

Health insurance *that's built for you*



**Michigan
Public School
Employees'
Retirement
System**



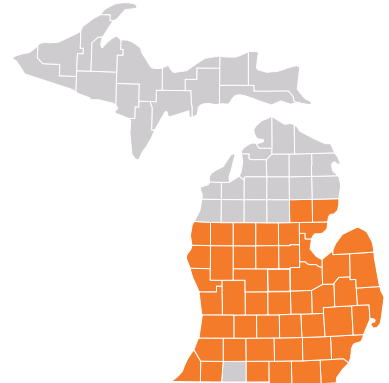
Retire with HAP



Plans we offer

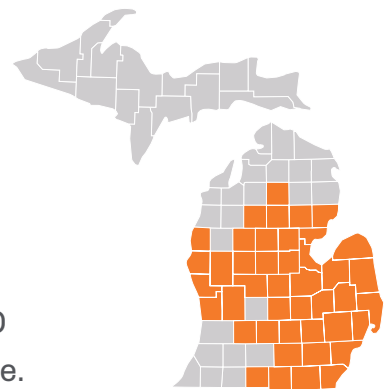
HAP Senior Plus HMO-POS (Medicare Advantage-Eligible Plan)

The Senior Plus HMO-POS plan provides members with medical, pharmaceutical, vision and hearing coverage through the HAP HMO network with \$0 monthly contribution. When traveling to any of the 49 states outside the Michigan HMO service area, the Enhanced Travel Benefit allows Medicare Advantage members to seek care with any contracted Medicare provider for a covered benefit at the same cost share as in network.



HAP HMO-POS (Non-Medicare)

The HAP HMO-POS Non-Medicare plan provides members with medical, pharmaceutical, vision and hearing coverage through the HAP HMO network with \$0 monthly contribution. The HMO-POS plan gives Non-Medicare members the option to choose from providers inside or outside the Michigan HMO network. Generally, in-network care will cost the member less. When traveling to any of the 49 states outside the Michigan HMO network, out-of-network care will be subject to higher cost share.



Proud supporter of union labor for more than 60 years.

With a proud history of providing health care to labor groups, HAP is committed to ensuring that union retirees and their families are provided high-quality and affordable plans. Your home for retirement is HAP.

Visit: hap.org/mpsers

Largest Michigan-based **HMO network***

As a member, you can choose from thousands of doctors, in addition to most of Michigan's leading hospitals.

- Ascension Genesys Hospital
- Ascension Providence Hospital
- Ascension St. John Hospital
- Corewell Health
(formerly Beaumont and Spectrum)
- Covenant HealthCare
- Detroit Medical Center
- Henry Ford Health
- McLaren Health Care
- Mercy Health
- Michigan Medicine
- ProMedica
- Trinity Health
- *And more*

*Ideon Network Analytics, Q1 2024

Where top doctors and specialists call home

The extensive network ensures comprehensive health care coverage for all members from primary care and specialty care to pharmacy and ancillary services. Members may also seek care outside Michigan in all 49 states.*

*Out-of-network care will subject members and non-members to higher cost share.



Benefits summary



HAP is more than doctors and deductibles

HAP offers low costs for doctor visits, specialists, and urgent care. Plus, know your out-of-pocket expenses upfront.

	HAP Senior Plus HMO-POS Medicare Advantage-Eligible	HAP HMO-POS Non-Medicare
Deductible	\$550 single	\$600 single/\$1,200 family
Coinsurance	10%	10%
Telehealth	Covered	Covered
Primary care office visit	\$0 copay	\$25 copay
Specialist office visit	\$35 copay	\$40 copay
Emergency care visit	\$135 copay	\$150 copay
Urgent care visit	\$45 copay	\$60 copay
Laboratory and pathology	Covered	10% coinsurance after deductible
Radiology	\$10 copay after deductible	10% coinsurance after deductible
Inpatient hospital services	10% coinsurance after deductible	10% coinsurance after deductible
Outpatient surgery	10% coinsurance after deductible	10% coinsurance after deductible
Skilled nursing	Days 1-20: \$0; Days 21-100: 10% coinsurance after deductible	10% coinsurance after deductible
Physical therapy	\$10 copay	\$25 copay
Chiropractic services	\$10 copay	\$25 copay

For complete benefit summaries, visit: hap.org/mpsers

Visit: hap.org/mpsers

Hearing benefits



**Get new
hearing aids
every year!**

HAP partners with NationsHearing so members can receive free tests and follow-up visits.

Service	Coverage
Hearing test	First test covered in full
Follow-up visits	First three visits covered in full
Warranty	36 months on each device
Money-back guarantee	60 days (no restocking fee)
Batteries	60 batteries for non-rechargeable devices per year per aid (3-year supply)

Hearing Services

\$0 copay per annual hearing aid evaluation and fitting exam with a NationsHearing provider

Diagnostic hearing and balance evaluations performed by provider to determine if member needs medical treatment are covered as outpatient care when furnished by a physician, audiologist, or other qualified provider (office visit copay will apply).

