

Whether you're a new or returning agent selling MyPriority plans, we're excited to have you on our team.

Our goal is to provide you with the information and resources you need to sell MyPriority plans and support your clients.

Visit the Agent Center to quickly access plan information, rate sheets, plan documents and more at *priorityhealth.com/agent*



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What's changed for 2025

- ✓ The non-standard plan limit has been reduced from 4 to 2.
- ✓ Minor deductible and maximum out-of-pocket (MOOP) on some plans
- ✓ We now cover 30 chiropractic care visits per year separate from physical and occupational therapy, including maintenance visits
- ✓ We have added the MyPriority Travel HSA Off Marketplace plan to our offerings



What's changed for 2025

MyPriority Bronze Plans

- ✓ Value Bronze our most popular bronze plan deductible and MOOP have lowered to \$9,200 (from \$9,400)
- ✓ Standard Bronze, including Standard Bronze Travel MOOP has lowered to \$9,200 (from \$9,400)



What's changed for 2025

MyPriority Silver Plans

- ✓ The deductible on the MyPriority Balanced Silver has lowered to \$3,400 (from \$3,600)
- ✓ The MOOP on the MyPriority Premier Silver has lowered to \$9,200 (from \$9,400)



What's changed for 2025

MyPriority Gold Plans

- ✓ The MOOP on the MyPriority Enhanced Gold has lowered to \$9,200 (from \$9,400)
- ✓ The MOOP on the MyPriority Standard Gold has lowered to \$7,800 (from \$8,700)



MyPriority Bronze Plans

- ✓ MyPriority Value Bronze HSA
- ✓ MyPriority Value Bronze
- ✓ MyPriority Standard Bronze
- MyPriority Standard Bronze Travel



MyPriority Bronze Plans

	MyPriority Value Bronze HSA	MyPriority Value Bronze	MyPriority Standard Bronze	MyPriority Standard Bronze Travel
Ded	\$7,200	\$9,200	\$7,500	\$7,500
OOP Max	\$7,200	\$9,200	\$9,200	\$9,200
PCP	Ded	\$35	\$50	\$50
Spec	Ded	\$120	\$100	\$100
UC	Ded	\$85	\$75	\$75
ER	Ded	Ded	Coins	Coins
Rx	Ded	\$5/\$20 /Ded	\$25 /\$50/\$100/\$500/\$500	\$25 /\$50/\$100/\$500/\$500
Coins	0%	0%	50%	50%

Bold text indicates copay or coinsurance before deductible.



MyPriority Silver Plans

- ✓ MyPriority Prime Silver HSA Off Marketplace
- ✓ MyPriority Silver Travel HSA Off Marketplace New for 2025!
- ✓ MyPriority Balanced Silver (On and Off Marketplace)
- ✓ MyPriority Premier Silver (On and Off Marketplace)
- ✓ MyPriority Standard Silver
- ✓ MyPriority Standard Silver Travel



MyPriority Silver Plans

	MyPriority Prime Silver HSA Off Marketplace	MyPriority Silver Travel HSA Off Marketplace	MyPriority Balanced Silver	MyPriority Premier Silver	MyPriority Standard Silver	MyPriority Standard Silver Travel
Ded	\$3,300	\$4,000	\$3,400	\$5,500	\$5,000	\$5,000
OOP Max	\$7,200	\$8,000	\$9,000	\$9,200	\$8,000	\$8,000
PCP	Coins	\$15	\$30	\$30	\$40	\$40
Spec	Coins	\$50	\$70	\$65 (broad network) \$60 (narrow network)	\$80	\$80
UC	Coins	\$75	\$75	\$75	\$60	\$60
ER	Coins	Ded, \$250 + coins	Ded, \$250 + coins	Ded, \$250 + coins	Coins	Coins
Rx	Coins	\$5/\$15/\$100/\$150/ 50%/50%	\$5/\$20 /\$75/\$100/ 50%/50%	\$5/\$20/\$75/\$125 /50%/50%	\$20/\$40 /\$80/\$350/ \$350	\$20/\$40 /\$80/\$350/ \$350
Coins	30%	20%	30%	30%	40%	40%

Bold text indicates copay or coinsurance before deductible.



MyPriority Gold Plans

- ✓ MyPriority Enhanced Gold
- ✓ MyPriority Standard Gold



2025 Product Designs MyPriority Gold Plans

	MyPriority Enhanced Gold	MyPriority Standard Gold
Ded	\$0	\$1,500
OOP Max	\$9,200	\$7,800
PCP	\$20	\$30
Spec	\$45	\$60
UC	\$75	\$45
ER	\$250	Coins
Rx	\$5/\$20/\$75/\$100/50%/50%	\$15/\$30/\$60/\$250/\$250
Coins	0%	25%

Bold text indicates copay or coinsurance before deductible.



Product positioning: leading plans & their value to a member





Price is what you pay.
Value is what you get.

- Warren Buffett

Product positioning

Avoid the trap of bargain plans

Bargain plans with low monthly premiums seem attractive but will end up costing members — and you — more throughout the year.

- ✓ Copays and co-insurance are often overlooked and misunderstood
- ✓ Small, limited network of providers
- ✓ Sitting on the phone with customer service





On average, one day in the hospital can **cost a** member up to \$10,000.



That means one hospital visit could wipe out a year's worth of premium savings.



The impact of 30% coinsurance vs. 40% coinsurance for a hospital stay can be very significant.



Product positioning The strength of our HMO network

MyPriority members have access to **one of the largest Individual HMO networks** of primary care providers in lower Michigan.

- ✓ Available in all counties in lower Michigan
- Includes Sparrow Hospital and the University of Michigan (specialty care only)
- ✓ 4 narrow networks are available on bronze, silver & gold plans



Product positioning Out of area coverage

Available for dependents on HMO plans.

- ✓ Narrow network plans: The dependent must reside outside of the full HMO service area (not outside of the narrow network service area).
- ✓ Non-narrow network plans: OOA cannot be listed if the dependent is in Michigan*; the member must seek services from participating providers when in Michigan.

*If the dependent meets the other 00A criteria and resides in the Upper Peninsula, they can be added as an 00A dependent to access the contracted network through the UP (PHCS)



Product positioning

By rating area and region

Rating area 1

Monroe, Wayne

Rating area 2

Macomb, Oakland

Rating area 3

St. Clair

Rating area 4

Lenawee, Livingston, Washtenaw

Rating area 5

Genesee, Lapeer, Shiawassee

Rating area 6

Huron, Sanilac, Tuscola

Rating area 7

Clinton, Eaton, Hillsdale, Ingham, Jackson

Rating area 8

Arenac, Bay, Gratiot, Saginaw

Rating area 9

Berrien, Cass, St. Joseph, Van Buren

Rating area 10

Branch, Calhoun, Kalamazoo

Rating area 11

Allegan, Barry

Rating area 12

Ionia, Kent, Lake, Mason, Mecosta, Montcalm, Muskegon, Newaygo, Oceana, Osceola, Ottawa

Rating area 12

Ionia, Kent, Lake, Mason, Mecosta, Montcalm, Muskegon, Newaygo, Oceana, Osceola, Ottawa

Rating area 13

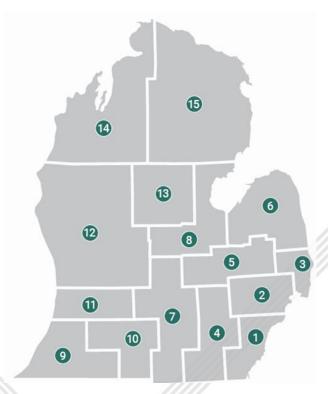
Clare, Gladwin, Isabella, Midland

Rating area 14

Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Manistee, Missaukee, Wexford

Rating area 15

Alcona, Alpena, Cheboygan, Chippewa, Crawford, Iosco, Mackinac, Montmorency, Ogemaw, Oscoda, Otsego, Presque Isle, Roscommon

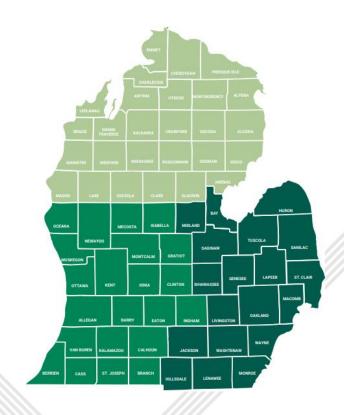




Leading plans To position in the north

MyPriority plans hold their own against the competition, in terms of cost and benefits, in the **north rating areas**.

