

Your Priority Health Plan

OPEN ENROLLMENT BENEFITS GUIDE



Table of contents

p. 4

Choosing a doctor

p. 5

Preventive care

p. 6

Care options

p. 7

Prescription coverage

p. 10

Know your costs

p. 11

Connections and resources

p. 12

Additional programs and support



A close-up photograph of a woman with short brown hair, looking down at a yellow smartphone she is holding in her hands. She has blue nail polish and a ring on her finger. The background is blurred green foliage.

Your health at your fingertips

Finding your health plan information is easier than ever in your Priority Health Member Portal, powered by MyChart.

There you can:

- See what's covered
- Track your spending and deductible
- Use the **Find a Provider** tool to search for doctors and specialists
- Search for nearby care locations with the **Find a Location** tool
- View and download your digital ID card
- Estimate costs before getting care with the **Cost Calculator** tool
- Schedule virtual care appointments



Visit member.priorityhealth.com to get started.

Find doctors and care in your network

Whether you're looking for a doctor while traveling, closer to home or for a convenient virtual visit, your Priority Health Member Portal makes it easy to find in-network care with the Find a Provider and Find a Location tools.

Nearly
2 million
doctors
nationwide



Find a Provider: Search for doctors by name, specialty or type of care, including virtual care providers. Plus, select or update your primary care physician (PCP).



Find a Location: Find in-network hospitals, urgent care centers, emergency rooms, labs and other care locations near you.

You can visit any doctor who participates in the Cigna Open Access Plus (OAP) network when receiving care outside Michigan.¹


Open Access Plus Network



JOHN Q SAMPLE
ID: 900000000-00
Group ID: 000000, GROUP NAME
Plan Name: PriorityPPO

Member is eligible to receive in-network care from any Cigna OAP provider outside of Michigan. See back of ID card for details.

Deductible				Total out of pocket limits			
In-network		Out-of-network		In-network		Out-of-network	
Indiv.	Family	Indiv.	Family	Indiv.	Family	Indiv.	Family
\$0000	\$0000	\$0000	\$0000	\$0000	\$00000	\$00000	\$00000

Preventive care at no cost to you



We believe in the importance of preventive care — finding illnesses before they get serious and fighting them when things are most treatable. That's why we include preventive healthcare services in every plan, at no cost to you.²

Below are just a few examples of important services that can help you avoid health problems, recognize health risks and detect illness early. To see all the covered preventive care available to you, check the Preventive Healthcare Guidelines for your plan at priorityhealth.com/preventive.



For children

- Well-child visits
- Vaccines
- Doctor visits and tests



For adults

- Routine physical exams
- Flu shots
- Colon cancer screenings
- Cholesterol and diabetes screening labs
- Contraceptives³
- Breast cancer screenings
- PAP and HPV tests screening labs

Different health needs call for different types of care



When you need care, knowing where to go can help you get treatment faster and avoid unwanted costs.

ER and urgent care visits are often time consuming and expensive. If you can't see your PCP right away, Priority Health's virtual care services allow you to see a doctor 24/7, including nights, weekends and holidays.

Consider	For
 Your PCP	Routine care, preventive visits and ongoing health needs
 Virtual care	Nonemergency issues like cold and flu symptoms, pink eye, bites and stings, sinus infections, rashes or anxiety
 Urgent care	Non-life-threatening injuries such as minor broken bones or fractures in fingers or toes, sprains and strains, or X-rays and lab tests
 Emergency room	Emergencies or severe symptoms such as bleeding that won't stop, chest pain, poisoning or drug overdose, seizures or slurred speech and broken bones



Prescription medications made easier

Your health needs can change, and your prescription benefits should keep up. We continuously expand our approved drug list to include more medications to help your health and budget.

How to check if your prescriptions are covered

The easiest way to see if your plan covers your prescriptions is to check the approved drug list (ADL), sometimes called a formulary. You can find it on our website:

- Go to priorityhealth.com/formulary/employer.
- Check the back of your member ID card to select the appropriate list.
 - If it says, "Prescription: Yes," you have Traditional Formulary.
 - If it says, "Optimized Rx: Yes," you have Optimized Formulary.
- Search for medications alphabetically or by therapeutic class, like antihistamines, for example. You can also search for medications by cost.

