



hap.org



2024 HAP group products overview

Exceeding expectations with
high-performing health plans



Why HAP?

Michigan-based since 1960, HAP is committed to being your trusted partner for health plan needs. We're proud to serve the individuals and communities across our great state.

Our commercial health plans cover both large (51+ full-time employees) and small (2-50 full-time employees) groups. Every plan is customized to find the right funding option, network and coverage for you. We back up each plan with award-winning support for agents, employers and members.

Plan flexibility to meet you where you are

Every business is different. HAP provides a broad range of plans and options that help keep your employees covered while saving you money.

Quality coverage no matter where you are

We know that your health care needs don't end at the state line. That's why HAP partners with Aetna Signature Administrators® to provide your employees with PPO coverage around the country.

Supplemental perks to help get more out of your plan

HAP works with leading organizations to optimize our plans.

Below are just a few of the value-adds that our members receive:

- 24/7 online access
- Telehealth services
- Health and well-being programs
- Health care cost estimator
- Worldwide travel assistance
- Identity theft protection
- Member discounts
- Students Away medical coverage program

94% of current members are satisfied with their HAP coverage*

4 out of 5 HAP members rate their customer service interaction positively, on average**

* / ** 2023 HAP NPS Member Study, Jan. to June 2023

HAP commercial group plans

Small group health plans

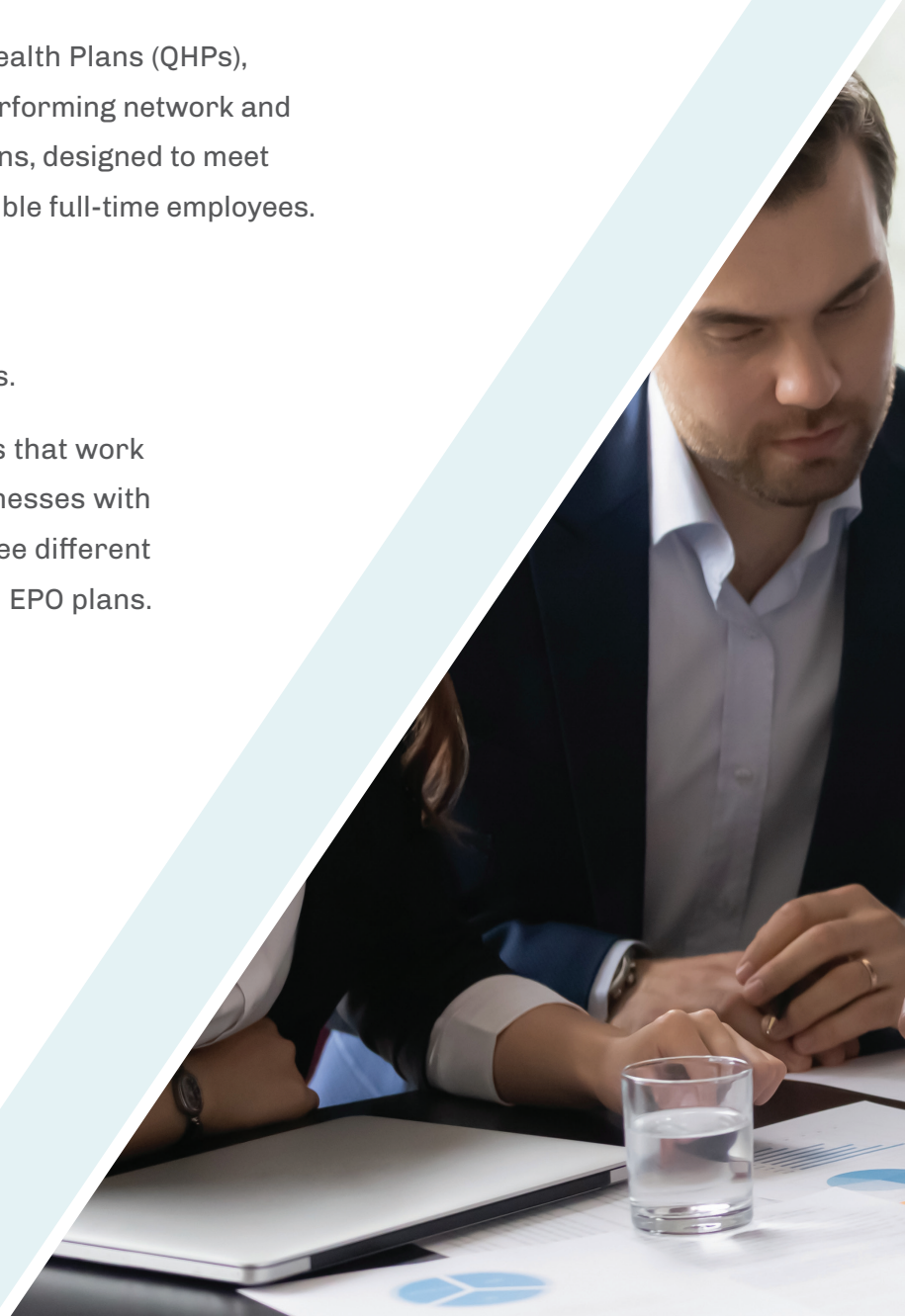
HMO, PPO and EPO plans that work for you and your employees.

