

**Summary of Benefits and Coverage:** What this Plan Covers & What it Costs  
**Ferris State University: EPO Plan 2**

**Coverage Period: 07/01/2021 - 06/30/2022**  
**Coverage for: Subscriber/Dependent | Plan Type: EPO**



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, visit us at PriorityHealth.com or call 1-800-956-1954. For general definitions of common terms, such as allowed amount, balance billing, co-insurance, co-payment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 1-800-956-1954 to request a copy.

Important Questions	Answers	Why this Matters
<b>What is the overall <u>deductible</u>?</b>	\$250 person / \$500 family Amounts you pay toward the <u>deductible</u> do not count toward any co-insurance maximums.	Generally, you must pay all of the costs from providers up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
<b>Are there services covered before you meet your <u>deductible</u>?</b>	Yes, the <u>deductible</u> doesn't apply to <u>preventive care</u> , certain services subject to flat dollar <u>co-pays</u> and prescription drugs.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without cost-sharing and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	\$8,550 person / \$17,100 family Your plan also has a co-insurance maximum. \$1,000 person / \$2,000 family The co-insurance maximum limits the total amount of co-insurance you will pay for certain covered services during a coverage period. The co-insurance maximum is included in the out-of-pocket limit. The out-of-pocket limit and co-insurance maximum for each benefit level is calculated separately.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	<u>Premiums</u> , <u>balance-billed</u> charges, health care this <u>plan</u> doesn't cover, and services that exceed an annual day/visit limit.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. See PriorityHealth.com or call 1-800-956-1954 for a list of <u>participating providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
<b>Do you need a</b>	No.	You can see the in-network specialist you choose without a

**referral to see a  
specialist?**

referral.



All co-payment and co-insurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$10 co-pay/ visit	Not covered	Deductible does not apply to certain services subject to flat dollar co-pays. Prescription drug co-pay may also apply when selected injectable drugs are provided. Prescription drugs for infertility treatment covered under the prescription drug benefit.
	Specialist visit	\$25 co-pay/ visit	Not covered	
	Other practitioner office visit	<ul style="list-style-type: none"> <li>•No charge for virtual care services</li> <li>•\$25 co-pay/ visit for evaluation/management services only at retail health clinics</li> <li>•10% co-insurance/ visit for family planning/ infertility services</li> <li>•10% co-insurance for Temporomandibular Joint Function (TMJ) treatment and Orthognathic surgery</li> </ul>	<ul style="list-style-type: none"> <li>•Virtual care services not covered</li> <li>•Retail health clinics not covered</li> <li>•Family planning/ infertility services not covered</li> <li>•Temporomandibular Joint Function (TMJ) treatment and Orthognathic surgery not covered</li> </ul>	
	Preventive care/screening/ immunization	No charge	Not covered	
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	10% co-insurance	Not covered	Prior certification required for genetic testing.
	Imaging (CT/PET scans, MRIs)	10% co-insurance	Not covered	Prior certification required for certain radiology examinations.

\* For more information about limitations and exceptions, see the plan or policy document at PriorityHealth.com.