Lower the cost of your prescription drugs.

Prescription drugs can be costly. That's why we offer **PriceMyMeds** to help you save. PriceMyMeds looks for prescription discounts and automatically applies them at the pharmacy checkout. Show your member ID card at the pharmacy so that you get the lowest cost on your prescription drugs. This benefit is available at no extra cost to members aged 18 and older.⁴

Use the **Find a Provider** tool available in your Member Portal to verify your pharmacy is in-network.

Express Scripts® automatically finds the lowest available price for your prescriptions when you fill your Rx — no action is needed and all savings count toward your benefit. If you take medication routinely, using Express Scripts home delivery can let you skip trips to the pharmacy and help save on out-of-pocket costs.⁵

What do prescription tiers mean for you?

“Tiers” are simply a way of grouping prescription drugs by cost and value. Different insurance carriers categorize drugs into tiers according to their specific ADLs, so it’s important for you to check Priority Health’s ADL for your prescriptions.

Tier 1(\$)	Includes low-cost generic drugs — which are proven to be as safe as brand name drugs — and, on some ADLs, select brand name drugs.
Tier 2 (\$\$)	Includes preferred and lower-cost brand name drugs, and some higher cost generic drugs. If you must take a brand name drug, you should work with your doctor to choose one that is covered here, as it will be the most affordable.
Tier 3 (\$\$\$)	Includes non-preferred and expensive brand name drugs, as well as higher cost generic drugs. These drugs may cost you a significant amount out of pocket, so ask your provider if a Tier 1 or 2 option can be prescribed instead.
Tier 4 (\$\$\$\$)	Includes very expensive brand name and generic drugs, as well as preferred specialty drugs used to treat complex conditions. Specialty drugs often have high costs and may have special handling or storage requirements. They are usually dispensed by trained personnel at specialty pharmacies. If you need to take a specialty drug, you should work with your doctor to choose one that is covered here. These drugs do not typically have a specific copay. Instead, you may pay a percentage of the total cost, up to a maximum amount per prescription.
Tier 5 (\$\$\$\$\$)	Includes non-preferred specialty drugs, and the most expensive brand name and generic drugs are covered here because they offer limited clinical value. Most have a similar lower-cost option offering the same clinical value on Tiers 1 through 4. Ask your provider about alternatives. These drugs typically do not have a specific copay. Instead, you may pay a percentage of the total cost, up to a maximum amount per prescription.



Visit Priority Health's ADL at
priorityhealth.com/formulary/employer.

Prescription FAQs

What if my drug isn't on the list?

If you don't see your drug listed on the ADL, don't worry. Your drug may be covered but in a different format than you are currently using. For example, we may cover your prescription in capsule form rather than a tablet form or ointment rather than a cream.

If your drug is administered to you by a health care professional, such as an infusion, it may be listed on the Medical Drug List. If your current drug isn't on the list, contact your doctor to discuss your options for similar medications that are covered under your plan.

What if my drug isn't covered and my doctor can't switch my prescription before my new plan starts?

This situation happens from time to time, but we have you covered. During the first 120 days of your Priority Health plan, you are eligible for a transition fill of your old prescription until you're able to change to a new one.

You will automatically receive a one-time bypass of coverage criteria for on-formulary non-specialty medications. Typically, unless your drug has quantity or dosage limits, you can receive a 30-day supply until your doctor can transition you to a covered drug.

The ADL says I need prior authorization. What does that mean?

Some drugs have additional pre-approval requirements, or prior authorization. Prior authorizations must be approved in advance for a drug to be covered. Prior authorization forms are available on our website and can be submitted by your doctor via phone or fax.

If your new plan requires prior authorization, you may be eligible for a transition fill program.

The ADL says I need step therapy. What does that mean?

Some drugs require step therapy, which means first trying other drugs in the same category that are proven to be safe and effective lower-cost alternatives. Your current drug may be covered if the alternatives suggested aren't effective or your doctor deems it medically necessary.

If you have completed step therapy requirements in the past, your provider can send us the information for review. If your new plan requires step therapy, you may be eligible for a transition fill program.