HAP offers an affordable mix of Qualified Health Plans (QHPs), including coordinated care through high-performing network and cost-conscious consumer-driven health plans, designed to meet the needs of businesses with 50 or less eligible full-time employees.

Large group health insurance

A healthy business is a productive business.

We know you want competitive health plans that work with your budget. That's why we offer businesses with 51 or more eligible full-time employees three different funding options through our HMO, PPO and EPO plans.





HAP funding options

Not every employer has the same needs. That's why HAP offers you a variety of funding options. Each option is designed to deliver the flexibility and cost-savings that provide peace of mind.

Each plan includes:

- Help from our experts to find the right option for each client
- Unmatched customer service support from HAP
- Customization to meet each client's needs
- Cost and administrative transparency and insight



Fully insured

Our fully insured plans offer the coverage your employees need, along with the peace of mind that comes from fixed health care costs. With this option, your business:

- Pays a fixed monthly premium based on the number of employees
- Assumes no financial risk. We pay employees' claims based on the benefits of your plan
- Pays a different monthly premium only if the number of enrolled employees varies throughout the year.

Shared funded

We offer share funded plans for businesses with 50 or more enrolled employees that prefer lower monthly premiums with some financial risk and greater network coverage flexibility.

Under this model, your business:

- Pays a lower monthly premium for only the services you need to manage the plan (for example: customer service support, claims processing and billing)
- Is directly responsible for paying employee claims. However, you may not be subject to all premium taxes under the Affordable Care Act
- Has greater flexibility and creativity in plan design

Self funded

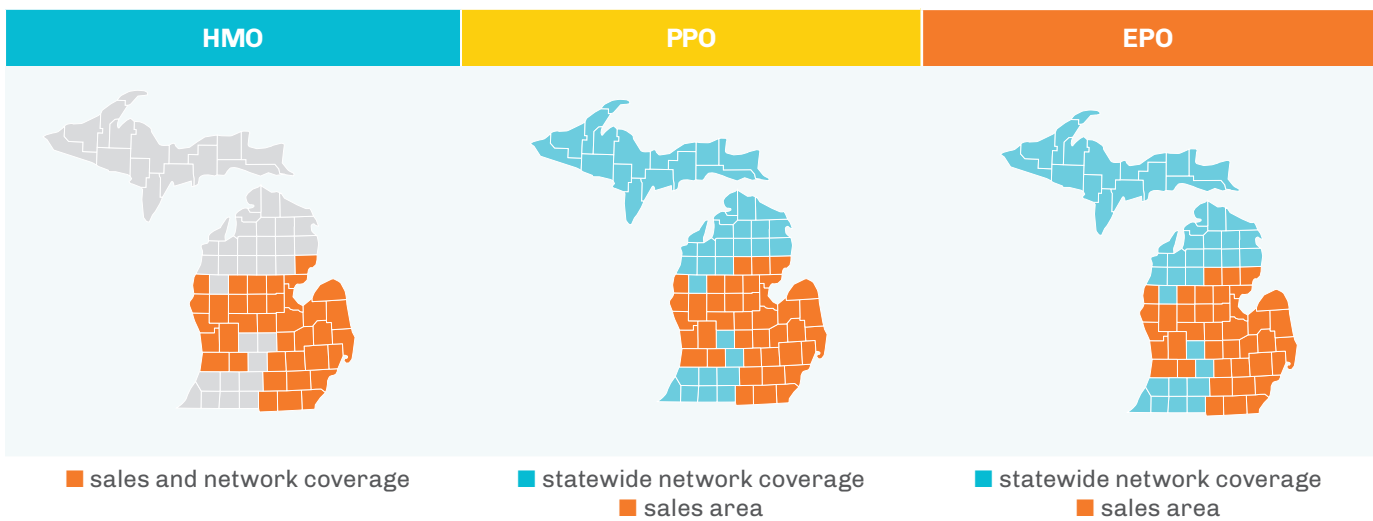
We offer self funded plans for businesses that prefer even lower monthly costs with increased financial risk and greater network coverage flexibility. With a self funded plan, your business:

