

Your Guide to Getting Care

2021 Open Enrollment

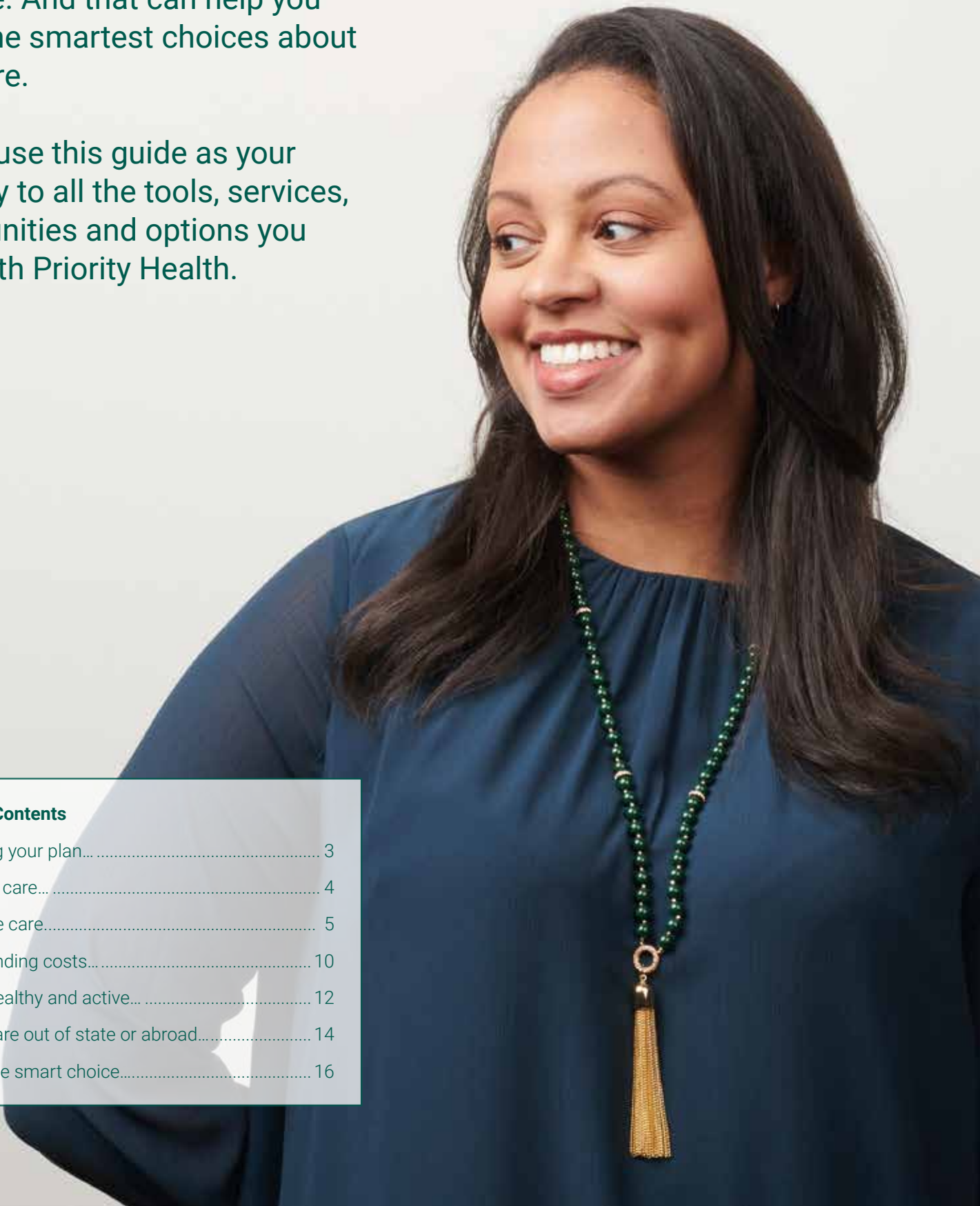
PriorityHealth 
THINK SMART. LIVE SMART.™

We believe the more you know about your health insurance plan, and the more comfortable you are with your health insurance provider, the more informed you become. And that can help you make the smartest choices about your care.

Please use this guide as your gateway to all the tools, services, opportunities and options you have with Priority Health.