- ✓ Lower deductibles
- ✓ Lower copays
- ✓ Richer chronic condition benefits





Where MyPriority Wins Rating area 14

My**Priority** Balanced Silver

- ✓ On average, 4% less expensive premiums than main competitor
- ✓ Low \$3,400 deductible
- √ \$70 copay before deductible for specialist visit

Rating area 14 counties include: Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Manistee, Missaukee, Wexford



Where MyPriority Wins Rating area 14

My**Priority** Value Bronze

- ✓ On average, 3% less expensive premiums than main competitor
- ✓ Low \$35 copay for PCP visit
- ✓ Tier 1 drugs at a low \$5 copay before deductible

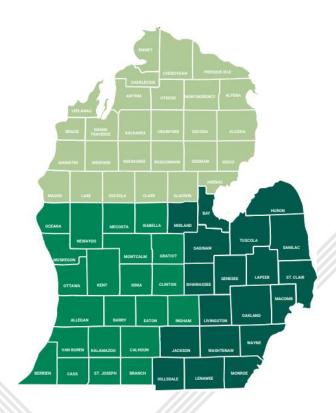
Rating area 14 counties include: Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Manistee, Missaukee, Wexford



Leading plans To position in the west

MyPriority plans hold their own against the competition, in terms of cost and benefits, in the **west rating areas**.

- Competitive deductibles
- Competitive copays
- ✓ Richer chronic condition benefits
- ✓ Additional savings with narrow network plans



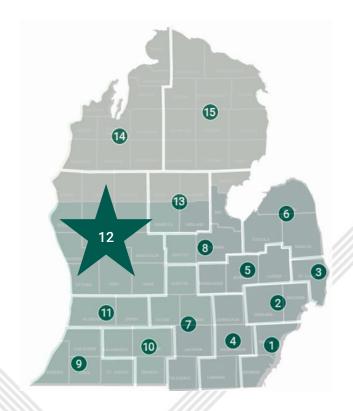


Where MyPriority Wins Rating area 12

My**Priority** Value Bronze Corewell Health West Michigan

- On average, 14% less expensive premiums than main competitor
- ✓ Low \$35 copay for PCP visit
- Lower Rx copays on tiers 1a and 1b (\$5/\$20)

Rating area 12 counties include: Ionia, Kent, Lake, Mason, Mecosta, Montcalm, Muskegon, Newaygo, Oceana, Osceola, Ottawa



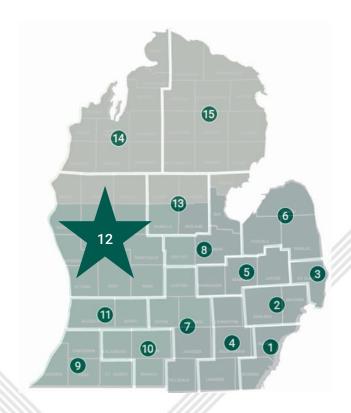


Where MyPriority Wins Rating area 12

My**Priority** Premier Silver

- ✓ On average, 3% less expensive premiums than main competitor
- ✓ Low \$30 copay for PCP visit
- ✓ Competitive \$10 lab copay, before deductible

Rating area 12 counties include: Ionia, Kent, Lake, Mason, Mecosta, Montcalm, Muskegon, Newaygo, Oceana, Osceola, Ottawa

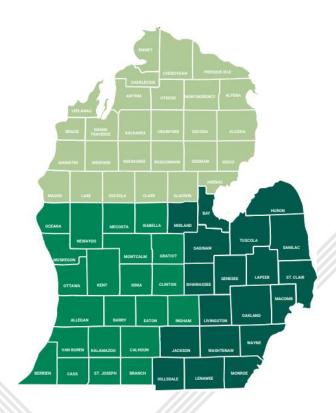




Leading plans To position in the east

MyPriority plans hold their own against the competition, in terms of cost and benefits, in the **east rating areas.**

- Competitive deductibles
- Competitive copays
- ✓ Richer chronic condition benefits
- ✓ Additional savings with narrow network plans





Where MyPriority Wins Rating area 2

My**Priority** Value Bronze

- ✓ On average, 6% less expensive premiums than main competitor
- √ 8% (on average) less expensive premiums with MyPriority Value Bronze Southeast Michigan Narrow Network plan
- ✓ Lower \$35 copay for PCP visit
- ✓ Low Rx copay on tiers 1a and 1b (\$5/\$20)



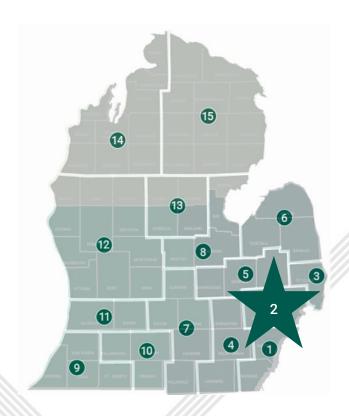




Where MyPriority Wins Rating area 2

MyPriority Silver Travel HSA Off Marketplace

- ✓ On average, 12% less expensive premiums than similar plan of main competitor
- ✓ Lower \$15 copay for PCP visit, after deductible
- Competitive specialist and urgent care copay after deductible (\$50/\$70)
- ✓ Rich Rx benefits: tier 1a drugs at a low \$5 copay after deductible



Rating area 2 counties include: Macomb and Oakland



Gain competitive advantage: chronic condition benefits



Did you know?

✓ Six in 10 adults in the U.S. have a chronic health condition

✓ One in 10 Americans have Type II diabetes



Care Management Helping your members be their healthiest

Care management is a benefit that helps your members manage chronic conditions so they can be their healthiest. It is available to all MyPriority members at no additional cost.

They specialize in helping people who:

- ✓ Were recently diagnosed with a chronic illness
- ✓ Are living with a chronic illness
- ✓ Want to talk to someone about their feelings
- ✓ Need special care



Chronic Condition Benefits

That come with every MyPriority Plan

Our members receive medical services and supplies at a cost-share or covered in full before deductible when seeing an in-network participating provider. For example:

- Glucometer for members diagnosed with diabetes
- ✓ Peak flow meter for members diagnosed with asthma
- ✓ Blood pressure monitor for members diagnosed with hypertension



Chronic Condition Medications

Covered before deductible

- ✓ Brand name insulins like Lantus, Humalog
- ✓ Brand name oral medications for diabetes like Januvia
- ✓ Diabetic supplies like **Dexcom** continuous glucose monitors (CGMs)
- And many common drugs for treating high blood pressure and cholesterol



Diabetes Cost Comparison

	MyPriority Value Bronze	MyPriority Premier Silver	Competitor's Plan
Deductible	\$9,200	\$5,500	\$4,400
MOOP	\$9,200	\$9,200	\$9,000
Coinsurance	0%	30%	20%
Specialist Visit	\$120 copay, before deductible	\$65 copay, before deductible	\$50 copay, after deductible
Labs	No charge, after deductible	\$10 copay, before deductible	No Charge
12-months of premium & member out-of-pocket costs	\$5,738.60	\$7,289.56	\$8,640.94

Assumptions on benefit utilization:

- √ 12 months of Metformin
- ✓ Two specialist visits with endocrinology
- ✓ Diabetes education classes
- ✓ Two A1C labs
- ✓ Test strips and blood glucose monitor



Preventive Care

Finding health problems before they start

MyPriority plans also include preventive health care services at no cost to members, such as:

- ✓ Annual physical exams
- ✓ Immunizations or vaccines like flu shots
- ✓ Some lab tests
- ✓ Some prescriptions





More than just a health plan: extra benefits & services



MyPriority Extra Benefits

Every health and wellness journey is different. That's why we offer additional programs and benefits to support our members' unique, personalized needs and help improve their health.

- ✓ Behavioral health support
- Care management
- ✓ Diabetes prevention and management
- ✓ Fitness center discounts
- Maternity program
- ✓ Priority Baby
- ✓ Cost Estimator + PriorityRewards

- ✓ Wellbeing Hub
- ✓ Virtual Urgent Care
- ✓ Assist America
- ✓ TruHearing
- ✓ Benefit Hub
- ✓ Prescription discounts





Let's focus on top four that drive **savings** and demonstrate the **added value** that comes with a MyPriority plan.



MyPriority Extra Benefits

Cost-saving benefits



PriceMyMeds

A first-of-its-kind pharmacy program that can help lower your client's out-of-pocket prescription costs. Available at no extra cost to your clients, is automatically part of their plan.



\$0 Virtual Urgent Care

If your client can't see their provider right away, they can use virtual urgent care 24/7, including nights, weekends & holidays.



Cost Estimator

Cost Estimator, powered by Healthcare Bluebook, is a free tool that shows your clients an estimate of what in-network providers might charge for common medical services—so they can save money.