- Receives plan administration services, including guidance with risk and claims management, as well as compliance
- Benefits from an administrator who manages the health plan and administers claims
- Will receive detailed reports and have a thorough understanding of how every dollar is spent
- Has the ability to customize and design a health plan

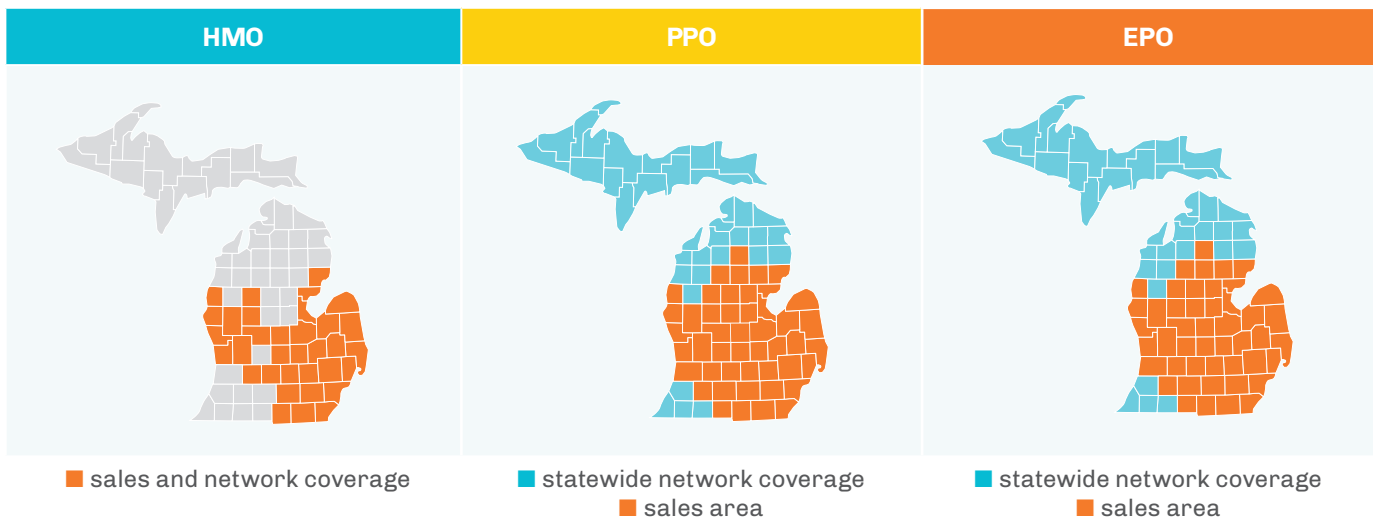
HAP's sales and network coverage area in Michigan

HAP can provide small and large group health insurance coverage to businesses that are located in designated service areas in Michigan. Businesses must be located in these counties to participate

Small group network and coverage areas:



Large group network and coverage areas:



Members with our EPO/PPO plans can seek care across our statewide PPO network in Michigan and seven counties in northwest Ohio: Defiance, Fulton, Henry, Lucas, Ottawa, Williams and Wood.

HAP's got you covered in Michigan and beyond

HAP's large network of providers enables your employees to get the care they need, when they need it. Whether it's day-to-day health management or an emergency while traveling, you can be sure that HAP has your employees covered.