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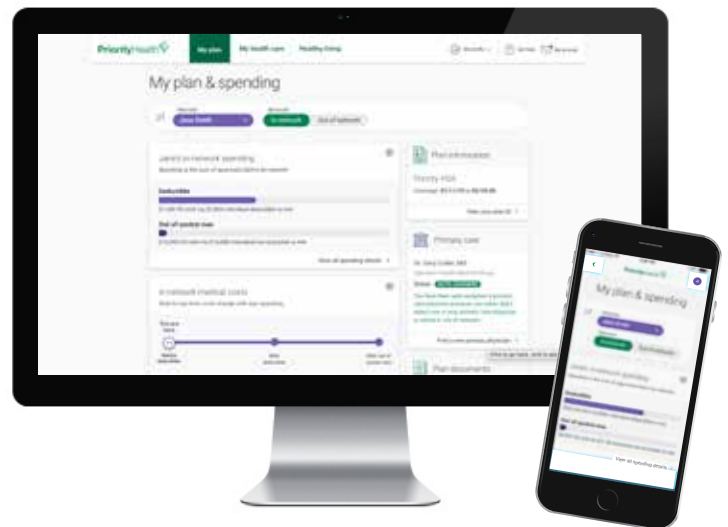
Accessing your plan

Managing your health insurance anytime, anywhere is easier than ever with Priority Health. When your plan becomes effective, download the Priority Health app from the App Store or Google Play, or visit member.priorityhealth.com to access your personalized health plan information anytime, anywhere.

Find the doctors you need, keep track of your spending and use tools to help you save money on the cost of your care. It's the smart way to get the most out of your health plan.

You'll be able to:

- Track spending balances to keep budgets in check
- Search claims and see a detailed breakdown of care and prescription costs
- View health insurance plan ID information—and share it with providers
- Set up a video visit and get virtual care, including prescriptions
- Find in-network doctors, hospitals, labs and more
- Learn if a procedure is covered by your plan with the Am I Covered? tool
- Compare costs of medical procedures and prescriptions based on your plan to save money with Cost Estimator
- Get healthy and stay healthy with personalized programs and activities
- Message experts to get fast answers and help with your plan



Download the app for account information on the go.

Not new to Priority Health? Log in to your Priority Health account and start browsing the Member Center for helpful plan tools and resources. Visit the app or priorityhealth.com/member/center.

Receiving care

To find a doctor, start your search.

You can search for providers by category or doctors by specialty, location and plan type using Find a Doctor. It helps you find a provider who fits your needs and your plan—and it's easy to use.

How it works:

- 1 | Log in at priorityhealth.com or download the Priority Health app to access Find a Doctor.
- 2 | Click **My Plan**, then select **Find a Doctor**.
- 3 | Begin searching for providers. Your search results are based on your specific plan type, so you'll see doctors in your network.

Initial results will show primary care doctors within 25 miles of your home address. You have the option to change the location to what is most convenient for you. Use Find a Doctor to search for these and more:

- Michigan-based doctors
- Specialists
- Labs
- Urgent care centers
- Pharmacies
- Chiropractors

Need to choose or change a PCP?

You can select or change your primary care provider (PCP) at any time by clicking **Select PCP**, which is located underneath Eligible PCPs, then following the prompts to confirm your selection.

Live outside of Michigan?

If you have a **PriorityPOSSM** or **PriorityPPOSM** plan, you can search for providers and receive care outside the state of Michigan.

Not a member yet?

Browse Find a Doctor at priorityhealth.com/findadoc and select the plan type that best suits you. You'll be able to search for providers, facilities and more within that plan's network.

Preventive care

Find or fend off illnesses before they get serious.

At Priority Health, we include preventive health care services like flu shots and routine physical exams in all plans, at no cost.*

Preventive health care services help you avoid health problems, or detect them early when they are most treatable—before you feel sick or have symptoms. We pay in full for the preventive health care services that are listed in your plan benefits or in the Preventive Health Care Guidelines.

You'll find the full list of preventive care services in your member account. If you have questions or you would like a copy of our guidelines, please call our Customer Service team at the number on the back of your member ID card. You can also log in at priorityhealth.com to send us a message.

