

Low Premium Silver Zero  
40356MI001000602

Coverage for: Individual and Family | Plan Type: HMO



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, contact [HAPCareSource.com](http://HAPCareSource.com) or call 844-539-1733. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at [healthcare.gov/sbc-glossary](http://healthcare.gov/sbc-glossary).

| Important Questions   | Answers  | Why This Matters:  |
|---|--|--|
| What is the overall <a href="#">deductible</a> ?                                | \$0 individual/\$0 family per Benefit Year   | See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers.  |
| Are there services covered before you meet your <a href="#">deductible</a> ?    | Yes  | This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount.  |
| Are there other <a href="#">deductibles</a> for specific services?              | No   | You don't have to meet <a href="#">deductibles</a> for specific services.  |
| What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ? | Not applicable   | This <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.   |
| What is not included in the <a href="#">out-of-pocket limit</a> ?               | Not applicable   | This <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.   |
| Will you pay less if you use a <a href="#">network provider</a> ?               | Yes. See <a href="http://HAPCareSource.com">HAPCareSource.com</a> or call 844-539-1733 for a list of <a href="#">network providers</a> . | This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services. |
| Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?    | No   | You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .   |

| Common Medical Event   | Services You May Need                                  | What You Will Pay   |  |  | Limitations, Exceptions, & Other Important Network Provider Information*   |
|--|--|---|--|--|--|
|  |  | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-Network Provider (You will pay more) | Non-IHCP Out-of-Network Provider (You will pay the most) |  |
| <b>If you visit a health care <a href="#">provider's office or clinic</a></b>  | Zero cost telehealth partner                           | No charge   | No charge  | Not covered  | Refer to your Evidence of Coverage   |
|  | Primary care visit to treat an injury or illness.      | No charge   | No charge  | Not covered  | None   |
|  | <a href="#">Specialist</a> visit                       | No charge   | No charge  | Not covered  | None   |
|  | <a href="#">Preventive care/screening/immunization</a> | No charge   | No charge  | Not covered  | You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.  |
| <b>If you have a test†</b>   | <a href="#">Diagnostic test</a> (x-ray, blood work)    | No charge   | X-ray: No charge<br>Lab: No charge               | Not covered  | None<br>None   |
|  | Imaging (CT/PET scans, MRIs)                           | No charge   | No charge  | Not covered  | None   |
| <b>If you need drugs to treat your illness or condition†</b><br>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://HAPCareSource.com">HAPCareSource.com</a> . | Preventive drugs                                       | No charge   | No charge  | Not covered  | Up to a 90-day supply when filled at:<br>Retail for Generic Drugs in Tiers 0-3<br>Mail Order for drugs in Tiers 0-3<br>All others limited to a 30-day supply<br>Any copays shown are for a 30-day supply. 90-day supplies for Retail are 3 times the copay and for Mail Order are 2.5 times the copay. |
|  | Generic drugs  | No charge   | No charge  | Not covered  |  |
|  | Preferred brand drugs                                  | No charge   | No charge  | Not covered  |  |
|  | Non-preferred brand drugs                              | No charge   | No charge  | Not covered  |  |
|  | <a href="#">Specialty drugs</a>                        | No charge   | No charge  | Not covered  |  |
| <b>If you have outpatient surgery†</b>   | Facility fee (e.g., ambulatory surgery center)         | No charge   | No charge  | Not covered  | None   |
|  | Physician/surgeon fees                                 | No charge   | No charge  | Not covered  | None   |

\*For more information about limitations and exceptions, see the [plan](#) or policy document at [HAPCareSource.com](http://HAPCareSource.com) or call 844-539-1733.

†Prior authorization may be required, for more details see [www.caresource.com/mp-MI-pa](http://www.caresource.com/mp-MI-pa).

| Common Medical Event   | Services You May Need                            | What You Will Pay   |   |  | Limitations, Exceptions, & Other Important Network Provider Information*  |
|--|--|---|---|--|---|
|  |  | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-Network Provider (You will pay more)                        | Non-IHCP Out-of-Network Provider (You will pay the most) |   |
| If you need immediate medical attention                                    | <a href="#">Emergency room care</a>              | No charge   | No charge   | No charge  | Emergency room copay or coinsurance is waived if you are admitted to the hospital directly from the Emergency Department.   |
|  | <a href="#">Emergency medical transportation</a> | No charge   | No charge   | No charge  | Refer to your Evidence of Coverage  |
|  | <a href="#">Urgent care</a>                      | No charge   | No charge   | No charge  | If you receive services in addition to <a href="#">urgent care</a> , additional <a href="#">copayments</a> , <a href="#">deductibles</a> , or <a href="#">coinsurance</a> may apply.  |
| If you have a hospital stay†   | Facility fee (e.g., hospital room)               | No charge   | No charge   | Not covered  | None  |
|  | Physician/surgeon fees                           | No charge   | No charge   | Not covered  | 1 visit per physician per day   |
| If you need mental health, behavioral health, or substance abuse services† | Outpatient services                              | No charge   | No charge for office visits and No charge for other outpatient services | Not covered  | None  |
|  | Inpatient services                               | No charge   | No charge   | Not covered  | None  |
| If you are pregnant  | Office visits                                    | No charge   | No charge   | Not covered  | Cost sharing does not apply for preventive services. Depending on the type of services, <a href="#">coinsurance</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). |
|  | Childbirth/delivery professional services†       | No charge   | No charge   | Not covered  |   |
|  | Childbirth/delivery facility services†           | No charge   | No charge   | Not covered  | Your cost for inpatient services only. See above for physician delivery charges.  |

