

# HealthPlus PPO

**The smarter, better PPO that blends freedom and choice with the preventive care benefits that made HealthPlus famous. Now, you can experience:**

- One of the largest PPO provider networks in Michigan and nationally
- Ability to receive care from virtually any doctor or hospital without having to get a referral
- Coverage for routine preventive services
- Coverage for emergencies worldwide
- Disease management programs for diabetes, asthma and heart disease
- HealthQuest Perks program with discounts on fitness clubs, weight-loss programs and more
- Access to our Customer Service Department to answer any questions about the plan



## How the PPO Plan Works

### Smarter PPO Benefits

The HealthPlus PPO also includes the following:

- Routine preventive care including immunizations for children and adults with no dollar limit on preventive services\*
- Broad network of preferred providers to allow convenient access to in-network benefits
- A deductible that applies to the annual out-of-pocket maximum

\*There are age restrictions and limits for some services.

### In-Network Services

When you seek covered services from HealthPlus preferred PPO providers, you typically experience lower out-of-pocket costs. Preventive services are not subject to your deductible or coinsurance. And you'll pay a flat-dollar copay for physician office visits. While your deductible and coinsurance may apply to other services at the physician's office, your preferred provider will submit your claims to HealthPlus for you. You don't have to be concerned about paying the difference between the amounts

HealthPlus allows for a particular service and what the provider charges. HealthPlus has made it easier for members to receive care from a preferred provider, by developing an extensive network in Michigan and across the country.

Members may receive care from a provider in the following provider network(s) and receive an in-network benefit under his or her plan coverage:

- **Michigan** — HealthPlus contracts with Cofinity (formerly PPOM), a health care provider network that includes physicians, hospitals and other outpatient care facilities. The Cofinity network includes more than 150 hospitals and over 2,500 physicians.
- **Illinois** — Health's Finest Network (HFN)
- **Indiana** — Encore Health Network
- **Ohio** — Emerald Health Network
- **Outside of Michigan, Illinois, Indiana and Ohio** — If a member needs care in the United States outside of Michigan, Indiana, Illinois or Ohio, he or she may receive care from any provider in the First Health network and receive an in-network benefit under his/her coverage.