Members must obtain hearing aids from a NationsHearing provider. Services include one routine hearing exam per calendar year, fitting and evaluation, and up to two hearing aids per calendar year. Copay will depend on selected technology level; see cost table below.



Technology coverage costs

Technology level	Medicare Advantage member cost*	Non-Medicare member cost*
Advanced	\$499	\$499
Premium	\$799	\$799

*Cost for one hearing aid

Visit: hap.org/mpsers

Embrace the health benefits school employees deserve.



No visit limits

on coverage for routine and specialty care.

No referral

needed to see a specialist.



Health and wellness programs

to make positive changes for good health.

Covered

preventive services and lab work.



Care management

Chronic health issues such as asthma or COPD.

Worldwide

emergency medical and urgent care.



Nationwide pharmacy coverage

Fill your scripts at network pharmacies across the country.

ID theft protection

24/7 card surveillance through AssistAmerica.



Diabetes care

Support for type 1 and 2 diabetes

hap.org/diabetescare



Global travel protection through AssistAmerica

Emergency medical services while traveling more than 100 miles from home



24/7 telehealth/virtual visits

hap.org/health-programs/telehealth-services

Take HAP with you on your mobile device!

HAP mobile app features:

- View digital ID cards
- Find a doctor, specialist, or care provider
- Securely access benefit and plan information
- View claims and explanation of benefits
- Download pharmacy and prescription info



Enhanced Travel Benefit

When traveling to any of the 49 states outside the Michigan HMO service area, the Enhanced Travel Benefit allows Medicare Advantage members to seek care with any contracted Medicare provider for a covered benefit at the same cost share as in network.

hap.org/mpsers/benefits-and-services/network



SilverSneakers® fitness benefit

Medicare Advantage members, keep on moving! SilverSneakers gives you access to gyms and 200+ online fitness classes.



SilverSneakers LIVE virtual classes

Enjoy guided classes for all fitness levels from the comfort of home.



Download the app

Download the **SilverSneakers GO** mobile app with workout plans, location finder and more.

Active&Fit for non-Medicare members

The Active&Fit Direct™ program lets you join gyms or stream workouts for just \$28/month, no contract.

What else to expect with Active&Fit...

- Bring your spouse/partner! Work out together.
- Track your progress: 250+ wearables and apps supported.
- Free fitness tips and classes: Stay motivated with Facebook and YouTube communities.
- Personalized coaching: Get expert help (fitness, nutrition, stress, sleep).

hap.org/mpsers/benefits-and-services/gym-memberships

Extra benefits



Living healthy has its rewards

When you stay on top of your wellness screenings and tests, you'll earn rewards from HAP. The Healthy Living Reward Program for Medicare Advantage members rewards for tests and services you're probably already planning on getting.

hap.org/healthyliving

iStrive for better health

Enjoy a wealth of digital tools and programs to help be the healthiest that you can be. iStrive is HAP's digital wellness manager, powered by WebMD Health Services. It gives you and covered spouses a secure, personalized snapshot of your current health and well-being status that can be used to prioritize areas of your health.

Take part in fun challenges, learn about health issues and sync over 140 fitness devices like Fitbit, Nike and MapMyRun.

hap.org/health-programs/istrive

Member discounts

With our HAP member discounts, you get savings on health and wellness-related activities and services.

hap.org/member-discounts



Visit: hap.org/mpsers

Why choose HAP



With HAP you're treated like a neighbor, not a number.

“

At 63, I was diagnosed with cancer and given four to six months to live. Whenever I called HAP, I knew that within two minutes I would get a real person on the phone. That's unheard of in this day and age. HAP insurance let me focus on healing and the customer service was nothing short of amazing. Now, I'm cancer-free.

”

Lee W.

Flint, MI



Visit: hap.org/mpsers

New to Medicare?



Here's what you can expect:

- You'll receive a reminder from HAP before your 65th birthday.
- When you turn 65, contact the Michigan Office of Retirement Services (ORS) to start your enrollment into Medicare Advantage.
- New members will receive a welcome member guide filled with helpful getting started information.



Enroll in HAP today!

Get in touch with ORS to start your enrollment into a HAP Non-Medicare or Medicare Advantage Plan.

For plan benefit information, connect with a HAP Customer Service representative.

By phone

HAP Medicare Advantage
(800) 801-1770 (TTY: 711)

Non-Medicare
(800) 422-4641 (TTY: 711)

Online

Visit **hap.org/mpsers**
and schedule an
appointment online

Visit: hap.org/mpsers



Michigan's home
for health insurance™

Michigan Public School
Employees' Retirement System

Retire with HAP benefits and live your best life.



Visit: hap.org/mpsers

Health Alliance Plan (HAP) has HMO-POS plans with Medicare contracts. Enrollment depends on contract renewal. 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.