Who decides which drugs are on the ADL?

You can learn more about the ADL, including who creates it and when it gets updated, at [**priorityhealth.com/rx101**](https://priorityhealth.com/rx101).

Take control of your healthcare spending

Did you know the cost of the same procedure can vary depending on where it's performed? Cost Calculator in the Priority Health Member Portal gives you an estimate of what in-network providers may charge for hundreds of common medical services.

Cost Calculator helps you:



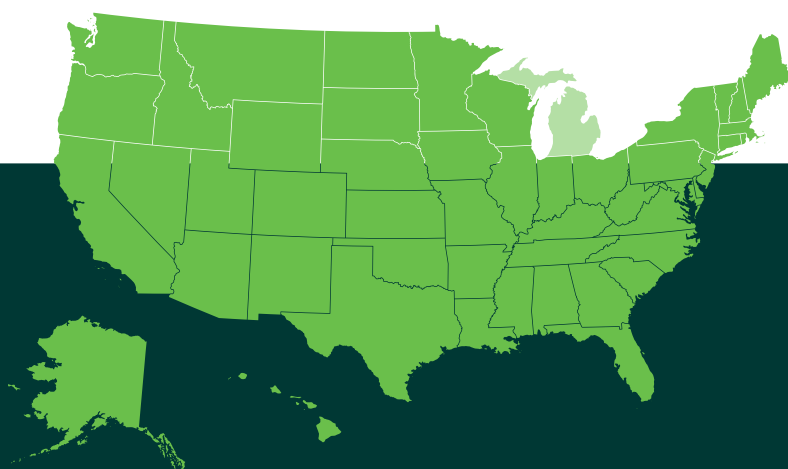
Estimate your costs before scheduling care



Compare costs across providers and locations



See whether a provider's cost is above, below or near the Fair Price™



Need a cost estimate for care outside of Michigan?
Select the **Care Outside of Michigan** tab.

Making healthy connections

Whether you're looking for healthy tips, opportunities to share feedback or ways to get involved in your community, Priority Health offers resources to help you stay connected.

Learn something new

Our digital magazine, ThinkHealth, offers the latest stories and information to help you live your healthiest life. Topics include personal well-being, nutrition, healthy tips and ways to save on your healthcare. Learn more at priorityhealth.com/thinkhealth.



Join the conversation

Your experience with Priority Health is important to us. Join PriorityVoice, our online member community, where you can share feedback and insights to help us better understand member needs and experiences. The information you provide helps us enhance programs, services, and resources for more than 1 million members. Head to priorityvoice.com/c/r/join to get started.



Support the health of your community

Priority Health has partnered with the National Fitness Campaign to build Priority Health Fitness Courts® in public spaces. The goal is to fight obesity, improve quality of life and create equitable access to exercise. Learn how to become a Fitness Court Ambassador at nationalfitnesscampaign.com/ambassador.



Support that goes beyond classic coverage included with your benefits



Care for chronic condition management

Managing a chronic condition? Our care management program puts your care front and center by pairing you with licensed nurses or social workers who are trained to help you manage chronic conditions including asthma, diabetes and depression. They can also help with new diagnoses, recent hospitalizations and more. Learn more at priorityhealth.com/caremanagement.



Prevent or manage your diabetes

Did you know?

- One in eight Americans are living with diabetes⁶
- Of those, 90% to 95% have type 2 diabetes⁶
- One in three adults have prediabetes and many are unaware⁷

Priority Health members who are at risk, diagnosed with prediabetes or diagnosed with diabetes may be eligible to participate in our diabetes management and prevention programs that offer tools, resources and support through in-person or virtual classes. Learn more at priorityhealth.com/member/managing-your-health.



Digestive health support

As a Priority Health member, you can access Ayble Health™, a virtual provider offering personalized digestive care through a virtual gastroenterology (GI) clinic. You'll have a comprehensive digestive care team that collaborates with your current provider, along with smart nutrition and stress relief tools to alleviate common digestive symptoms. Learn more at ayblehealth.com/priorityhealth.