Examples of preventive care

FOR CHILDREN

- Well-child visits
- Vaccines for chicken pox, the flu and more

FOR ADULTS

- Routine physical exams
- Colon screenings
- Flu shots
- Cholesterol and diabetes screening labs

FOR WOMEN

- Breast cancer screenings
- Pap and HPV tests
- Contraceptives**



We're always improving our list of preventive care services to ensure that you get more opportunities to stay healthy and detect illness while it's most treatable. It's because of this that our list of services may change throughout a calendar year. We urge you to check the list on our website to see if new preventive care services are available to you.

Visit priorityhealth.com/member and search **preventive care**.

*Most 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: 1) 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. 2) Contraceptives may be excluded from benefits for certain religious employers, eligible organizations or closely held for-profit companies with an exemption.

**Religious employers or other eligible organizations 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.

VUE your care.

There's a difference between a five-minute virtual chat and a five-hour ER visit. VUE your care and potentially save valuable time and money.

**V**

is for virtual care

Virtual care is a fast, convenient and affordable way to see a licensed doctor.

Virtual care is ideal for:

- Allergies, bites and stings
- Sore throat, fever and headache
- Cold, cough and flu

If you prefer in-person interaction, retail health clinics serve as a great alternative to virtual care.

**U**

is for urgent care

Visit these facilities for non-life-threatening conditions that can't wait for an appointment.

Urgent care is ideal for:

- Minor broken bones and fractures in fingers or toes
- Sprains and strains
- X-rays and lab tests

Professionals can see you quickly and offer the right medical attention, right when you need it.

**E**

is for emergency room

The emergency room (ER) is for emergencies or symptoms that can't wait.

Emergency room is ideal for:

- Bleeding that won't stop
- Pain in the chest or one arm
- Poisoning or drug overdose
- Seizure or slurred speech
- Broken bones

If you have an emergency and can't get to the ER, call 911 immediately.

Virtual care

Get care whenever, wherever.



Priority Health members who live in the state of Michigan can access video visits and virtual visits with Michigan-based, board-certified providers through the Priority Health member app. Download the Priority Health app to get started.



When it's not convenient to go to the doctor, bring a doctor to you.

What is virtual care?

If you're sick and your doctor isn't available, you can use virtual care to see a doctor 24/7, including nights, weekends and holidays. With virtual care, you can connect with a doctor over the phone, through video chat or by submitting a questionnaire. Depending on your condition and the type of virtual care you choose, a doctor can:

- Prescribe a medication and send it to your preferred pharmacy
- Develop a treatment plan
- Notify your primary care doctor with current information
- Make follow-up recommendations, including referrals to see a specialist

What conditions can it treat?

Virtual care is great for non-emergencies, like:

- Cough, cold and flu
- Fever, nausea and vomiting
- Sinus problems
- Pink eye
- Allergies, bites and stings
- Rash, hives and more

Talk to your doctor.

Ask your doctor about what virtual care options are available to you.

Understanding costs



Cost Estimator shows costs before you see a bill.

We don't want you to fear the financials attached to receiving care. Instead, use Cost Estimator to make conscious, cost-effective—and smart—health care decisions.

We created Cost Estimator to show you costs for procedures, based on your real-time deductible balance, coinsurance and out-of-pocket amounts—so you can see how much you'll pay based on your actual benefits. Next time you're facing a procedure, try Cost Estimator in the Priority Health app or your member account.

You can also use Cost Estimator to see the costs of your prescription drugs. The tool points out generic alternatives available to help you save.

How it works:

- 1 | Log in at *priorityhealth.com* or in the Priority Health app to access the Cost Estimator.
- 2 | Search for the procedure or a prescription and see your estimated out-of-pocket costs based on your health plan and deductible.
- 3 | Make your appointment to receive care at high-quality, lower-priced facilities.

Don't see your facility and/or provider listed? Call our Customer Service team using the number on the back of your member ID card.



Costs vary. Did you know the cost of a procedure varies depending on where you have it done? It's true. But, with a short search, you can budget health care costs for the whole family.