Assist America

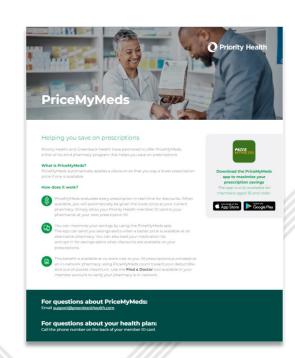
Priority Health members have access to a wide range of global travel assistance services provided by Assist America whenever they're more than 100 miles away from home for less than 90 consecutive days.



1 PriceMyMeds

Unlike other prescription discount programs or apps, the amount your client pays **counts toward their deductible and out-of-pocket maximum** (if applicable) when they fill a prescription at an in-network pharmacy.

- ✓ Members show their Priority Health member ID card to their pharmacist during their next prescription fill
- ✓ They will either pay their health plan's cost share or less if PriceMyMeds find an available discount
- If one is available, the discount will be automatically applied





2 \$0 Virtual Urgent Care

Our virtual care services can connect your members with a licensed provider or therapist to receive a diagnosis and treatment plan, including prescription medications.

- ✓ Members can request an appointment with a Corewell Health limited virtual urgent care provider via their member account
- Following their visit, the virtual care provider can send an after-visit summary to their primary care physician
- ✓ Virtual care is perfect for treating non-emergency issues, such as: allergies, cold, cough or flu symptoms, anxiety, depression and more







2 \$0 Virtual Urgent Care (cont.)

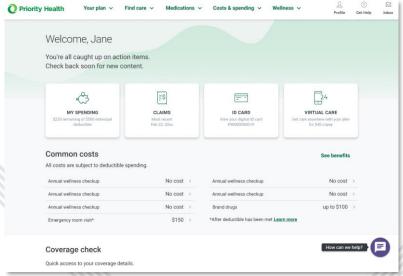
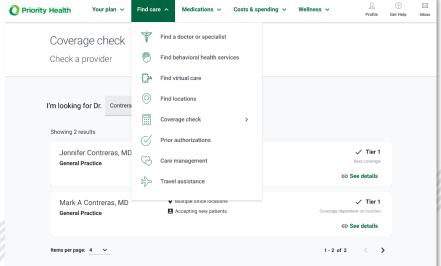


Figure A Figure B





3 Cost Estimator

With Cost Estimator, members don't have to brace themselves for the bill.

- ✓ Members can easily access Cost Estimator through their member account.
- ✓ Search for estimates by procedure name, single billing code, or a provider name. Then, select a location or provider and compare costs for medical services.
- ✓ Then choose a location or provider and get a personalized out-of-pocket estimate of how much they'll pay based on your plan benefits and deductible amount.







3 Cost Estimator (cont.)

Wild Come, JEDNA Wild Come (see) you go we have		
Q Find doctors, hospitals, or procedures		
	ok can help you save on who use Healthcare Bluebook to shop their medical procedures.	Recent Searches Total Knee Replacement Knee MRI (no. contrast)
Bluebook Testimonials:		< ● ● >
	"Very helpful in looking up facilities for "	< ● ● > Shopping for Care

Figure A

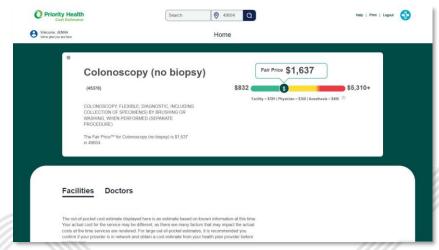


Figure B



4 Assist America

Priority Health members have access to a wide range of global travel assistance services provided by Assist America® whenever **they're more than 100 miles away from home** for less than 90 consecutive days.

- ✓ The Assist America Operations Center is staffed by trained, multilingual assistance personnel who can evaluate, troubleshoot and make immediate recommendations





Assist America (cont.)

Features include:

- ✓ Medical consultation, evaluation & referral
- ✓ Foreign hospital admission assistance
- ✓ Emergency medical evaluation
- ✓ Medical repatriation
- Medical monitoring
- Prescription assistance





Let's focus on an additional four that support physical, mental & financial health.



MyPriority Extra Benefits

Value-added services



Provide members with tools and resources to support and manage their mental and emotional health.



WellbeingHub

Provides innovative and highly engaging wellbeing resources for members to help prioritize their health, create healthy habits and make small, everyday changes.



PriorityMOM

A Priority Health program designed to help members and their families navigate health care costs and coverage throughout their pregnancy and beyond.



PriorityBABY

PriorityBABY is Priority Health's premier familyfirst program, available to all members with newly added newborn dependents.



Teledoc Health Mental Health

Formerly called myStrength, Teledoc Health Mental Health is a free mental wellness resource that offers MyPriority members support for stress, depression, sleep and more.

- ✓ Members can answer a series of questions and Teladoc Health will create a plan designed just for them
- Explore self-quided activities and tools based on their needs
- Learn mindfulness and meditation techniques to boost member's moods and help them focus on the present
- **Connect with a coach** to encourage and support them through their journey





2 WellbeingHub

The WellbeingHub helps members live better and **achieve their health goals** with a fun and engaging experience that delivers powerful resources right to their fingertips.

- Members can sign up for a walking challenge and walk that extra mile
- Understand sleeping habits and lean how to get better sleep
- ✓ Try new exercises to improve your balance and strength
- ✓ Learn ways to reduce stress and enjoy life
- ✓ And more





3 PriorityMOM

Promoting healthier pregnancies and supporting members with resources during this exciting time in their lives.

- ✓ If your client is an **expectant mother and eligible Priority Health member**, we will send them an email to join the program
- Once the member opts-in to the program, they will receive a welcome gift
- ✓ Throughout their pregnancy, the member will receive information around their costs and coverage as well as educational resources
- ✓ At the end of the program, they will receive a \$50 gift card when they complete the program survey





PriorityBABY

Designed to support members and their little one up to baby's second birthday.

- ✓ When a member adds their baby to their Priority Health plan, we will send them an email to join the program.
- Once they opt-in to the program, they will receive a welcome gift
- Throughout the first two years of the baby's life, they'll receive ongoing resources to help educate and support their family





Member retention & education: what you need to know



Enhancing Client Value Our 2025 initiatives for a superior experience

- ✓ Award winning customer service
- ✓ Agent servicing
- ✓ Sales team
- ✓ Agent referral program
- ✓ Agent Center



Customer Service

America's Best Customer Service 2024



- ✓ Award-winning customer service: Priority Health was named to Newsweek's America's Best Customer Service 2024 list
- ✓ Local team of customer service representatives who pride themselves on low wait times and answering member questions
- Our pharmacy customer service representatives are all certified, trained pharmacy technicians



Agent Servicing & Sales Team

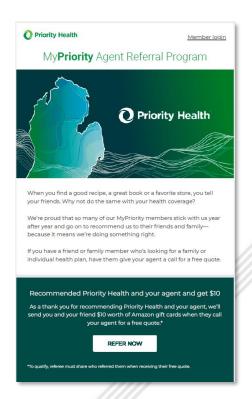
We're here to serve you

- ✓ We've expanded our agent servicing team to better serve you and answer questions
- ✓ We offer a sales team that you know personally by name and can call anytime, knowing we will answer your calls



Agent Referral Program Members who recommend us get \$10

- ✓ Designed to give your clients the opportunity to refer their friends and family to you
- ✓ We'll send your member & their friend \$10 worth of Amazon gift cards when they call you to receive a free quote

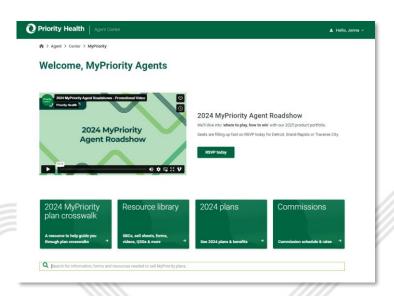




Agent Center

Find everything you need to educate members

- ✓ Member learning videos
- ✓ Plan info sheets
- ✓ Pre-effectuation materials
- ✓ And more





OEP Readiness



OEP Readiness with Operations

Make sure you're ready for OEP!



Now on-demand! Visit the Agent Center to watch the MyPriority OEP Readiness with Operations webinar



Enrollment

Dental and vision

Dental and vision coverage should be added during OEP (between Nov. 1 and Jan. 15).

✓ Dental and vision can only be added outside of OEP if a member qualifies for a Special Enrollment Period, including loss of COBRA for dental coverage.

If using HealthSherpa, you can only add medical coverage through HealthSherpa, not dental & vision.

- ✓ Once the medical enrollment is completed, a link will direct you to the Priority Health Dental and Vision form. The form can be sent to Priority Health via mail, email or fax.
- ✓ When submitting the first payment, you can add the dental and/or vision premium amount to the medical premium amount to ensure the total premium amount is received prior to the member's effective date. This will avoid any delays in coverage.



