:** For a severe medical emergency, such as a broken bone, chest pains, difficulty breathing or a severe burn, you're covered. You can go to any emergency room, anywhere in the world.
- **Urgent care:** An urgent care center may be faster and less costly than an emergency room. For health issues not life-threatening, you can go to any HAP-affiliated urgent care center in Michigan. They're equipped to handle issues such as sprains, cuts that need stitches, minor burns, back pain, the flu and more.
- **CVS Minute Clinics:** HAP members can access convenient care at CVS Minute Clinics. Their nurse practitioners and physician assistants can help with nonemergency conditions and prescriptions. Minute Clinics are open seven days a week, including nights and weekends. No appointment is needed, and the cost is the same as a PCP office visit.
- **Travel assistance:** For travel emergencies, HAP members have 24/7 access to Assist America. Their expert call center staff can help you find a doctor or hospital; get transportation; and replace prescriptions, lost luggage or documents and more. It's available when you're more than 100 miles from home or in another country. Assist America also provides free identity theft protection.

Students Away at School

If you have kids away at school, you want them to get health care when they need it. HAP covers students with HMO coverage for medical emergencies and urgent care. And – with prior approval – they can get services such as, flu shots, allergy injections, covered prescriptions and some services for managing chronic conditions.

For more information,
visit hap.org/studentsaway.

Support on your health care journey

From award-winning wellness programs to care management, we'll support you in getting and staying healthy.

iStrive® for Better Health

iStrive® is our digital wellness manager. It offers free tools and programs to help you reach your health and wellness goals. Powered by WebMD® Health Services, it's personalized for each member. iStrive can help you assess your health, set and manage goals and make choices to improve your well-being.

Member extras

HAP offers a variety of health and wellness discounts. We can help you with gym memberships, weight loss programs and more. We also have many online tools and resources. Check out our member website, **hap.org**, our mobile app and Balanced Living blog, which you can find at **hap.org/balancedlivingblog**.



Care Management programs

Chronic and complex conditions can be hard to manage. They can require multiple health care providers, prescriptions, appointments and treatments. The programs help take care of medical concerns so you can take care of you.

Chronic conditions can present you with health and lifestyle challenges. Our goal is to give you the tools to manage them. HAP's nurses provide one-on-one coaching to help you make smart choices and learn to manage your condition. The program focuses on conditions such as asthma, chronic obstructive pulmonary disease, coronary artery disease, diabetes and heart failure. You can also talk with behavioral health specialists and pharmacists for help with emotional, behavioral and medication issues.

Care Management is a free program for HAP members with complex conditions and those transitioning between care settings. A registered nurse works closely with you and your doctor to get you the right care. And they can help remove any barriers to getting the services you need. This may include help with medications, equipment, supplies, appointments, tests, therapy, home visits and community resources. We want to help avoid return trips to the emergency room or hospital.

Comfort and Palliative Care

The Comfort and Palliative Care program is a prehospital program. It provides 24/7 support for members managing end-stage illnesses or conditions. The goal is to increase comfort and reduce unnecessary emergency room visits and hospitalizations. It provides in-home health care services with both curative and palliative treatment options. And, when appropriate, the program helps with transition care to hospice services.

Let us make health care easy for you

From our customer service coordinators, to the leading doctors and hospitals we work with, to all the extra benefits we include in our plans, our members are at the heart of all we do.

Please visit hap.org/plans or call a HAP representative at **(855) WITH-HAP (948-4427) (TTY: 711)** to learn more.



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Subsidiaries

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