Staying healthy and active

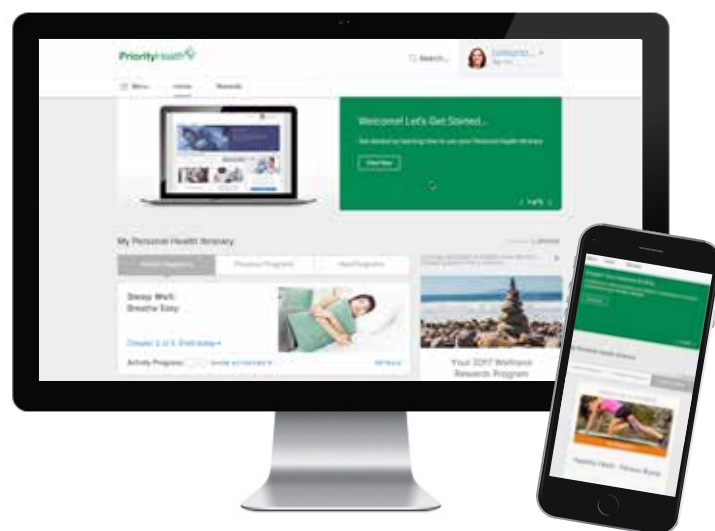
Engage in a personalized health and wellbeing experience that's literally just for you.

We know “healthy” goes beyond doctor visits. That’s why we offer you a personalized, online health and wellbeing experience with Wellbeing Hub. Use it to identify health factors and take action with useful information, tools and activities designed to help you live your healthiest.

Whether you need support losing weight, quitting tobacco, or managing stress or chronic conditions, Wellbeing Hub is the first stop on your journey to better health.

How it works:

- 1 | Log in at priorityhealth.com or in the Priority Health app.
- 2 | Choose **Healthy Living**.
- 3 | Select **Wellbeing Hub**.
- 4 | Complete a short survey the first time you visit to receive content and tools suited to your specific health needs.
- 5 | Fulfill actions to better personalize your experience. As you engage, Wellbeing Hub customizes information and offers you programs and solutions with your health in mind.



Check out Wellbeing Hub today at priorityhealth.com
or in the Priority Health app.



Break a sweat without breaking the bank.

Want more ways to stay healthy and active?
The following can help you get the most out of
your health benefits and your budget.

Active&Fit Direct™ program

This program makes it easy for you to get moving.

- See online directory maps and locators for fitness centers (available on any device).
- Receive a free guest pass to try out a fitness center before enrolling (where available).
- Track activity from a wide variety of popular wearable fitness devices, apps and exercise equipment.
- Enjoy top-notch facilities like Snap Fitness, LA Fitness, Anytime Fitness and Curves.
- Switch fitness centers within the network as you see fit.

There are over 250 fitness centers in Michigan and more than 9,000 nationwide. Participate for a low monthly fee. Go to priorityhealth.com/activeandfit to get started.*

Helpful, healthy storytelling

Our digital magazine, *ThinkHealth*, offers the latest stories to help you live your healthiest. Topics include personal wellbeing, nutrition, healthy hints and ways to save financially on your health care. Go to thinkhealth.priorityhealth.com for more.

Chances to be a Champion

Are you a champion at getting to the gym three mornings a week? Someone who's accomplishing long-term weight loss? Looking to improve your health and inspire others? Every year, we look for people just like you to join Team Priority Health! As a Team Priority Health Champion, you can receive free gear and entries into a variety of races and events. Go to priorityhealth.com/champions to learn how you can become a Champion.

*Participants must be 18 years of age and have a valid email address. Participants may pay by credit card and are charged in advance on a monthly basis using a recurring payment subscription. This is a per-member fee. Participants commit to three months of membership. If a participant chooses to cancel, they must provide a 30-day notice of cancellation. All payments are subject to tax, if applicable, based on the participant's location. Members are encouraged to enroll and pay their fees at the beginning of the month, as fees are charged on a per-calendar-month basis.

Finding care out of state or abroad

Download the Assist America app before you take a trip. Useful features include:

- Tap for help
- Coverage indicator
- Pre-trip information
- Mobile ID card
- Travel alerts
- Available in seven languages
- Embassy locator

When it's time for a vacation, rest assured that you're insured.

Assist America® is a free benefit to you and your dependents with no financial cap on services. A multilingual, medically trained call center can help you 24 hours a day, 365 days a year with one-touch access through the free app.