Enrollment On/Off Exchange transitions

On to Off Marketplace transition

- ✓ Even if new coverage is starting, Priority Health will not automatically cancel Marketplace coverage.
- ✓ Marketplace plans can only be cancelled by calling the Marketplace directly.

Renewing On-Exchange (FFM) members into an Off-Exchange plan

- Cancel the On-Exchange (FFM) renewal at least three business days before enrolling in the Off-Exchange plan. This will help prevent the On-Exchange cancellation from overwriting the Off-Exchange enrollment transaction.
- ✓ If the On-Exchange policy has not been cancelled with the FFM, the Off-Exchange application will be pended (put on hold)
- ✓ Once termination is complete, return to PriorityQuote (PQ) to resubmit "pended" application
- ✓ NOTE: Priority Health's enrollment team will assist with processing pended applications if there are system issues or significant delays with processing the application by the agent/broker.



Payments

- ✓ The Priority Quote (PQ) application permits agents to set up credit card or EFT payments through the Instamed portal.
- ✓ If you don't want to set up a payment at the time of enrollment, bypass the setup and the member will receive an invoice.
- Once the member is enrolled (and has their member ID), they will have access to their member portal and can set up payments. Members can also pay over the phone or via mail.

Binder payment

To activate coverage, members must make their first payment prior to the effective date. If payment is not received within one month after the effective date, the coverage will be cancelled.



Payments

One-time payments

Members may use the One-Time payment option on the Priority Health website. Payment will be drafted immediately from the credit card or bank account

- ✓ NOTE: Members should not submit payment over the phone if they already have a recurring payment set up. This may disrupt a recurring payment setup.
- ✓ If a one-time payment is needed to maintain coverage, members can pay via IVR through the <u>Priority Health website</u>.

Recurring payments

- Recurring payments must be set up by the 19^{th} of the month to draft the first business day of the next month.
- ✓ Cutoff date is the 19th of the month. If recurring payment is set up after the 19th of the month, the premium payment will be drafted on the first business day of the second month.



Payments

Delinquent payments

- ✓ Several reminders are sent to alert members and agents of delinquency.
- ✓ If one of your clients is past due, they will receive a delinquency letter(s) from Priority Health. They may also receive an outreach call, email and/or text message.
- ✓ Priority Health also sends monthly emails to agents with a list of delinquent members for visibility and follow-up.
- ✓ You can check your agent book of business for members who are at risk of losing their coverage due to delinquency (sort on past due and APTC columns).
- Members will not be reinstated after termination for nonpayment after exhaustion of a grace period. Exception requests may be submitted by contacting your sales representative, customer service, or mypriority@priorityhealth.com. Please select one contact method to ensure efficient and timely communications.



Additional Reminders

Off-Exchange members: effective date

- ✓ Agents should not make requests for changes to the effective date after the application has been submitted through PQ (Off-Exchange).
- ✓ This causes downstream impacts to the billing process.

On-Exchange members: effective date

✓ If you have members enrolled in an FFM plan, you must make all the changes with the Marketplace and not request them directly from Priority Health.

Terminations

- ✓ Agents should not request to retro terminations.
- ✓ Priority Health follows CMS guidelines that will terminate the day of the request or a future date.



Special Enrollment Period



Special Enrollment Period (SEP)

- ✓ Special enrollment periods for loss of coverage require documentation.
- ✓ Acceptable documentation can be found in the Agent Center.
- ✓ New SEP reason codes for ICHRA, QSEHRA, Race and Ethnicity codes have been added as drop-down selections in Priority Quote.
- ✓ SEP logic has been updated in Priority Quote to permit accelerated effective dates for most SEP scenarios.



Short-term coverage



Short-term coverage

Effective Sept. 1, 2024, new legislation goes into effect for coverage duration of short-term, limited-duration insurance (STLDI) plans. All health plans offering short-term coverage in Michigan are required to follow these new regulations.

The new rule will limit the length of the initial short-term contract term to no more than three consecutive months and the maximum coverage period to no more than four months, considering any renewals or extensions.

- ✓ This new regulation begins with STLDI policies effective on or after Sept. 1, 2024.
- ✓ Policies with effective dates prior to Sept. 1, 2024 will fall under the previous regulation.

The 365-day period begins the first effective date of coverage in the previous year and does the reset when there is a gap in coverage.

Loss of short-term coverage doesn't qualify as an SEP (not considered minimal essential coverage).



Dental, vision & prescription coverage



MyPriority Delta Dental Plans

Offering two affordable coverage options

- ✓ Preventive covered at 100% immediately – no waiting period
- ✓ Major dental services included
- Members will see a separate line item on their invoice for the supplemental dental premium amount

Benefits	MyPriority Delta Dental Standard Plan	MyPriority Delta Dental Enhanced Plan
Plan cost		
Per member per month (\$PMPM)	\$28.64	\$38.94
		You pay
Annual deductible	\$50 per person on the plan, \$150 per family	None
Benefits	You pay	You pay
Exams, cleanings — limit two per year	0%	0%
Fluoride treatments — up to age 14 and limit one per year	0%	0%
Emergency treatment — to temporarily relieve pain	20%	20%
X-rays — limit one per 24 months	20%	20%
Sealants to prevent decay of permanent molars — to age nine on first molars and age 14 on second molars, limit one per lifetime	20%	20%
Oral surgery services, extractions and dental surgery — includes preoperative and postoperative care	50%, after deductible*	25%*
Minor restorative services (like fillings) — to repair teeth damaged by disease or injury	50%, after deductible*	25%*
Endodontics (like root canals) — to treat teeth with diseased or damaged nerves	50%, after deductible*	50%*
Periodontics — used to treat diseases of the gums and supporting structures of the teeth	50%, after deductible*	50%*
Bridges, dentures, implants, crowns	50%, after deductible*	50%*
Bridges, dentures, implants, crowns Orthodontic diagnostic procedures — to age 19, \$1,500 per person per lifetime	50%, after deductible* Not covered	50%* 50%*



MyPriority EyeMed Vision Plans

Offering two affordable coverage options

- Examinations, lenses or contact lenses and frames are allowed once every 12 months
- ✓ Participating vision providers can be found by using the Find a Doctor tool
- ✓ All plans are based on a 12month contact term and 12month rate guarantee

	Member in-network cost (EyeMed Select Network)	Out-of-network reimbursement	Out-of-network reimbursement
Vision care services	Product high	Product high	Product medium
Exam with dilation as necessary	\$10 Copay	\$30	\$30
Fundus photography benefit	Up to \$39	N/A	N/A
Exam options			
Standard contact lens fit and follow-up	Up to \$40	N/A	N/A
Premium contact lens fit and follow-up	10% off retail price	N/A	N/A
Frames any available frame at provider location	\$0 Copay; \$200 allowance, 20% off balance over \$200	\$100	\$75
Standard plastic lenses			
Single vision	\$20 Copay	\$25	\$25
Bifocal	\$20 Copay	\$40	\$40
Trifocal	\$20 Copay	\$55	\$55
Lenticular	\$20 Copay	\$55	\$55
Standard progressive lens	\$85 Copay	\$40	\$40
Premium progressive lens	\$85 Copay, 80% of charge less \$120 allowance	\$40	\$40



MyPriority Prescription Coverage

Different tiers denote different costs and coverage as determined by Priority Health. The type of tiers available to members will depend on their plan type.

Help your members take control of their health care costs by learning about the prescription benefits offered to them with their MyPriority plan.

Tier	Definition	
Tier 1a	Lowest-cost generic drugs—proven to be as safe as brand-name drugs—and select brand-name drugs.	
Tier 1b	Low-cost generic drugs—proven to be as safe as brand-name drugs—and select brand-name drugs.	
Tier 2	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 provider to choose one that is covered here and is the most affordable.	
Tier 3	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 you should ask your provider if a tier 1 or 2 option can be prescribed instead.	
Tier 4	Very expensive brand-name and generic drugs, and preferred specialty drugs used to treat complex conditions. If you need to take a specialty drug, you should work with your provider to choose one that is covered here.	
Tier 5	Non-preferred specialty drugs and the most expensive brand-name and generic drugs belong in tier 5 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.	



2025 rates & commissions



Commissions and rates

2025 commissions

Effective Jan. 1, 2025, the MyPriority Individual agent commission schedule will reflect the following payment schedule:

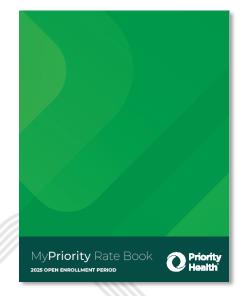
New and Renewing Contracts		2025 commissions			
New contracts, first year (SEP and OEP)	New members only. We will accept a member as new if they have not b covered with us for the last 12 months.	peen 5%			
Renewing contracts	With an original effective date of 1/1/19 and later	4%			
Renewing contracts	With an effective date of 12/1/18 and before	2%			
Short-term contracts					
New business	20%				
MyPriority Dental and Vision					
New and renewing contracts	2%				

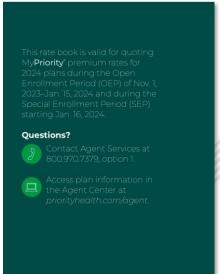


Rates & Commissions 2025 rates

You can easily access the 2025 rates in **the Agent Center.** Simply download and print individual rating areas for easy access, or use our searchable, interactive rate book.