In Michigan

HAP members have access to our vast provider networks in Michigan for our HMO, EPO and PPO lines of business across the state. This provides peace of mind with:

- The flexibility for employees to find the right doctor wherever they may be
- Network options for employers' distinct needs

Around the Country

No matter where your employees go in the U.S., they can have the peace of mind of knowing that they are covered. HAP's partnership with Aetna Signature Administrators® offers access to Aetna's national PPO network* outside of Michigan and Northwest Ohio**, including:

- More than 1.4 million providers
- More than 6,100 hospitals
- Thousands of Minute Clinic® locations

Urgent and emergency services anywhere around the world

Let your employees focus on enjoying their travel, and HAP will make sure they stay well wherever they may go in the world with:

- Urgent care services for members who are ill or injured while traveling
- Emergency services outside our network, including hospital stays, doctor visits and medications
- Emergency assistance through Assist America when traveling more than 100 miles from home or outside the country

* Applies to all PPO members, and EPO members who permanently reside outside of HAP's service area that are enrolled in an out-of-area subgroup. Does not apply to HMO members.

** Network access in the following counties in northwest Ohio will continue to be offered through HAP: Defiance, Williams, Fulton, Lucas, Henry, Wood and Ottawa.

HAP has a plan that fits your unique needs

Health Maintenance Organization (HMO) plans offer members a more affordable option for their health care needs. HMOs give your employees access to certain doctors and hospitals within its network. Each member must have a primary care physician (PCP) and each family member can have a different PCP. HMO members do not need a referral to see a specialist*

Preferred Provider Organization (PPO) plans provide members with more flexibility and a more expansive network than an HMO plan. They do not need to choose a PCP, nor do they need a referral to see in-network or out-of-network providers*. They are also able to lower out-of-pocket costs by staying in-network.

Exclusive Provider Organization (EPO) plans combine the flexibility of a PPO with the cost savings of traditional HMOs. These plans offer a larger network of providers than HMOs without the need to choose a PCP.

How our plans compare:

	HMO	PPO	EPO
Summary	An HMO plan is traditionally a more affordable option, with care coordinated through a primary care physician	Members will have lower out-of-pocket costs when they stay inside of their network. Flexibility to seek services throughout Michigan as well as national coverage	Combines the cost savings of HMOs with the flexibility of a larger network of PPO providers throughout Michigan
PCP	Members must choose a primary care physician	Members are not required to choose a primary care physician	Members are not required to choose a primary care physician
Referrals for specialists required by HAP*	No*	No*	No*
Out-of-network coverage	Out-of-network care is not covered unless emergency	Yes	Out-of-network care is not covered unless emergency
Out of-network emergency care	All HAP members have worldwide emergency and urgent care coverage, as well as access to 24/7 telehealth services.		
Student coverage away from home	Yes	Yes	Yes
Prescription drug coverage	Yes	Yes	Yes
Preventive care programs	Yes	Yes	Yes
Find doctors and providers online	Yes	Yes	Yes

* Some services require prior authorization.

Delivering comprehensive health coverage & well-being programs for healthy companies.

Members can learn more about their benefits by logging into their HAP account.

Network coverage for vision and dental benefits

- Vision care for small and large groups is provided by EyeMed® Vision Network, a vast network including Henry Ford OptimEyes®
- Small Groups have access to high-quality dental coverage through the Delta Dental® Network

HAP is Here with strong partnerships to help manage health & well-being

- Maternity management
- Diabetes management through HAP Diabetes Care
- Care management programs to help members manage their chronic and complex conditions

Rx drug coverage for group plans

- Money-saving programs for prescription drugs
- Home-delivery mailing service and 90-day drug supply programs
- Drug formulary regularly reviewed and updated to ensure members have access to safe, cost-effective and high-quality drugs

Member-exclusive resources through member portal

- 24/7 doctor-access via telehealth services
- List of covered prescription drugs
- Specific information on the employer's group plan
- Access ID card and EOBs electronically
- Search for doctors and hospitals, get estimated health costs

Health and well-being programs

- iStrive® personalized digital wellness tools
- Weight management
- Tobacco cessation support

Member discounts

- Members have access to various health & fitness programs, as well as nutrition stores and vendors
- Active&Fit™ fitness membership

Discover the many options available. If you have any questions or want to discuss your employer group's program in more detail, contact your HAP or HAA representative.

Let HAP be your
health plan partner

**HAP
IS HERE**

(800) 427-7587

Let's talk about the health plan options
that are right for you and your employees.

For more information, visit hap.org/employers.



HAP and its subsidiaries do not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation or health status in the administration of the plan, including enrollment and benefit determinations.