HMO PLUS Benefit Summary
Pre-65 Retirees

Physicians Health Plan
The Plan of Choice

Plan MPL06900

TYPE OF BENEFITS	NETWORK BENEFITS	NON-NETWORK BENEFITS
ANNUAL DEDUCTIBLE	None	$200 per individual/$400 per family
ANNUAL OUT-OF-POCKET MAXIMUM	$3,000 per individual/$6,000 per family	$3,000 per individual/$3,000 per family
LIFETIME MAXIMUM POLICY	Unlimited	Unlimited
	AMOUNT COVERED	**AMOUNT COVERED**
PHYSICIAN OFFICE VISITS		
Office visits for illness or injury	100% after $10/visit	80%of Eligible Expenses (EE) after deductible
Routine physical exams	100% after $10/visit	Not covered
Well baby and well child care	100% after $10/visit	Not covered
Immunizations	100%	Not covered
Family planning; birth control devices; voluntary sterilization	100% after $10/visit	Not covered
Maternity care (prenatal and postnatal services)	100%	80% of EE after deductible
Injections/infusions	100%	80% of EE after deductible
INPATIENT HOSPITAL		
Unlimited days in a semi-private room	100%	80% of EE after deductible
Special care units	100%	80% of EE after deductible
Necessary ancillary hospital services	100%	80% of EE after deductible
Surgery and related services	100%	80% of EE after deductible
Anesthesia and its administration	100%	80% of EE after deductible
Transplant services (at designated facilities)	100%	Not covered
Maternity care (hospital services)	100%	80% of EE after deductible
Physician services including consultation	100%	80% of EE after deductible
Physician obstetrical services (delivery)	100%	80% of EE after deductible
OUTPATIENT HOSPITAL		
Surgery and related services	100%	80% of EE after deductible
Diagnostic X-ray and laboratory	100%	80% of EE after deductible
CT scans, PET scans, MRA, MRI and Nuclear Medicine	100%	80% of EE after deductible
EMERGENCY/URGENT SERVICES		
At hospital emergency department	100% after $50/visit W*aived if admitted for an inpatient stay*	Same as Network benefit
At urgent care facility (after hour services)	100% after $10/visit	Same as Network benefit
At non-network physician's office outside the service area	100% after $10/visit	Same as Network benefit
BEHAVIORAL HEALTH SERVICES		
Inpatient treatment (including detoxification)	100%	80% of EE after deductible
Residential treatment program for substance use disorders	100%	80% of EE after deductible
Intermediate treatment	100%	80% of EE after deductible
Outpatient therapy visits and testing for mental health conditions	$0/visit for first 20 visits in a calendar year. For each visit (21 or more) in a calendar year: $10/visit	80% of EE after deductible
Outpatient therapy visits and testing for substance use disorders	100%	80% of EE after deductible
All other outpatient items and services (such as ECT)	100%	80% of EE after deductible

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	AMOUNT COVERED	AMOUNT COVERED
OTHER SERVICES		
Home health care	100%	80% of EE after deductible
	Combined network and non-network benefits limited to 60 visits per CY	
Skilled nursing facility/ inpatient rehabilitation facility	100%	80% of EE after deductible *Limited to 100 days per CY*
Hospice care	100%	80% of EE after deductible
Ambulance services	100%	Same as Network benefit
Prosthetic devices	100%	80% of EE after deductible
Durable medical equipment	100%	80% of EE after deductible
Outpatient rehabilitation therapy	100% after $10/visit	80% of EE after deductible
	Combined network and non-network limitations apply	
Infertility treatment	100% *Limited of $10,000 per CY*	Not covered
Chiropractic services	100% after $10/visit *Limited to 20 visits per CY*	Not covered
Nutritional counseling services	100% after $10/visit *Limited to 3 sessions per CY*	Not covered
Tobacco cessation program	100%	Not covered
Hearing aids	100% *Limited to either one monaural to a maximum benefit of $880 or one binaural to a maximum of $1600; every 36 months*	Not covered

Certain services must be authorized in advance to receive full coverage. Failure to obtain prior authorization when required may result in reduced or no benefit. Complete details are found in your PHP Certificate of Coverage.

Covered Health Services must be Medically Necessary as determined by PHP medical policy and nationally recognized guidelines

Member materials, including the PHP Certificate of Coverage, can be found online at our Member Packet Portal. Members may use their member ID number to access benefit information on the Member Packet Portal through our web site at www.phpmm.org.

NOTE: This policy is not subject to a pre-existing condition limitation.

Except as may be specifically provided through a Rider to the policy, exclusions include:

- Routine dental care
- Cosmetic surgery
- Experimental procedures
- Prescription drugs
- Custodial care, bed care, convenience care, day care, domiciliary care
- Vision services

For additional information about exclusions and limitations, visit our web site, or contact the PHP Customer Service Department to review the PHP Certificate of Coverage for this benefit plan.

This Summary of Benefits is intended only to highlight the benefits provided under HMO PLUS and should not be relied upon to fully determine coverage. This health plan may not cover all health care expenses. Please refer to the PHP Certificate of Coverage for a complete listing of covered services, limitations and exclusions and a description of all the terms and conditions of coverage. If this description conflicts in any way with the policy issued to the enrolling group, the policy will prevail. For answers to questions about information, which appears in the summary, call our Customer Service Department at 517.364.8500 or 800.832.9186.

Important Notice on The Patient Protection and Affordable Care Act

PHP believes this Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (PPACA). As permitted by the PPACA, a grandfathered health plan can preserve certain basic health coverage that was all ready in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the PPACA that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the PPACA, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to our Customer Service Department.

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