Rates are also available in Priority Quote.







Agent resources & required certification



Agent resources

Agent Services

The agent services team is available to help answer questions about products and benefits, application status, provider network, membership, billing and claims. Monday – Friday 8:30 a.m. – 5:00 p.m. Call 800.970.7379, option 1

Commissions and licensing

Contact the commissions and licensing team with questions about agent agreements and account creation, commissions, and licensing information. For questions, please send an email to commissions-blue-realth-com

PriorityQuote

For questions or technical assistance with PriorityQuote, please call 844.548.2574 or send an email to pqsupport@priorityhealth.com



Getting Appointed

Getting appointed with Priority Health

Becoming appointed with us is easy – just complete our agent agreement <u>online</u>. Before you get started, make sure you have this information ready.

- ✓ Your business contact information
- ✓ E&O policy limits and effective date
- Commission payment and preferences
- ✓ Taxpayer ID number and other W-9 required information
- ✓ Bank name and accounting routing and accounting numbers for the direct deposit agreement



Required Certifications

Federally Facilitated Marketplace (FFM)

CMS required that FFM certification be completed for each plan year (prior to the sale of a policy, or prior to an active change).

Priority Health commissions will not be earned or paid for a policy that is sold or had active changes made if the broker is not properly certified for the applicable plan year.

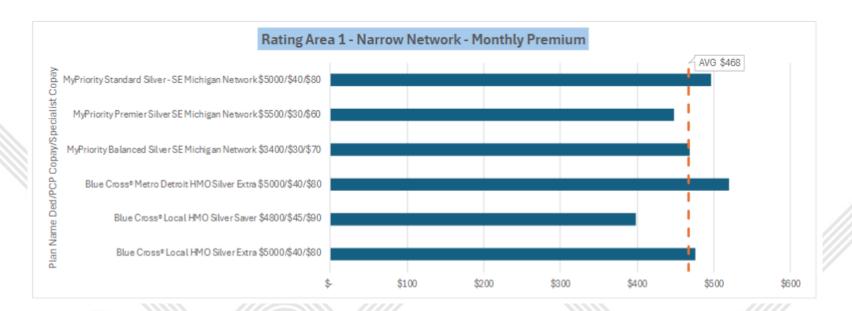
Agents can also complete their FFM certification through HealthSherpa.

Visit <u>portal.cms.gov</u> for registration and training sessions for both returning and new agents and brokers.



