

**Summary of Benefits and Coverage:** What this Plan Covers & What it Costs  
**FERRIS STATE UNIVERSITY: PPO Plan 3**

**Coverage Period:** 07/01/2024 - 06/30/2025

**Coverage for:** Subscriber/Dependent | **Plan Type:** PPO



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 the number on the back of your Priority Health ID card. 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 the number on the back of your Priority Health ID card to request a copy.

Important Questions	Answers	Why this Matters
<b>What is the overall deductible?</b>	For <u>network providers</u> \$1,000 person / \$2,000 family. For <u>non-network providers</u> \$2,750 person / \$5,500 family.	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 deductible 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 deductible?</b>	Yes, the network benefits <u>deductible</u> doesn't apply to <u>preventive care</u> .	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 deductibles for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	For <u>network providers</u> \$9,450 person / \$18,900 family. For <u>non-network providers</u> \$18,900 person / \$37,800 family. Your plan also has a co-insurance maximum. For <u>network providers</u> \$2,250 person / \$4,500 family. For <u>non-network providers</u> \$2,750 person / \$5,500 family.	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 out-of-pocket limit?</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 network provider?</b>	Yes. See PriorityHealth.com or call the number on the back of your Priority Health ID card for a list of <u>network 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 charge</u> 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 referral to see a specialist?</b>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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
		Network Provider (You will pay the least)	Non-Network 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	\$25 co-pay/ visit	40% co-insurance/ visit	Network benefit level deductible does not apply.
	Specialist visit	\$50 co-pay/ visit	40% co-insurance/ visit	Network benefit level deductible does not apply.
	Preventive care/screening/immunization	No charge	40% co-insurance/ visit	Preventive care services are those listed in Priority Health's Preventive Health Care Guidelines. Network benefit level deductible does not apply. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	20% co-insurance	40% co-insurance	Prior Certification may be required.
	Imaging (CT/PET scans, MRIs)	20% co-insurance	40% co-insurance	Prior Certification required.

Common Medical Events	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Network Provider (You will pay the least)	Non-Network 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/prog/pharmacy/pharmacy.cgi">https://www.priorityhealth.com/prog/pharmacy/pharmacy.cgi</a>	Generic drugs (Tier 1)	20% co-insurance/ retail and mail order/ prescription (\$5 min/\$30 max)	Not covered	Covers up to a 31-day supply (retail prescription); Covers up to a 90-day supply (mail order prescription), excluding Specialty Drugs. Deductible does not apply.
	Preferred brand drugs (Tier 2)	20% co-insurance/ retail and mail order/ prescription (\$30 min/\$60 max)	Not covered	
	Non-preferred brand drugs (Tier 3)	20% co-insurance/ retail and mail order/ prescription (\$50 min/\$75 max)	Not covered	
	Preferred specialty drugs (Tier 4)	20% co-insurance/ retail prescription (\$40 min/\$70 max)	Not covered	Deductible does not apply.
	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)	20% co-insurance/ visit	40% co-insurance/ visit	Including outpatient care, observation care and ambulatory surgery center care. Prior Certification may be required.
	Physician/surgeon fees	20% co-insurance/ visit	40% co-insurance/ visit	
<b>If you need immediate medical attention</b>	Emergency room services	\$150 co-pay/ visit	Covered at the network benefit level; R&C limitations apply	Co-pay waived if you become confined in a Hospital as an inpatient.
	Emergency medical transportation	20% co-insurance	Covered at the network benefit level; R&C limitations apply	-----none-----
	Urgent care	\$50 co-pay/ visit	40% co-insurance/ visit	Network benefit level deductible does not apply.