Common Medical Events	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b>  More information about <b>prescription drug coverage</b> is available at <a href="https://www.priorityhealth.com/prior/prescription/pharmacy.cgi">https://www.priorityhealth.com/prior/prescription/pharmacy.cgi</a>	Generic drugs (Tier 1)	\$10 co-pay/ retail and mail order prescription	Not covered	Costs shown in the "What You Will Pay" columns apply to drugs on the approved drug list. Covers up to a 31-day supply (retail prescription); Covers up to a 90-day supply (mail order prescription)  Up to a 90-day supply of medication (excluding Specialty Drugs) may be obtained at one time for three applicable Copayments at a retail Participating Pharmacy.  Medications provided in the Priority Health's Preventive Health Care Guidelines, including certain women's prescribed contraceptive medications are covered at no charge.  No charge for certain preventive generic medications through the Medtipster Program.  50% co-insurance/ prescription for infertility drugs. Includes sexual dysfunction medications.  Deductible does not apply.
	Preferred brand drugs (Tier 2)	20% co-insurance / retail and mail order prescription; (\$20 min/\$50 max)	Not covered	
	Non-preferred brand drugs (Tier 3)	20% co-insurance / retail and mail order prescription; (\$35 min/\$50 max)	Not covered	
	Preferred specialty drugs (Tier 4)	20% co-insurance / retail prescription; (\$40 min/\$70 max)	Not covered	
	Non-Preferred specialty drugs (Tier 5)	20% co-insurance / retail prescription; (\$80 min/\$100 max)	Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	10% co-insurance/ visit	Not covered	Including outpatient care, observation care and ambulatory surgery center care. Prior certification may be required.  Prior certification is required for bariatric surgery. Coverage is limited to one bariatric surgery per lifetime. Unless medically necessary, a second bariatric surgery is not Covered, even if the first procedure occurred prior to joining this plan.
	Physician/surgeon fees	10% co-insurance/ visit	Not covered	
<b>If you need immediate medical attention</b>	Emergency room services	\$100 co-pay/ visit	Covered at the in-network benefit level; R&C limitations apply	Co-pay waived if you become confined in a Hospital as an inpatient. Deductible does not apply.
	Emergency medical transportation	No charge	Covered at the in-network benefit level; R&C limitations apply	Deductible does not apply.

\* For more information about limitations and exceptions, see the plan or policy document at PriorityHealth.com.

	Urgent care	\$25 co-pay/ visit	Covered at the in-network benefit level when obtained outside of the Service Area; R&C limitations apply	Urgent Care Services received from a Non-Participating Provider who is located in our Service Area are not Covered. Deductible does not apply.
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\* For more information about limitations and exceptions, see the plan or policy document at [PriorityHealth.com](http://PriorityHealth.com).

Common Medical Events	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	10% co-insurance/ visit	Not covered	Prior certification is required at least 5 working days in advance, except in emergencies or for Hospital stays for a mother and her Newborn of up to 48 hours following a vaginal delivery and 96 hours following a cesarean section.
	Physician/surgeon fee	10% co-insurance/ visit	Not covered	Notification must be provided for all admissions following emergency room care. Prior certification is required for bariatric surgery. Coverage is limited to one bariatric surgery per lifetime. Unless medically necessary, a second bariatric surgery is not Covered, even if the first procedure occurred prior to joining this plan.
<b>If you need mental health, behavioral health, or substance abuse services</b>	Mental/Behavioral health outpatient services	\$10 co-pay/ visit	Not covered	No charge for first three visits with participating provider within 90 days of discharge from a participating hospital for mental health inpatient care. Including medication management visits. Deductible does not apply.
	Mental/Behavioral health inpatient services	10% co-insurance/ visit	Not covered	Including Residential Treatment and partial hospitalization. Except in an emergency, Prior certification required.
	Substance use disorder outpatient services	\$10 co-pay/ visit	Not covered	Including medication management visits. Deductible does not apply.
	Substance use disorder inpatient services	10% co-insurance/ visit	Not covered	Including subacute Residential Treatment and partial hospitalization. Except in an emergency, Prior certification required.
<b>If you are pregnant</b>	Routine prenatal and postnatal care	No charge	Not covered	Routine prenatal and postnatal visits are covered under your Preventive Health Care Services benefit. 10% co-insurance for prenatal classes. Appropriate office visit charge (PCP or specialist) may apply to physician office services for complications of pregnancy. Dependent children obstetrical services benefits are limited to routine prenatal care services only required by PPACA.
	Delivery professional fees	10% co-insurance/ visit	Not covered	Dependent obstetrical services expenses are not covered.

\* For more information about limitations and exceptions, see the plan or policy document at PriorityHealth.com.