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| Common Medical Event  | Services You May Need                      | What You Will Pay   |  |  | Limitations, Exceptions, & Other Important Network Provider Information*   |
|---|--|---|--|--|--|
|   |  | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-Network Provider (You will pay more) | Non-IHCP Out-of-Network Provider (You will pay the most) |  |
| <b>If you need help recovering or have other special health needs</b> | <a href="#">Home health care</a> †         | No charge   | No charge  | Not covered  | Refer to your Evidence of Coverage for additional information.   |
|   | <a href="#">Rehabilitation services</a> †  | No charge   | No charge  | Not covered  | PT, OT limited to 30 visits Combined per Benefit Year. ST, Pulmonary, Cardiac, Manipulation therapy, and Post-cochlear implant aural therapy limited to 30 visits per Benefit Year.  |
|   | Physical/Occupational therapy              | No charge   | No charge  | Not covered  |  |
|   | Speech/Post-cochlear implant aural therapy | No charge   | No charge  | Not covered  |  |
|   | <a href="#">All other services</a>         | No charge   | No charge  | Not covered  |  |
|   | <a href="#">Habilitation services</a> †    | No charge   | No charge  | Not covered  | 30 visits Combined per Benefit Year  |
|   | Physical/Occupational therapy              | No charge   | No charge  | Not covered  | 30 visits per Benefit Year   |
| Speech therapy  | No charge                                  | No charge   | Not covered                                      | 45 Day limit per Benefit Year                            |  |
| <a href="#">Skilled nursing care</a> †                                | No charge                                  | No charge   | Not covered                                      |  |  |
| <a href="#">Durable medical equipment</a> †                           | No charge                                  | No charge   | Not covered                                      | Refer to your Evidence of Coverage                       |  |
| <a href="#">Hospice services</a>                                      | No charge                                  | No charge   | Not covered                                      | Refer to your Evidence of Coverage                       |  |
| <b>If your child needs dental or eye care</b>                         | Children's eye exam                        | No charge   | No charge  | Not covered  | 1 routine eye exam per Benefit Year  |
|   | Children's eyewear                         | No charge   | No charge  | Not covered  | Limited to one pair of glasses or contact lenses per Benefit Year. If medically necessary, a replacement pair of glasses is allowed. Refer to your Evidence of Coverage for additional eyewear options that may have an additional charge. |
|   | Children's dental check-up                 | Not covered   | Not covered                                      | Not covered  |  |

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## Excluded Services & Other Covered Services:

### Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- Abortion (Except in cases of rape, incest, or when the life of the mother is endangered)
- Acupuncture
- Cosmetic surgery
- Dental care
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Bariatric surgery
- Chiropractic care
- Infertility treatment
- Weight loss programs

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: 1-877-999-6442. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Michigan Department of Insurance: 1-877-999-6442.

### Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

### Does this plan meet the Minimum Value Standards? Not Applicable

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 844-539-1733

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 844-539-1733

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 844-539-1733

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 844-539-1733.

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

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About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

**Peg is Having a Baby**

(9 months of in-network prenatal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$0
- Hospital (facility) [copayment](#) \$0
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

- [Specialist](#) office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- [Diagnostic tests](#) (*ultrasounds and blood work*)
- [Specialist](#) visit (*anesthesia*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$12,700</b> |
|---------------------------|-----------------|

In this example, Peg would pay:

| <i>Cost Sharing</i>               |            |
|-----------------------------------|------------|
| <a href="#">Deductibles</a>       | \$0        |
| <a href="#">Copayments</a>        | \$0        |
| <a href="#">Coinsurance</a>       | \$0        |
| <i>What isn't covered</i>         |            |
| Limits or exclusions              | \$0        |
| <b>The total Peg would pay is</b> | <b>\$0</b> |

**Managing Joe's Type 2 Diabetes**

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$0
- Hospital (facility) [copayment](#) \$0
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

- [Primary care physician](#) office visits (*including disease education*)
- [Diagnostic tests](#) (*blood work*)
- [Prescription drugs](#)
- [Durable medical equipment](#) (*glucose meter*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$5,600</b> |
|---------------------------|----------------|

In this example, Joe would pay:

| <i>Cost Sharing</i>               |            |
|-----------------------------------|------------|
| <a href="#">Deductibles</a>       | \$0        |
| <a href="#">Copayments</a>        | \$0        |
| <a href="#">Coinsurance</a>       | \$0        |
| <i>What isn't covered</i>         |            |
| Limits or exclusions              | \$0        |
| <b>The total Joe would pay is</b> | <b>\$0</b> |

**Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$0
- Hospital (facility) [copayment](#) \$0
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic test](#) (*x-ray*)
- [Durable medical equipment](#) (*crutches*)
- [Rehabilitation services](#) (*physical therapy*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$2,800</b> |
|---------------------------|----------------|

In this example, Mia would pay:

| <i>Cost Sharing</i>               |            |
|-----------------------------------|------------|
| <a href="#">Deductibles</a>       | \$0        |
| <a href="#">Copayments</a>        | \$0        |
| <a href="#">Coinsurance</a>       | \$0        |
| <i>What isn't covered</i>         |            |
| Limits or exclusions              | \$0        |
| <b>The total Mia would pay is</b> | <b>\$0</b> |

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services