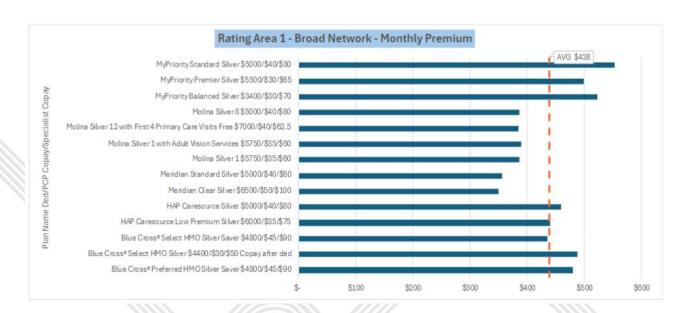


Rating Area 1 - Monroe, Wayne





Rating Area 1 - Monroe, Wayne





Rating Area 2 - Macomb, Oakland





Rating Area 2 - Macomb, Oakland





Rating Area 3 - St. Clair



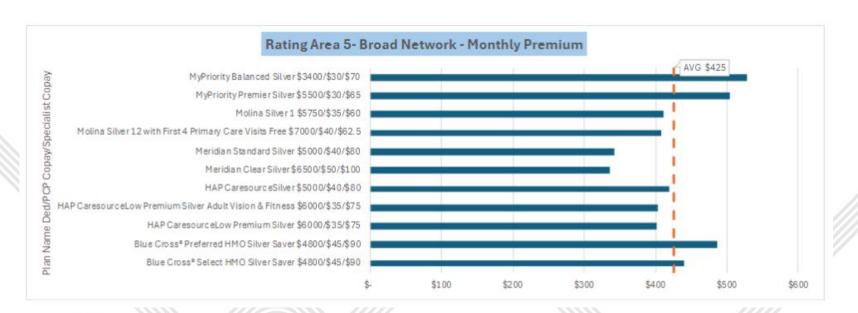


Rating Area 4 - Lenawee, Livingston, Washtenaw



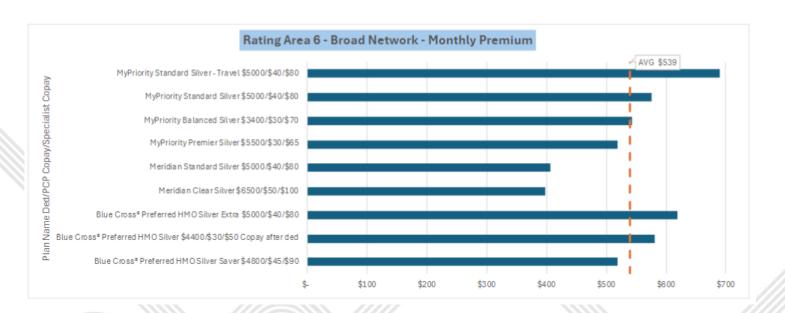


Rating Area 5 - Genesee, Lapeer, Shiawassee



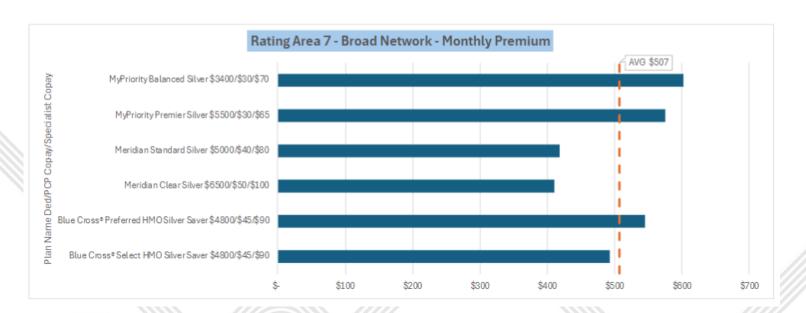


Rating Area 6 - Huron, Sanilac, Tuscola



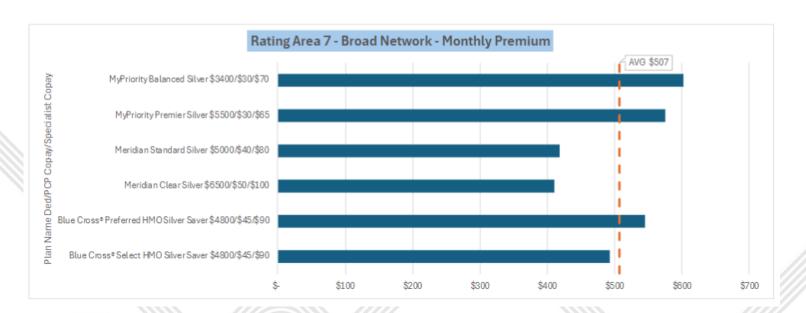


Rating Area 7 - Clinton, Eaton, Hillsdale, Ingham, Jackson



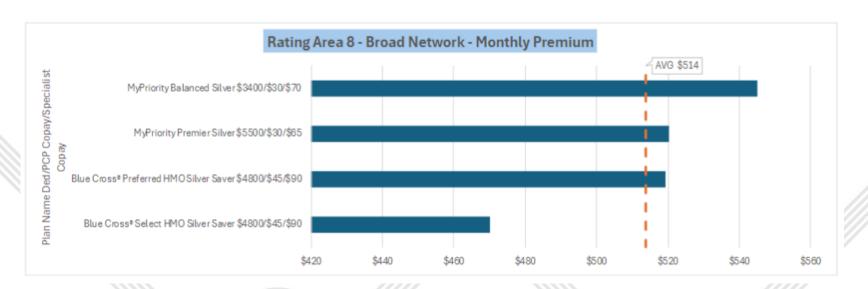


Rating Area 7 - Clinton, Eaton, Hillsdale, Ingham, Jackson



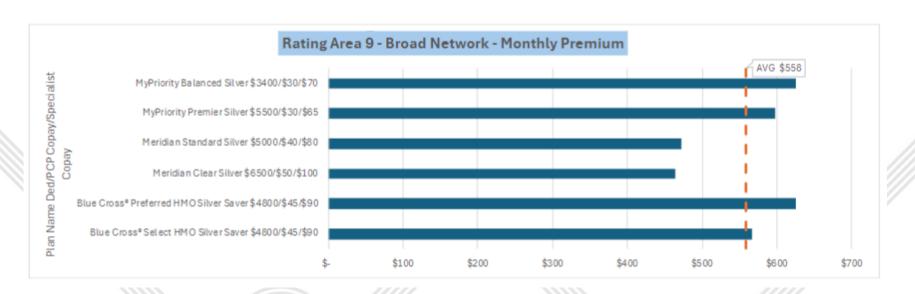


Rating Area 8 - Arenac, Bay, Gratiot, Saginaw



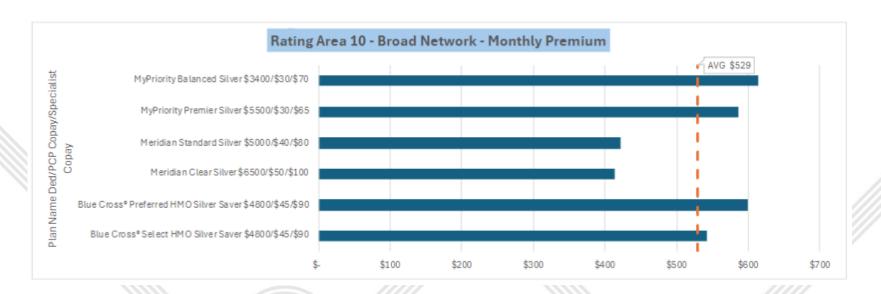


Rating Area 9 - Berrien, Cass, St. Joseph, Van Buren



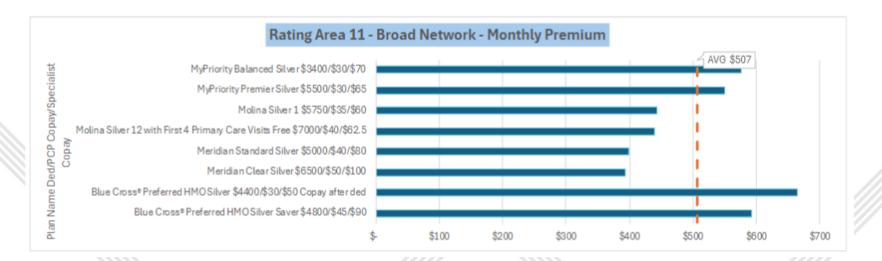


Rating Area 10 - Branch, Calhoun, Kalamazoo



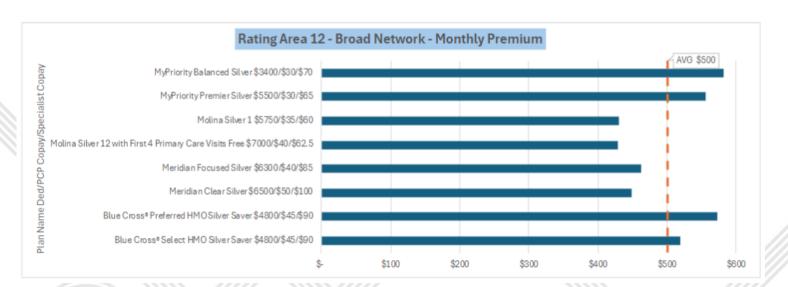


Rating Area 11 - Allegan, Barry



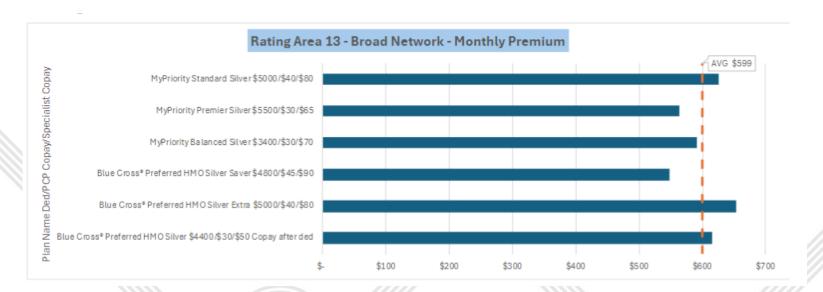


Rating Area 12 - Ionia, Kent, Lake, Mason, Mecosta, Montcalm, Muskegon, Newaygo, Oceana, Osceola, Ottawa



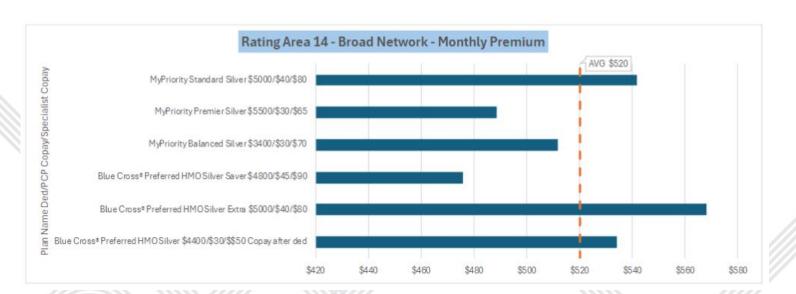


Rating Area 13 - Clare, Gladwin, Isabella, Midland



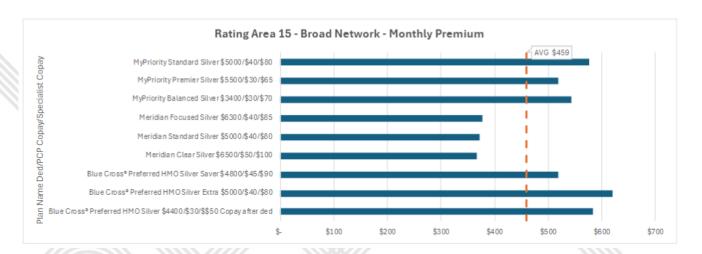


Rating Area 14 - Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Manistee, Missaukee, Wexford





Rating Area 15 – Alcona, Alpena, Cheboygan, Chippewa, Crawford, Iosco, Mackinac, Montmorency, Ogemaw, Oscoda, Otsego, Presque Isle, Roscommon





Narrow network plan options



MyPriority 2025 Plans

Available in all Lower Michigan counties

- ✓ MyPriority Value Bronze
- ✓ MyPriority Value Bronze HSA
- ✓ MyPriority Standard Bronze Travel
- ✓ MyPriority Standard Bronze
- ✓ MyPriority Premier Silver
- ✓ MyPriority Premier Silver Off Marketplace
- ✓ MyPriority Balanced Silver

- ✓ MyPriority Balanced Silver Off Marketplace
- ✓ MyPriority Prime Silver HSA Off Marketplace
- ✓ MyPriority Silver Travel HSA Off Marketplace
- ✓ MyPriority Standard Silver Travel
- ✓ MyPriority Standard Gold



Corewell Health West Michigan Network

- ✓ MyPriority Value Bronze Corewell Health West Michigan Network
- ✓ MyPriority Value Bronze HSA Corewell Health West Michigan Network
- ✓ MyPriority Standard Bronze Corewell Health West Michigan MyPriority Premier Silver Corewell Health West Michigan Network
- ✓ MyPriority Network
- ✓ Premier Silver Off Marketplace Corewell Health West Michigan Network
- ✓ MyPriority Balanced Silver Corewell Health West Michigan Network

- ✓ MyPriority Balanced Silver Off Marketplace Corewell Health West Michigan Network
- ✓ MyPriority Prime Silver HSA Off Marketplace Corewell Health West Michigan Network
- ✓ MyPriority Standard Silver Corewell Health West Michigan Network
- ✓ MyPriority Enhanced Gold Corewell Health West Michigan Network
- ✓ MyPriority Standard Gold Corewell Health West Michigan Network



Available in Kent, Barry, Mecosta, Newaygo, Ottawa counties and a portion of Allegan County. ZIP Codes in Allegan County where this narrow network is offered: 49070, 49311, 49314, 49323, 49328, 49335, 49344, 49348, 49406, 49408, 49416, 49419, 49423, 49453



Bronson Healthcare Partners

- ✓ MyPriority Value Bronze Bronson Healthcare Partners
- ✓ MyPriority Value Bronze HSA Bronson Healthcare Partners
- ✓ MyPriority Standard Bronze Bronson Healthcare Partners
- MyPriority Premier Silver Bronson Healthcare Partners
- ✓ MyPriority Premier Silver Off Marketplace Bronson Healthcare Partners
- ✓ MyPriority Balanced Silver Bronson Healthcare Partners