Common Medical Events	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% co-insurance/ visit	40% co-insurance/ visit	Prior Certification is required except in emergencies.
	Physician/surgeon fee	20% co-insurance/ visit	40% co-insurance/ visit	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$20 co-pay/ visit	40% co-insurance/ visit	No charge for first three mental health visits with a network provider within 90 days of discharge from a network hospital for mental health inpatient care. Network benefit level deductible does not apply.
	Inpatient services	20% co-insurance/ visit	40% co-insurance/ visit	Except in an emergency, Prior Certification required.
<b>If you are pregnant</b>	Routine prenatal and postnatal care	No charge	40% co-insurance/ visit	Routine prenatal and postnatal visits are covered under your Preventive Health Care Services benefit. Appropriate office visit charge may apply to physician office services for complications of pregnancy. Dependent children obstetrical services benefits are limited to routine prenatal care services only.
	Delivery professional fees	20% co-insurance/ visit	40% co-insurance/ visit	Except in an emergency, Prior Certification required. Dependent obstetrical service expenses are not covered.
	Delivery facility fees	20% co-insurance/ visit	40% co-insurance/ visit	

Common Medical Events	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
<b>If you need help recovering or have other special health needs</b>	Home health care	20% co-insurance/ visit	40% co-insurance/ visit	Excluding rehabilitation and habilitation services. Prior Certification required.
	Rehabilitation services	<ul style="list-style-type: none"> <li>•\$20 co-pay/ visit for chiropractic services</li> <li>•20% co-insurance/ visit for rehabilitation services</li> </ul>	40% co-insurance/ visit	Includes physical, speech and occupational therapy and cardiac and pulmonary rehabilitation. Includes chiropractic services, network benefit level deductible does not apply.
	Habilitation services	Co-pay or co-insurance applies/ visit	40% co-insurance/ visit	Prior Certification required for Applied Behavior Analysis (ABA). Covered services include Physical, Occupational, Speech Therapy and Applied Behavior Analysis (ABA). Multiple charges may apply during one day of service. Network benefit level deductible does not apply to flat dollar co-pays.
	Skilled nursing care	20% co-insurance/ visit	40% co-insurance/ visit	Services limited to a combined 120 days per contract year. Prior Certification required.
	Durable medical equipment (DME)	20% co-insurance/ visit	40% co-insurance/ visit	Including rental, purchase or repair. Prior Certification required for equipment over \$1,000 and all rentals.
	Hospice service	No charge	No charge	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

## 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                 | • Hearing aids   | • Routine eye care (Adult & Child) |
| • Cosmetic surgery            | • Long-term care | • Routine foot care                |
| • Dental care (Adult & Child) |                  |                                    |

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

- |                     |  |  |
|---------------------|--|--|
| • Bariatric surgery | • Infertility treatment - diagnostic, counseling and planning services for the underlying cause of infertility | • Non-emergency care when traveling outside the U.S. |
| • Chiropractic care |  | • Private-duty nursing                               |
|                     |  | • 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: 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.ccio.cms.gov](http://www.ccio.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 the number on the back of your Priority Health ID card 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 número que figura en el reverso de su tarjeta de identificación de salud prioritaria.

Tagalog (Tagalog): Kung kailangan mo ng tulong sa Tagalog, tawagan ang numero sa likod ng iyong Priority Health ID card.

Chinese (中文): 如果您需要中文帮助, 请拨打优先健康身份证背面的电话.

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

-----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>	\$1,000
■ <u>Specialist co-payment</u>	\$50
■ Hospital (facility) <u>co-insurance</u>	20%
■ Other <u>co-insurance</u>	20%

#### 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:

Cost Sharing	
Deductibles	\$1,000
Co-payments	\$100
Co-insurance	\$2,500
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$3,660</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>	\$1,000
■ <u>Specialist co-payment</u>	\$50
■ Hospital (facility) <u>co-insurance</u>	20%
■ Other <u>co-insurance</u>	20%

#### 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:

Cost Sharing	
Deductibles	\$1,000
Co-payments	\$1,500
Co-insurance	\$900
What isn't covered	
Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$3,460</b>

### Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,000
■ <u>Specialist co-payment</u>	\$50
■ Hospital (facility) <u>co-insurance</u>	20%
■ Other <u>co-insurance</u>	20%

#### 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:

Cost Sharing	
Deductibles	\$500
Co-payments	\$400
Co-insurance	\$100
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,000</b>

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