	Delivery facility fees	10% co-insurance/ visit	Not covered	Dependent obstetrical services expenses are not covered.
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Common Medical Events	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
<b>If you need help recovering or have other special health needs</b>	Home health care	10% co-insurance/ visit	Not covered	Excluding rehabilitation and habilitation services. Prior certification required.
	Rehabilitation services <i>not</i> for the treatment of Autism Spectrum Disorder	\$10 co-pay/ visit	Not covered	Physical and occupational therapy limited to a combined 30 visits per contract year. Speech therapy limited to 30 visits per contract year. Cardiac rehabilitation & pulmonary rehabilitation limited to a combined 30 visits per contract year. Chiropractic services limited to 30 visits per contract year. Deductible does not apply.
	Habilitation services for treatment of Autism Spectrum Disorder <i>only</i>	<ul style="list-style-type: none"> <li>•\$10 co-pay/ visit for Physical, Occupational and Speech Therapy</li> <li>•10% co-insurance/ visit for Applied Behavior Analysis (ABA) services</li> </ul>	Not covered	Prior certification required for Applied Behavior Analysis (ABA). Services are Covered for children and adolescents under age 19 only. Multiple charges may apply during one day of service. Preferred benefit level deductible does not apply to flat dollar co-pays.
	Habilitation services not for the treatment of Autism Spectrum Disorder	Not covered	Not covered	Not covered
	Skilled nursing care	10% co-insurance/ visit	Not covered	Services received in a skilled nursing care facility, subacute facility, or inpatient rehabilitation care facility are limited to a combined 120 days per contract year. Prior certification required.
	Durable medical equipment (DME)	10% co-insurance/ visit	Not covered	Including rental, purchase or repair. Prior certification required for equipment over \$1,000, all rentals and all shoe inserts.
	Prosthetics & orthotics	10% co-insurance/ visit	Not covered	
	Hospice service	No charge	Not covered	Deductible does not apply.
<b>If your child needs dental or eye care</b>	Child eye exam	Not covered	Not covered	Not covered
	Child glasses	Not covered	Not covered	Not covered
	Child dental check-up	Not covered	Not covered	Not covered

\* For more information about limitations and exceptions, see the plan or policy document at PriorityHealth.com.



## Excluded Services & Other Covered Services:

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

- Acupuncture
- Cosmetic surgery
- Dental care (Adult & Child)
- Habilitation services not for the treatment of Autism Spectrum Disorder
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult & Child)
- Routine foot care

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

- Bariatric surgery
- Chiropractic care
- Infertility treatment - diagnostic, counseling and planning services for the underlying cause of infertility
- Weight loss programs
- Private-duty nursing

**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: Department of Insurance and Financial Services (DIFS) at 1-877-999-6442 or [difs-HICAP@michigan.gov](mailto:difs-HICAP@michigan.gov); the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov); or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). 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 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: Priority Health at 1-800-446-5674 or [www.priorityhealth.com](http://www.priorityhealth.com); the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform); or the Department of Insurance and Financial Services (DIFS) at 1-877-999-6442 or [difs-HICAP@michigan.gov](mailto:difs-HICAP@michigan.gov). Additionally, a consumer assistance program can help you file your appeal. Contact the Michigan Health Insurance Consumer Assistance Program (HICAP) at 1-877-999-6442 or [difs-HICAP@michigan.gov](mailto:difs-HICAP@michigan.gov).

### 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 Minimum Value Standards? **Yes.**

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 1-800-956-1954.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-956-1954.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-956-1954.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-956-1954.

-----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, co-payments, and co-insurance) and excluded services under this 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 pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$250
■ <u>Specialist</u> <u>co-payment</u>	\$25
■ Hospital (facility) <u>co-insurance</u>	10%
■ Other <u>co-insurance</u>	10%

#### 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>
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#### In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$250
Co-payments	\$90
Co-insurance	\$1,000
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$1,400</b>

### Managing Joe's type 2 Diabetes

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

■ The <u>plan's</u> overall <u>deductible</u>	\$250
■ <u>Specialist</u> <u>co-payment</u>	\$25
■ Hospital (facility) <u>co-insurance</u>	10%
■ Other <u>co-insurance</u>	10%

#### 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>
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#### In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$250
Co-payments	\$570
Co-insurance	\$900
<i>What isn't covered</i>	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$1,775</b>

### Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$50
■ <u>Specialist</u> <u>co-payment</u>	\$25
■ Hospital (facility) <u>co-insurance</u>	10%
■ Other <u>co-insurance</u>	10%

#### 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>
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#### In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$250
Co-payments	\$430
Co-insurance	\$86
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$766</b>

The plan would be responsible for the other costs of these EXAMPLE covered services.