- ✓ MyPriority Balanced Silver Off Marketplace
 Bronson Healthcare Partners
- ✓ MyPriority Prime Silver HSA Off Marketplace Bronson Healthcare Partners
- ✓ MyPriority Standard Silver Bronson Healthcare Partners
- ✓ MyPriority Enhanced Gold Bronson Healthcare Partners
- ✓ MyPriority Standard Gold Bronson Healthcare Partners



Available in Kalamazoo, Van Buren counties and a portion of Calhoun County. ZIP codes in Calhoun County where this narrow network is offered: 49011, 49014, 49015, 49017, 49021, 49029, 49033, 49037, 49051, 49052, 49068, 49076, 49092, 49094



Southeast Michigan Network

- ✓ MyPriority Value Bronze Southeast Michigan Network
- ✓ MyPriority Value Bronze HSA Southeast Michigan Network
- ✓ MyPriority Standard Bronze Southeast Michigan Network
- MyPriority Premier Silver Southeast Michigan Network
- ✓ MyPriority Premier Silver Off Marketplace Southeast Michigan Network
- MyPriority Balanced Silver Southeast Michigan Network

- ✓ MyPriority Balanced Silver Off Marketplace Southeast Michigan Network
- ✓ MyPriority Prime Silver HSA Off Marketplace Southeast Michigan Network
- ✓ MyPriority Standard Silver Southeast Michigan Network
- MyPriority Enhanced Gold Southeast Michigan Network
- ✓ MyPriority Standard Gold Southeast Michigan Network



Available in Macomb, Oakland, and Wayne counties.



Trinity Health East Network

- ✓ MyPriority Value Bronze Trinity Health East Network
- ✓ MyPriority Value Bronze HSA Trinity Health East Network
- ✓ MyPriority Standard Bronze Trinity Health East Network
- ✓ MyPriority Premier Silver Trinity Health East Network
- ✓ MyPriority Premier Silver Off Marketplace Trinity Health East Network
- MyPriority Balanced Silver Trinity Health East Network

- ✓ MyPriority Balanced Silver Off Marketplace
 Trinity Health East Network
- ✓ MyPriority Prime Silver HSA Off Marketplace
 Trinity Health East Network
- MyPriority Standard Silver Trinity Health East Network
- MyPriority Enhanced Gold Trinity Health East Network
- ✓ MyPriority Standard Gold Trinity Health East Network



Available in Livingston, Washtenaw counties and a portion of Jackson County. ZIP Codes in Jackson County where this narrow network is offered: 49201, 49202, 49203, 49204, 49230, 49240, 49259, 49261, 49263, 49272,49277, 49285



2025 MyPriority plan information



MyPriority Standard Bronze Plan \$7,500 Individual / \$15,000 Family

Deductible Individual / family	\$7,500 / \$15,000
Out-of-pocket maximum Individual / family	\$9,200 / \$18,400
Coinsurance	50% coinsurance, after deductible
Office visits Primary Care	\$50 copay; office visits (evaluation only), before deductible
Office visits Urgent care	\$75 copay, before deductible
Office visits Specialist	\$100 copay; office visits (evaluation only), before deductible
Office visits Mental health	\$50 copay, before deductible
Limited virtual urgent care: 24/7 access to \$0 virtual urgent care through Corewell Health Virtual Urgent Care	Covered in full, before deductible
Maternity	Routine prenatal and postnatal care covered in full, before deductible
Inpatient hospital care (includes labor and delivery)	50% coinsurance, after deductible
Outpatient hospital care	50% coinsurance, after deductible
Emergency services	50% coinsurance, after deductible

\$25 copay, before deductible
and asked to account to
\$25 copay, before deductible
\$50 copay, after deductible
\$100 copay, after deductible
\$500 copay, after deductible



MyPriority Standard Bronze Travel Plan \$7,500 Individual / \$15,000 Family

Deductible Individual / family	\$7,500 / \$15,000
Out-of-pocket maximum Individual / family	\$9,200 / \$18,400
Coinsurance	50% coinsurance, after deductible
Office visits Primary Care	\$50 copay; office visits (evaluation only), before deductible
Office visits Urgent care	\$75 copay, before deductible
Office visits Specialist	\$100 copay; office visits (evaluation only), before deductible
Office visits Mental health	\$50 copay, before deductible
Limited virtual urgent care: 24/7 access to \$0 virtual urgent care through Corewell Health Virtual Urgent Care	Covered in full, before deductible
Maternity	Routine prenatal and postnatal care covered in full, before deductible
Inpatient hospital care (includes labor and delivery)	50% coinsurance, after deductible
Outpatient hospital care	50% coinsurance, after deductible
Emergency services	50% coinsurance, after deductible

Prescription drug coverage Want to find out if your prescription is covered? Visit <i>priorityhealth.com</i> and click on approved drug list	
Tier la	\$25 copay, before deductible
Tier 1b	\$25 copay, before deductible
Tier 2	\$50 copay, after deductible
Tier 3	\$100 copay, after deductible
Tier 4 & Tier 5	\$500 copay, after deductible



MyPriority Value Bronze HSA Plan \$7,200 Individual / \$14,400 Family

Deductible Individual / family	\$7,200 / \$14,400
Out-of-pocket maximum Individual / family	\$7,200 / \$14,400
Coinsurance	0% coinsurance after deductible
Office visits Primary Care	No charge after deductible
Office visits Urgent care	No charge after deductible
Office visits Specialist	No charge after deductible
Office visits Mental health	No charge after deductible
Limited virtual urgent care: 24/7 access to \$0 virtual urgent care through Corewell Health Virtual Urgent Care	No charge after deductible
Maternity	Routine prenatal and postnatal care covered in full, before deductible
Inpatient hospital care (includes labor and delivery)	No charge after deductible
Outpatient hospital care	No charge after deductible
Emergency services	No charge after deductible

Prescription drug coverage Want to find out if your prescription is covered? Visit priorityhealth.com and click on approved drug list Tier 1a No charge after deductible Tier 1b No charge after deductible Tier 2 No charge after deductible Tier 3 No charge after deductible Tier 4 & Tier 5 No charge after deductible



MyPriority Value Bronze Plan \$9,200 Individual / \$18,400 Family

Deductible Individual / family	\$9,200 / \$18,400
Out-of-pocket maximum Individual / family	\$9,200 / \$18,400
Coinsurance	0% coinsurance after deductible
Office visits Primary Care	\$35 copay; office visits (evaluation only), before deductible
Office visits Urgent care	\$85 copay, before deductible
Office visits Specialist	\$120 copay; office visits (evaluation only), before deductible
Office visits Mental health	\$35 copay, before deductible
Limited virtual urgent care: 24/7 access to \$0 virtual urgent care through Corewell Health Virtual Urgent Care	Covered in full, before deductible
Maternity	Routine prenatal and postnatal care covered in full, before deductible
Inpatient hospital care (includes labor and delivery)	No charge after deductible
Outpatient hospital care	No charge after deductible
Emergency services	No charge after deductible

Prescription drug coverage Want to find out if your prescription is covered? Visit <i>priorityhealth.com</i> and click on approved drug list	
Tier la \$5 copay, before deductible	
Tier 1b	\$20 copay, before deductible
Tier 2	No charge after deductible
Tier 3	No charge after deductible
Tier 4 & Tier 5	No charge after deductible



MyPriority Standard Silver Plan \$5,000 Individual / \$10,000 Family

Deductible Individual / family	\$5,000 / \$10,000
Out-of-pocket maximum Individual / family	\$8,000 / \$16,000
Coinsurance	40% coinsurance, after deductible
Office visits Primary Care	\$40 copay; office visits (evaluation only), before deductible
Office visits Urgent care	\$60 copay, before deductible
Office visits Specialist	\$80 copay; office visits (evaluation only), before deductible
Office visits Mental health	\$40 copay, before deductible
Limited virtual urgent care: 24/7 access to \$0 virtual urgent care through Corewell Health Virtual Urgent Care	Covered in full, before deductible
Maternity	Routine prenatal and postnatal care covered in full, before deductible
Inpatient hospital care (includes labor and delivery)	40% coinsurance, after deductible
Outpatient hospital care	40% coinsurance, after deductible
Emergency services	40% coinsurance, after deductible

Prescription drug coverage Want to find out if your prescription is covered? Visit *priorityhealth.com* and click on approved drug list Tier 1a \$20 copay, before deductible Tier 1b \$20 copay, before deductible Tier 2 \$40 copay, before deductible Tier 3 \$80 copay, after deductible Tier 4 & Tier 5 \$350 copay, after deductible