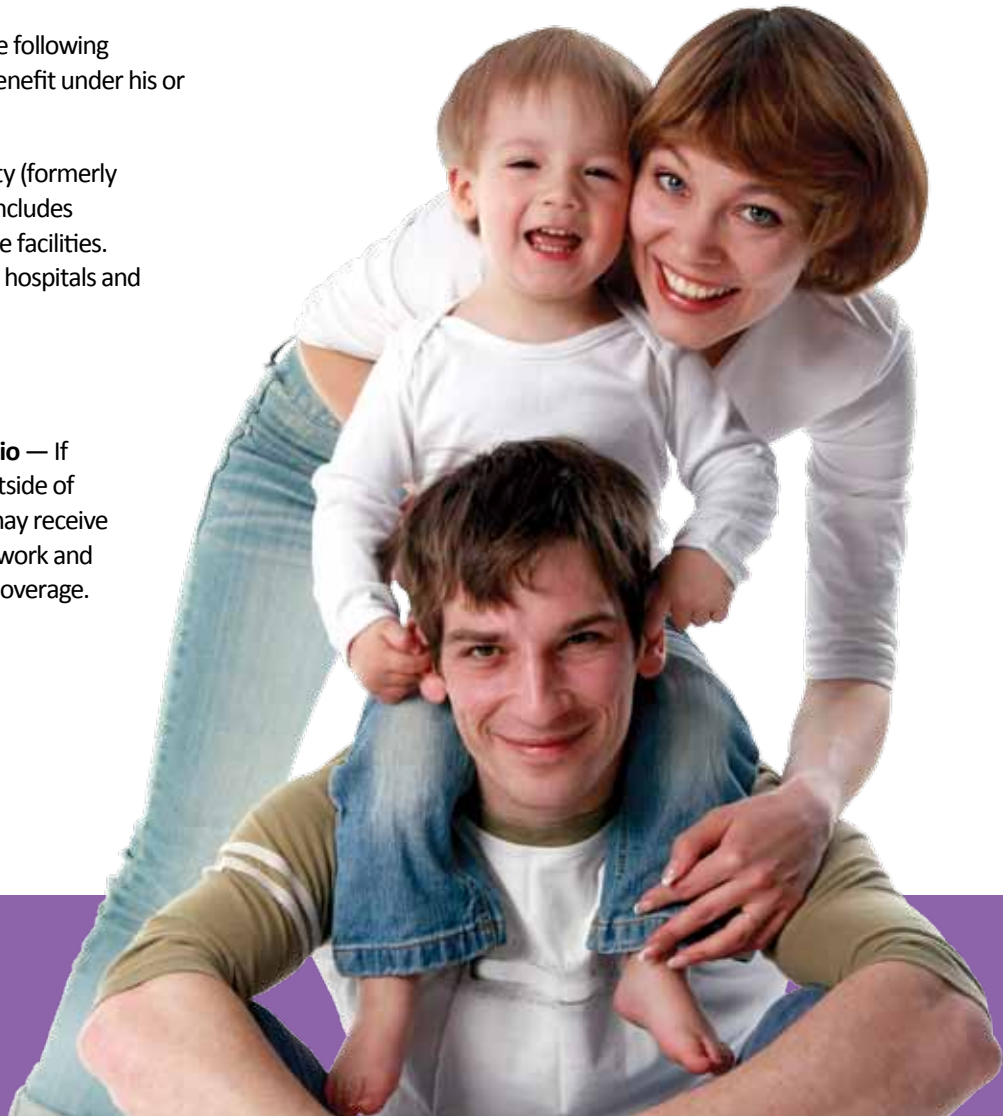
### Out-of-Network Services

When you obtain care from non-preferred providers (physicians who do not participate with HealthPlus PPO), you will pay a greater portion of the cost of your care with higher deductibles, coinsurance and copays, and you may need to submit your own claims.

Your care is covered only after you have satisfied your total annual deductible, so you may have to pay the total cost for services until the deductible is met. And, your non-preferred provider may bill you for the difference between their charge and the amount that HealthPlus allows for that particular service.