More extras for your total health and well-being



Get discounted gym memberships

What's the best way to break a sweat without breaking the bank? Active&Fit Direct™. It's a program designed to help you work out at one of our many fitness centers in Michigan — and more than 12,000 centers nationwide. Learn more at priorityhealth.com/activeandfit.



Did you hear?

Priority Health members have access to discounts on hearing exams and hearing aids through our partnership with TruHearing®. Learn more at priorityhealth.com/truhearing.



More for moms

PriorityMOM®, which stands for Maternity Offering for Members, is designed to navigate health care costs and coverage through pregnancy and beyond. Visit priorityhealth.com/prioritymom.



And for babies

PriorityBABY™ is Priority Health's premier family-first program, available to all members with newly added newborn dependents. The program is designed to support members and their little one, up to the baby's second birthday. Visit priorityhealth.com/joinprioritybaby.



Save on the brands you love

Priority Health members can find deals on everything from travel, restaurants and shopping to family care and car rentals through our easy-to-use online marketplace, BenefitHub. Start saving at priorityhealth.com/benefithub.





Mental health resources that support your peace of mind

Priority Health knows mental health issues can affect how we think, feel, act, handle stress, relate to others or make choices. Whether you're seeking treatment or simply searching for more information, we have many support options and free resources that can help.

Use the Teladoc Health Mental Health platform

You have a free self-help resource waiting online

Focusing on your emotional health is essential. As a Priority Health member, we encourage you to take advantage of Teladoc Health's Mental Health program.⁸ This free mental wellness resource offers support for stress, depression, sleep and more to help you live your happiest and healthiest life. Visit priorityhealth.com/mentalhealth to sign up for your free Teladoc Health account.



Get the support you need from a provider you trust

Locate in-network help that fits your needs

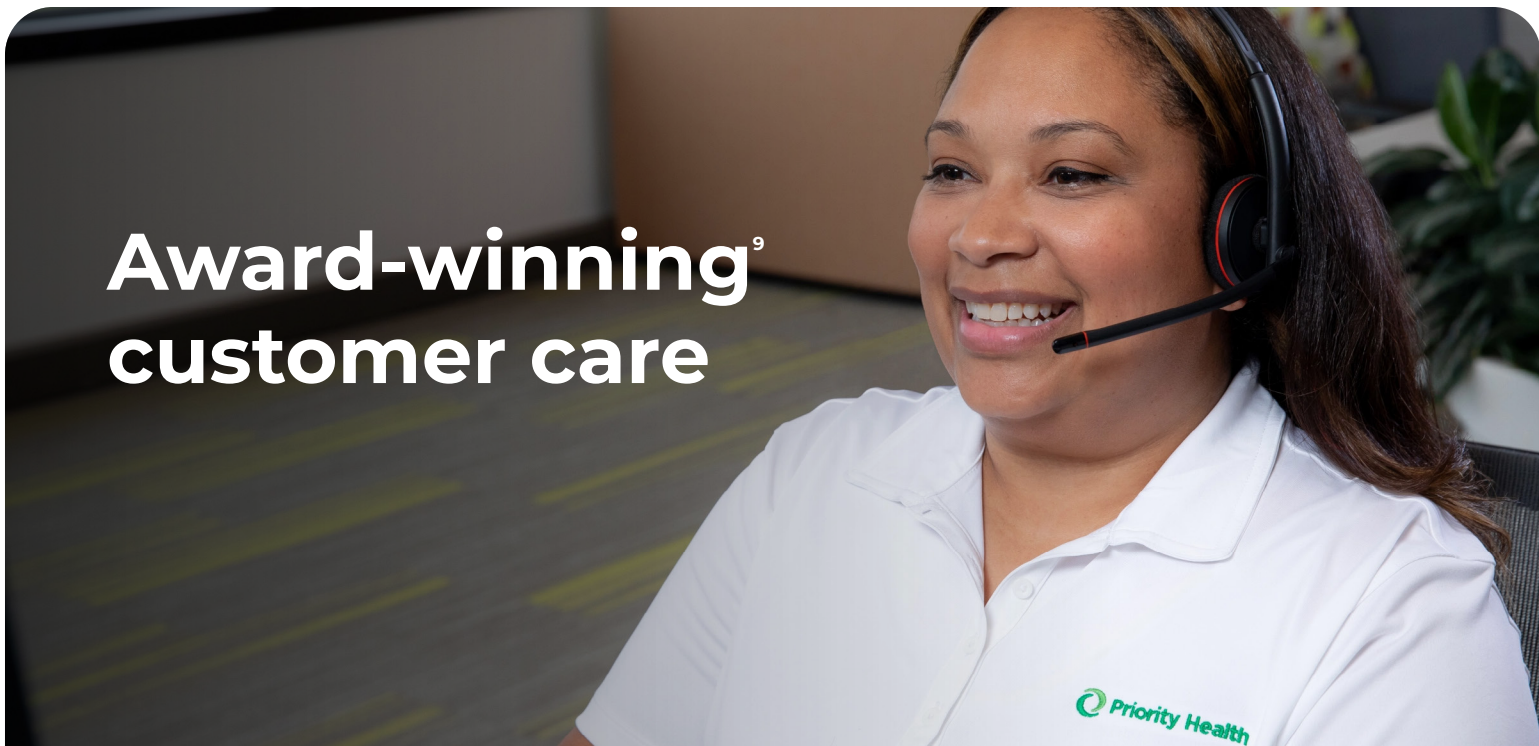
Our behavioral health network includes outpatient psychologists, licensed professional counselors, licensed master social workers, psychiatrists and behavior analysts. You can find a behavioral health specialist by using our **Find a Provider** tool in your Priority Health Member Portal.