MyPriority Standard Silver Travel Plan \$5,000 Individual / \$10,000 Family

Deductible Individual / family	\$5,000 / \$10,000
Out-of-pocket maximum Individual / family	\$8,000 / \$16,000
Coinsurance	40% coinsurance, after deductible
Office visits Primary Care	\$40 copay; office visits (evaluation only), before deductible
Office visits Urgent care	\$60 copay, before deductible
Office visits Specialist	\$80 copay; office visits (evaluation only), before deductible
Office visits Mental health	\$40 copay, before deductible
Limited virtual urgent care: 24/7 access to \$0 virtual urgent care through Corewell Health Virtual Urgent Care	Covered in full, before deductible
Maternity	Routine prenatal and postnatal care covered in full, before deductible
Inpatient hospital care (includes labor and delivery)	40% coinsurance, after deductible
Outpatient hospital care	40% coinsurance, after deductible
Emergency services	40% coinsurance, after deductible

Prescription drug coverage Want to find out if your prescription is covered? Visit priorityhealth.com and click on approved drug list Tier 1a \$20 copay, before deductible Tier 1b \$20 copay, before deductible Tier 2 \$40 copay, before deductible Tier 3 \$80 copay, after deductible Tier 4 & Tier 5 \$350 copay, after deductible



MyPriority Balanced Silver Plan \$3,400 Individual / \$6,800 Family

Deductible Individual / family	\$3,400 / \$6,800
Out-of-pocket maximum Individual / family	\$9,000 / \$18,000
Coinsurance	30% coinsurance, after deductible
Office visits Primary Care	\$30 copay; office visits (evaluation only), before deductible
Office visits Urgent care	\$75 copay, before deductible
Office visits Specialist	\$70 copay; office visits (evaluation only), before deductible
Office visits Mental health	\$30 copay, before deductible
Limited virtual urgent care: 24/7 access to \$0 virtual urgent care through Corewell Health Virtual Urgent Care	Covered in full, before deductible
Maternity	Routine prenatal and postnatal care covered in full, before deductible
Inpatient hospital care (includes labor and delivery)	30% coinsurance, after deductible
Outpatient hospital care	\$1,000 copay; 30% coinsurance, after deductible
Emergency services	\$250 copay (waived if admitted); 30% coinsurance, after deductible

Prescription drug coverage Want to find out if your prescription is covered? Visit <i>priorityhealth.com</i> and click on approved drug list	
Tier 1a	\$5 copay, before deductible
Tier 1b	\$20 copay, before deductible
Tier 2	\$75 copay, after deductible
Tier 3	\$100 copay, after deductible
Tier 4 & Tier 5	50% coinsurance, after deductible



MyPriority Premier Silver Plan \$5,500 Individual / \$11,000 Family

Deductible Individual / family	\$5,500 / \$11,000
Out-of-pocket maximum Individual / family	\$9,200 / \$18,400
Coinsurance	30% coinsurance, after deductible
Office visits Primary Care	\$30 copay; office visits (evaluation only), before deductible
Office visits Urgent care	\$75 copay before deductible
Office visits Specialist	\$65 copay broad network plans (\$60 copay narrow network plans only); office visits (evaluation only), before deductible
Office visits Mental health	\$30 copay, before deductible
Limited virtual urgent care: 24/7 access to \$0 virtual urgent care through Corewell Health Virtual Urgent Care	Covered in full, before deductible
Maternity	Routine prenatal and postnatal care covered in full, before deductible
Inpatient hospital care (includes labor and delivery)	30% coinsurance, after deductible
Outpatient hospital care	\$1,000 copay; 30% coinsurance, after deductible
Emergency services	\$250 copay (waived if admitted); 30% coinsurance, after deductible

Prescription drug coverage Want to find out if your prescription is covered? Visit *priorityhealth.com* and click on approved drug list Tier 1a \$5 copay, before deductible Tier 1b \$20 copay, before deductible Tier 2 \$75 copay, before deductible Tier 3 \$125 copay, before deductible Tier 4 & Tier 5 50% coinsurance, after deductible



MyPriority Prime Silver HSA Off Marketplace Plan \$3,300 Individual / \$6,600 Family

Deductible Individual / family	\$3,300 / \$6,600
Out-of-pocket maximum Individual / family	\$7,200 / \$14,400
Coinsurance	30% coinsurance, after deductible
Office visits Primary Care	30% coinsurance, after deductible
Office visits Urgent care	30% coinsurance, after deductible
Office visits Specialist	30% coinsurance, after deductible
Office visits Mental health	30% coinsurance, after deductible
Limited virtual urgent care: 24/7 access to \$0 virtual urgent care through Corewell Health Virtual Urgent Care	No charge after deductible
Maternity	Routine prenatal and postnatal care covered in full, before deductible
Inpatient hospital care (includes labor and delivery)	30% coinsurance, after deductible
Outpatient hospital care	30% coinsurance, after deductible
Emergency services	30% coinsurance, after deductible

Prescription drug coverage Want to find out if your prescription is covered? Visit *priorityhealth-com* and click on approved drug list Tier la 30% coinsurance, after deductible Tier 2 30% coinsurance, after deductible Tier 3 30% coinsurance, after deductible Tier 4 & Tier 5 30% coinsurance, after deductible



MyPriority Silver Travel HSA Off Marketplace Plan

\$4,000 Individual / \$8,000 Family

Deductible Individual / family	\$4,000 / \$8,000
Out-of-pocket maximum Individual / family	\$8,000 / \$16,000
Coinsurance	20% coinsurance, after deductible
Office visits Primary Care	\$15 copay; (evaluation only), after deductible
Office visits Urgent care	\$75 copay, after deductible
Office visits Specialist	\$50 copay; (evaluation only), after deductible
Office visits Mental health	\$15 copay, after deductible
Limited virtual urgent care: 24/7 access to \$0 virtual urgent care through Corewell Health Virtual Urgent Care	No charge after deductible
Maternity	Routine prenatal and postnatal care covered in full, before deductible
Inpatient hospital care (includes labor and delivery)	20% coinsurance, after deductible
Outpatient hospital care	20% coinsurance, after deductible
Emergency services	\$250 copay (waived if admitted); 20% coinsurance, after deductible

Prescription drug coverage Want to find out if your prescription is covered? Visit <i>priorityhealth.com</i> and click on approved drug list	
Tier la	\$5 copay, after deductible
Tier 1b	\$15 copay, after deductible
Tier 2	\$100 copay, after deductible
Tier 3	\$150 copay, after deductible
Tier 4 & Tier 5	50% coinsurance, after deductible



MyPriority Standard Gold Plan \$1,500 Individual / \$3,000 Family

Deductible Individual / family	\$1,500 / \$3,000
Out-of-pocket maximum Individual / family	\$7,800 / \$15,600
Coinsurance	25% coinsurance, after deductible
Office visits Primary Care	\$30 copay; office visits (evaluation only), before deductible
Office visits Urgent care	\$45 copay, before deductible
Office visits Specialist	\$60 copay; office visits (evaluation only), before deductible
Office visits Mental health	\$30 copay, before deductible
Limited virtual urgent care: 24/7 access to \$0 virtual urgent care through Corewell Health Virtual Urgent Care	Covered in full, before deductible
Maternity	Routine prenatal and postnatal care covered in full, before deductible
Inpatient hospital care (includes labor and delivery)	25% coinsurance, after deductible
Outpatient hospital care	25% coinsurance, after deductible
Emergency services	25% coinsurance, after deductible

Prescription drug coverage Want to find out if your prescription is covered? Visit <i>priorityhealth.com</i> and click on approved drug list		
Tier 1a	\$15 copay, before deductible	
Tier 1b	\$15 copay, before deductible	
Tier 2	\$30 copay, before deductible	
Tier 3	\$60 copay, before deductible	
Tier 4 & Tier 5	\$250 copay, before deductible	



MyPriority Enhanced Gold Plan **\$0 Individual / \$0 Family**

Deductible Individual / family	\$0/\$0
Out-of-pocket maximum Individual / family	\$9,200 / \$18,400
Coinsurance	0% coinsurance
Office visits Primary Care	\$20 copay
Office visits Urgent care	\$75 copay
Office visits Specialist	\$45 copay
Office visits Mental health	\$20 copay
Limited virtual urgent care: 24/7 access to \$0 virtual urgent care through Corewell Health Virtual Urgent Care	Covered in full
Maternity	Routine prenatal and postnatal care covered in full
Inpatient hospital care (includes labor and delivery)	\$1,000 copay per day (up to 5 days)
Outpatient hospital care	\$1,000 copay
Emergency services	\$250 copay (waived if admitted)

Prescription drug coverage Want to find out if your prescription is covered? Visit <i>priorityhealth.com</i> and click on approved drug list		
Tier 1a	\$5 copay	
Tier 1b	\$20 copay	
Tier 2	\$75 copay	
Tier 3	\$100 copay	
Tier 4 & Tier 5	50% coinsurance	