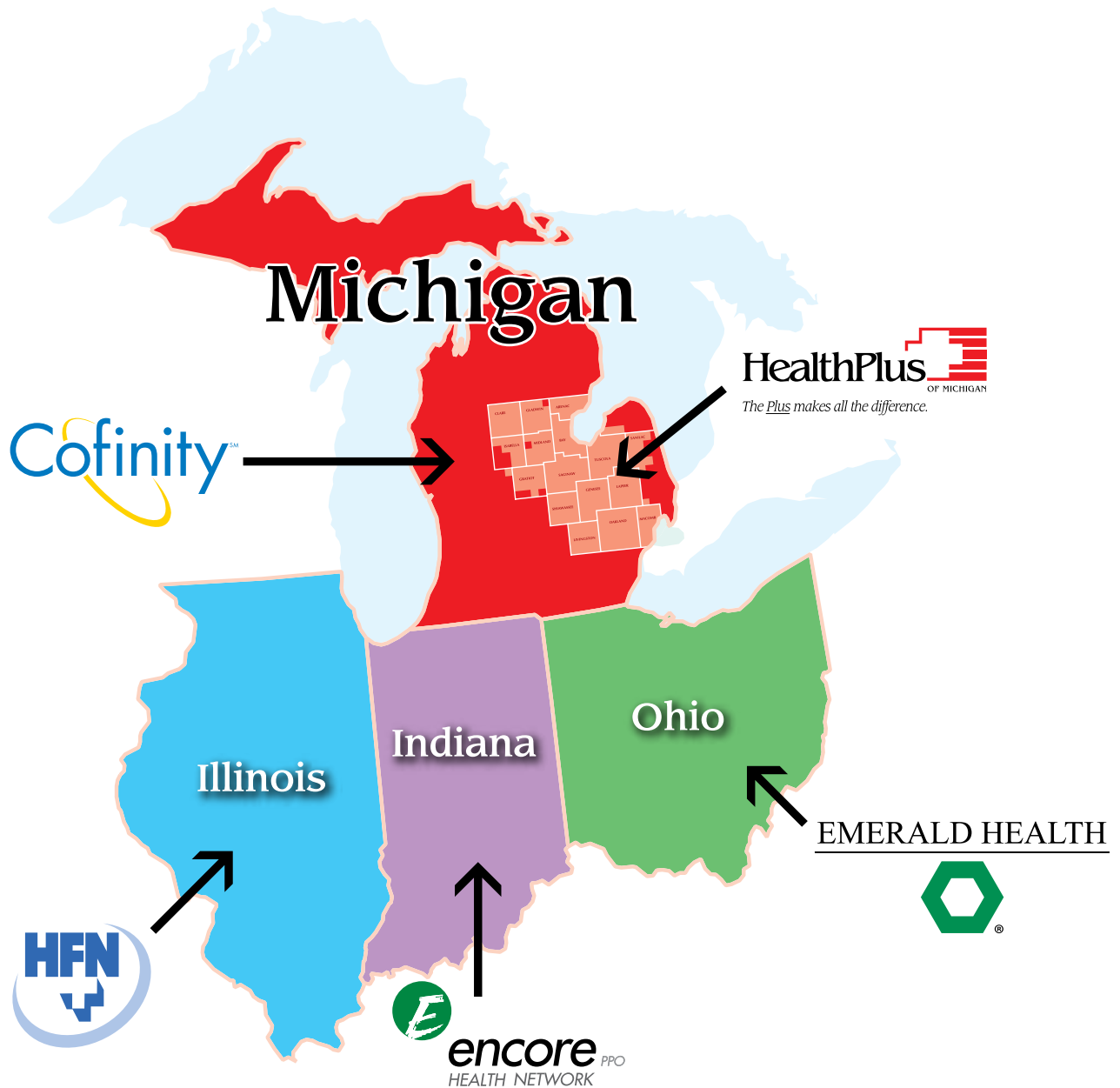
### Prior Authorization

As a PPO member, you are required to obtain prior authorization from HealthPlus for certain services and/or supplies. If you do not obtain prior authorization and the service or supplies you receive are not medically necessary, you will be responsible for the entire cost. Services that require prior authorization are detailed in the "Handbook" section of your PPO Benefit Guide. You should check with HealthPlus to be sure the service you are about to receive has the necessary prior authorization. Phone numbers for prior authorization are shown on the back of your HealthPlus PPO ID card.



## HealthPlus Preferred Provider Network

Our preferred provider network provides coverage to HealthPlus PPO members throughout the United States using these provider networks.



**First Health**  
A Coventry Health Care Company

Throughout the remainder of the United States, coverage is provided by First Health.

## Travel Coverage

HealthPlus PPO covers you wherever you go in the United States. If you need care outside of the HealthPlus preferred PPO Network, call GlobalCare at the number listed on the back of your PPO ID card, and you will be directed to a HealthPlus preferred provider.

## Emergency Coverage 24/7

HealthPlus covers emergency care 24 hours a day, seven days a week, anywhere in the world. If you have a life-threatening emergency, call 911 or go to the nearest emergency facility. If you are hospitalized, you or your representative should contact HealthPlus within 24 hours or as soon as possible. If you see a non-preferred provider, you may be charged the balance after HealthPlus has paid the PPO-allowed amount.

## HealthQuest Health and Wellness Online

Our informative website provides an invaluable source of interactive information on how to eat right, get fit and stay healthy. You may record and manage your own personalized health management plan so your health history is easy to access when you need it. Plus, we have tools to help you set up health-smart goals like smoking cessation or weight loss and keep track of your progress.

## Glossary of Terms

**Coinsurance** – A fixed percentage of the cost of covered services you will pay after your deductible, if any, has been met.

**Copayments** – A fixed percent or dollar amount that a member pays for covered services. The copayment is due at the time of service or when billed by the provider.

**Deductible** – A fixed dollar amount you must pay each benefit year before certain services are covered by your health plan. Some services are not subject to the deductible.

**In-Network Benefits** – Benefits that are covered when you receive care from a Preferred Provider.

## HealthQuest Perks\*

HealthPlus wants to help you attain your health goals and feel better about yourself. So our HealthQuest Perks program provides valuable discounts on fitness and weight-loss programs, as well as on medical supplies such as blood pressure cuffs, pedometers and weight scales. Enjoy discounts on services and products from BarnesandNoble.com, Edgepark Medical Supply, EyeMed Vision Care, Hurley Health & Fitness Center, Jenny Craig, Laptop Lunches, Moosejaw, Snap Fitness, and Weight Watchers. Plus, as an added incentive with our Weight Watchers partnership, HealthPlus will reward you for participating in the Weight Watchers program of your choice! Simply complete 10 weeks of your Weight Watchers plan and HealthPlus will reimburse half of your cost (a maximum reimbursement of \$83)!

## Have Questions?

Get answers on our HealthPlus website [www.healthplus.org](http://www.healthplus.org) or call our Customer Service Department at 1-888-212-1512.

\*HealthQuest Perks is a value-added program, and the services and products made available under this program are not covered benefits otherwise payable under HealthPlus PPO. HealthPlus, its affiliates, subsidiaries, agents and assigns, make no representations or warranties regarding the quality, price or effectiveness of the services or products, or the credentialing of the providers, made available by HealthQuest Perks.

**Non-Preferred Provider** – Doctors, hospitals and other medical professionals who are not in our PPO provider network.

**Out-of-Network Benefits** – Benefits that are covered when you receive care from a Non-Preferred Provider, which may involve higher out-of-pocket costs.

**Preferred Provider** – Doctors, hospitals and other medical professionals who belong to our PPO provider network.

**Prior Authorization** – Review and approval of a requested service, prior to receiving.

Refer to the Certificate of Coverage, Benefit Rider(s) and Schedule of Benefits for details on copayments, deductibles and coinsurance and services to which they apply.



*The Plus makes all the difference.*

**PPO Customer Service 1-888-212-1512**

**T.D.D. 1-800-992-5070**

**Visit our website at [www.healthplus.org](http://www.healthplus.org)**

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