You can relax knowing that Priority Health and Assist America have you covered, no matter where you gather with friends and family. If someone becomes ill or injured while traveling more than 100 miles from home, including in a foreign country, Assist America provides support for medical and travel services such as:

Medical consultation, evaluation and referral

When you call Assist America, the 24/7 staff can make immediate recommendations for any situation and solve medical and non-medical emergencies anywhere in the world.

Foreign hospital admission assistance

Assist America fosters prompt hospital admission by validating your health insurance or advancing funds as needed to the hospital.

Emergency medical evacuation

If you become ill or injured away from home, Assist America will use whatever means necessary to evacuate you safely to the nearest facility that meets its rigorous standards.

Prescription assistance

Assist America works with your physician and pharmacy to replace your medication while you're traveling.

Care of minors and children

If a parent or guardian becomes ill or injured, Assist America will arrange and pay for minors and children to return home to a family member, or arrange for child care locally.

Compassionate visit

Assist America will arrange and pay for transportation for a loved one to join you if you're traveling alone and expected to be hospitalized for longer than seven days.

Return of mortal remains

In the unfortunate event that you pass away while traveling, Assist America will arrange and pay for the necessary paperwork, body preparations and transport to bring your remains home.

Lost luggage and document assistance

Assist America works with airlines to recover and deliver lost bags and with travel companies to replace lost tickets and/or passports and other documents.

Two ways to access services:

- 1. Call Assist America's 24-hour Operations Center at 800.872.1414.**
- 2. Download the Assist America app.**

**Priority Health reference number:
01-AA-PHP-12123**

Making the smart choice

Programs designed around you

There's nothing smarter than seeking programs and services that help you optimize your health, your budget and your life. The following are designed to do just that.

Care management

Our care managers are licensed nurses and social workers who offer guidance and support to members with a chronic condition, new diagnosis, recent hospitalization or more to get them back to being their healthiest.

Medication therapy management

If you take several medications for multiple chronic conditions, we can help you manage your prescription regimen. Our plans include a 30-minute face-to-face visit with a pharmacist to help you understand your medications and discuss ways you can simplify your regimen, maximize your results and potentially save money.

Diabetes Prevention Program

Did you know that 86 million adults are living with pre-diabetes and aren't aware they could develop type 2 diabetes? Members who are at risk of or diagnosed with pre-diabetes may be eligible to participate in our Diabetes Prevention Program. It offers the tools and resources you need to prevent diabetes through in-person sessions or a virtual experience with a lifestyle coach. Go to priorityhealth.com/prevent-diabetes to learn more and find a class or provider near you.

Behavioral health

Mental health is just as important as physical health. Whether you're looking for a referral to a specialist, advice on your situation or support related to substance use and mental health, our licensed social workers are available 24 hours a day, 7 days a week. Call 800.673.8043 for more.

Health coaching

We employ health coaches who can help you in your health journey. Each is trained and licensed to provide support in managing weight, reducing stress, quitting nicotine, managing diabetes, eating healthier, exercising and managing blood pressure. To find out if you're eligible for health coaching, contact a health coach at ph-healthcoachteam@priorityhealth.com or call 800.998.1037, option 7.

Priority Health isn't just a membership, it's a partnership.

Selecting the right health insurance for you and your family is an important part of life.

Whether you're continuing your coverage with Priority Health or you're a brand-new member, we'll offer a strong network of providers, with personalized solutions to help you make smart choices about your care.

Questions?

Did you know our Customer Service team has won awards for being helpful, efficient and there when you need them? Each representative is located right here in Michigan, and can even take your call during lunch hours. If you or your spouse is considering Priority Health, but still have a question regarding our services or which plan is right for you, please contact Customer Service at 800.942.0954 and speak to someone today.

Before your plan starts

Your Priority Health plan isn't effective yet, but there are resources you can access before your start date to help the transition. Find a Doctor and our Approved Drug List are just two of the tools we provide to help you switch from your old plan without a lapse in care.

Find your doctor

Use the Find a Doctor tool on our website to search for providers who participate in your plan. You can easily search for providers by category or by specialty, location and plan type.

Check if your prescriptions are covered

Search for your prescriptions on the Approved Drug List (ADL) on our website. If your medication isn't on our Approved Drug List, contact your doctor to discuss your options for similar medications that are covered under your plan.