Call us directly

Priority Health remains committed to your mental well-being

Navigating the behavioral health system can be tough. We have a team of behavioral health specialists who can talk to you about your health coverage, treatment options and help you find in-network specialists. Just call the number on the back of your member ID card or 800.673.8043 (TTY: 711). Crisis support is available 24/7.

You may also call or text 988 anytime to receive emotional support outside of Priority Health. Additionally, if you are experiencing immediate safety concerns or need medical attention, we encourage you to call 911 or to go the nearest emergency room.



Award-winning⁹ customer care

For the third year in a row, Priority Health was recognized for our award-winning⁹ customer service. For the best experience, please call our Customer Care team at the number on the back of your member ID.

If you are a newly enrolled member whose plan year has not started yet, or have not yet received your ID card, you may contact us at 800.942.0954. Select Option #1 for customer service and health plan information.

Each representative is located right here in Michigan and is available:

- Monday to Thursday, 7:30 a.m. to 7 p.m. ET
- Friday, 9 a.m. to 5 p.m. ET
- Saturday, 8:30 a.m. to noon ET

“I was caught off guard by not having a long hold time. I was all set up to waste time, but a live voice came on the line! Are you sure I’m calling an insurance company?”

- Member Comment,
March 2024



¹Priority Health is an independent company and not an affiliate of Cigna. Any Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name and other Cigna marks are owned by Cigna Intellectual Property, Inc.

²Most Priority Health plans include preventive health care at no cost to our members. There are a few plans that do not include preventive health care or have special guidelines: Preventive care may be excluded or may include specific costs for certain services if the plan is grandfathered — typically an employer-sponsored plan that hasn't changed since 2010.

³Employers may not be required to offer contraceptive coverage. You can find out if your plan includes this service by calling customer service at the number listed on the back of your Priority Health member ID card.

⁴Currently available only to fully funded employer groups. Any future expansion will be communicated once finalized. ⁵Check your plan documents to verify your mail order benefits

⁶CDC, Type 2 Diabetes <https://www.cdc.gov/diabetes/about/about-type-2-diabetes.html#:~:text=About%201%20in%2010%20Americans,are%20also%20at%20higher%20risk>.

⁷CDC, Prediabetes: Could it be you? <https://www.cdc.gov/diabetes/communication-resources/prediabetes-statistics.html#:~:text=About%2098%20million%20American%20adults,t%20know%20they%20have%20it>.

⁸Teladoc Health Mental Health only offers digital self-help tools and is available to Priority Health members ages 13 and up.

⁹Priority Health was named to the America's Best Customer Service in Financial Services list by USA TODAY for 2026, and to Newsweek's America's Best Customer Service list for 2025 and 2024.