Your medication may be covered in a different form than you currently use. For example, we may cover your current prescription in capsule form instead of pill form, or ointment instead of cream for topicals.

For the first 120 days of your Priority Health plan, you may be able to get a one-time, 30-day supply of your current medication to last until your doctor can transition you to a different medication. Typically, you can receive a 30-day supply unless your medication has quantity or dosage limits.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia en su idioma. Consulte al número de Servicio al Cliente que está en la parte de atrás de su tarjeta de identificación de miembro. (TTY: 711).

ملاحظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. يرجى الاتصال برقم خدمة العملاء على الجانب الخلفي من بطاقة عضويتك الشخصية. (رقم هاتف الصم والبكم: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請撥打會員卡背面的客服電話 (TTY: 711)。

பெயர்: நீங்கள் பேசும் மொழியைப் பேசும் மொழி (தமிழ்), தமிழ்
பேசும் மொழியைப் பேசும் மொழி. நீங்கள் பேசும் மொழி. நீங்கள் பேசும் மொழி. நீங்கள் பேசும் மொழி.
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(TTY: 711).

CHÚ Ý: Nếu quý vị nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho quý vị. Xin hãy gọi tới số điện thoại của bộ phận dịch vụ khách hàng có ở mặt sau thẻ ID thành viên của quý vị. (TTY: 711).

KUJDES: Nëse flisni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Ju lutem kontaktoni qendrën e shërbimit për klient në pjesën e pasme të ID kartës tuaj të anëtaresimit (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 멤버쉽 ID카드의 뒷면에 있는 고객 서비스 번호로 전화해 주십시오. (TTY: 711)

লক্ষ্য করুন: আপনি বাংলায় কথা বলতে পারলে আপনার জন্য নিঃখরচায় ভাষা সহায়তা সেবা সুলভ রয়েছে।
অনুগ্রহ করে আপনার সদস্যপদ আইডি কার্ডের পেছনে থাকা গ্রাহক সেবা নম্বরে কল করুন। (TTY: 711)

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer telefonicznej obsługi klienta wskazany na odwrocie Twojej legitymacji członkowskiej (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienste zur Verfügung. Bitte rufen Sie die Kundendienstnummer auf der Rückseite Ihrer Mitgliedskarte an. (TTY: 711).

ATTENZIONE: se parla italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero sul retro della tessera identificativa di membro. (TTY: 711).

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。メンバーシップIDカードの裏面にあるお客様サービスセンターの番号までお電話にてご連絡ください。(TTY: 711).

ВНИМАНИЕ! Если Вы говорите на русском языке, то Вам доступны услуги бесплатной языковой поддержки. Пожалуйста, позвоните в службу поддержки клиентов по номеру, указанному на обратной стороне Вашей идентификационной карточки участника (телетайп (TTY: 711)).

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Molimo nazovite broj službe za korisnike na pozadini vaše članske iskaznice (TTY: 711).

PAUNAWA: Kung nagsasalita ka ng Tagalog, mga serbisyo ng tulong sa wika, ng libre, ay available para sa iyo. Pakitawan ang numero ng customer service sa likod ng iyong ID card ng pagiging miyembro. (TTY: 711).

Priority Health has HMO-POS and PPO plans with a Medicare contract. Enrollment in Priority Health Medicare depends on contract renewal. NCMS_4000_4001_1785CJ 05122017
MH N2002-22 Approved 05152017

Priority Health complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Priority Health does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Priority Health:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact Priority Health customer service by calling the number on the back of your member ID card (TTY users call 711).

If you believe that Priority Health has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Priority Health Compliance Department
Attention: Civil Rights Coordinator
1231 E. Beltline Ave. NE
Grand Rapids, MI 49525-4501
Toll free: 866.807.1931 (TTY users call 711)
Fax: 616.975.8850
PH-compliance@priorityhealth.com

You can file a grievance in person or by mail, fax or email.
If you need help filing a grievance, the Priority Health Civil rights coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at ocrportal.hhs.gov or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Ave. SW
Room 509F, HHH Building
Washington, DC 20201
800.368.1019, 800.537.7697 (TDD)
Complaint forms are available at
hhs.gov/ocr/office/file/index.html

