



More reasons to love HAP



We're not just another health insurance plan. We're the people who live in the same neighborhoods as you, and work toward the same health goals as you do. It's a commitment to making your journey to find the right health coverage as comfortable and straightforward as possible.

Personal touch: We care about you and your health. HAP will walk you through the process and find a Medicare Advantage plan that's right for your needs. And when you join, our excellent customer service team will be there for you, every step of the way. We're making Medicare Advantage as easy as possible.

Local roots: We're based in Michigan and understand the healthcare needs of our community.

Lower out-of-pocket costs: Worried about out-of-pocket costs should you have a medical event? Talk to our experts to determine your costs.

Extra care: Every HAP Medicare Advantage plan includes access to our nurses and care managers to support and guide you for chronic condition management and more, at no cost to you.

Plans that meet your needs: We know your needs are unique and we offer different types of plans to suit your lifestyle. We offer HMO and PPO plans as well as plans with extra support for members who have Medicare and Medicaid benefits.

“

I've been with HAP since my daughter was born in 1962, and I wouldn't trade it for anything. I became a HAP member while working in the automotive industry, and I'm still happy with it in my retirement.

Amander H.
Detroit, MI

”

Supplemental benefits



Flex card allowance to spend on over-the-counter items and more

Coverage while you travel

\$0 annual physical exam and annual wellness visit



\$0 copay for 90-day supply of most generic drugs



No referrals needed to see a specialist

Vision coverage

Gym membership



Hearing coverage with hearing aids as low as \$0

Because dental health is part of your total health, HAP has you covered.



50% to 100% coverage for most dental comprehensive services up to \$2,000 depending on the plan



Michigan's home
for health insurance™

Enroll today!

HAP Medicare Advantage

(866) 802-5330 (TTY: 711)

Or online at: hap.org/2026medicare



Health Alliance Plan (HAP) has HMO, HMO C-SNP, HMO-POS, PPO plans with Medicare contracts. HAP Medicare Complete Duals (HMO D-SNP) and HAP Medicare Complete Assist (PPO D-SNP) are Medicare health plans with a Medicare contract and a contract with the Michigan Medicaid Program. Enrollment depends on contract renewals.



**Michigan's home
for health insurance™**



2026 HAP Medicare Advantage Plans

Your guide to health insurance that benefits you

Choose HAP as your home for health insurance



HAP is a nonprofit, Michigan-based company. We've provided Medicare Advantage plans for the people of Michigan for nearly 40 years.

HAP has plans designed for your unique needs.

Your personal plan Navigator will support your healthcare needs from helping with transportation to coordinating doctor appointments. HAP's plans include valuable benefits like flex cards for everyday expenses, dental, hearing, vision and so much more.

- Got Medicare and Medicaid? **HAP CareSource™ MI Coordinated Health (HMO D-SNP)** and **HAP Medicare Complete Duals (D-SNP)** may be for you with as low as \$0 monthly premium* and \$0 medical deductible.
- **HAP Member Assist (PPO)** will suit your lifestyle with low copays for specialists and therapy visits; plus 100% coverage for preventive dental and \$2,000 to spend on other dental services.
- If you have diabetes, cardiovascular disease and/or chronic heart conditions, the new **HAP Medicare Diabetes and Heart (HMO C-SNP)** plan has the support and savings you deserve. Get up to 36 free one-way transportation trips and companion care to assist with everyday tasks.



* You must continue to pay your Medicare Part B premium.

Health plans for your unique needs.

Compare our Medicare Advantage options - starting at \$0/month*.

*You must continue to pay your Medicare Part B premium.

In-network PCP required

HAP Medicare Superior (HMO)

58 counties + out-of-state travel

Monthly premium	\$0
Annual medical deductible	\$0
Maximum out-of-pocket	\$5,100
Primary doctor/specialty visits	\$0/\$40
Inpatient hospital	\$325 per day (days 1-5) Unlimited days
Emergency (ER)/urgent care (UC)	\$130/\$45
Out-of-network (OON)	N/A
Labs/outpatient hospital	\$0/\$300
Ambulatory surgical center (ASC) services	\$275
Physical/occupational/speech therapy visits	\$20
Flex card	\$113/quarterly
Prescription drug deductible	\$150 (Tiers 3-5)
Prescription copays 30-day supply	Preferred/non-preferred pharmacy network
Tier 1 – preferred generics	\$0/\$7
Tier 2 – generics	\$9/\$16
Tier 3 – preferred brand	15%/17%
Tier 4 – non-preferred brand	38%/40%
Tier 5 – specialty tier	31%
Preferred mail order – 90-day supply	\$0 copay T1 & T2

Initial coverage limit (combined drug costs paid by you and the plan): \$2,100

More flexibility

In-network PCP required

HAP Medicare Prime (PPO)

Henry Ford Select (HMO)

57 counties +
out-of-state travel

7 counties +
out-of-state travel

\$0

\$0

\$0

\$0

\$5,650

\$3,500

\$0/\$40 in-network; \$20/\$50 out-of-network

\$0/\$15

\$350 per day (days 1-5) Unlimited days

\$250 per day (days 1-6) Unlimited days

\$130/\$45

\$150/\$15

OON coinsurance is 35%

N/A

\$0/\$325

\$0/\$200

\$275

\$100

\$20

\$10

\$81/quarterly

\$145/quarterly

\$200 (Tiers 3-5)

\$150 (Tiers 3-5)

Preferred/non-preferred
pharmacy network

Preferred/non-preferred
pharmacy network

\$0/\$9

\$0/\$7

\$11/\$17

\$9/\$15

15%/17%

15%/17%

37%/39%

37%/39%

30%

31%

\$0 copay T1 & T2

\$0 copay T1 & T2

Initial coverage limit (combined drug costs
paid by you and the plan): \$2,100

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Proud to serve Michigan

Where top doctors and specialists call home

HAP has one of the largest Michigan-based HMO and PPO Medicare networks* in Michigan. The extensive network ensures comprehensive coverage from primary care and specialty care to pharmacy and other services.



*Ideon Network Analytics

Enroll in a HAP Medicare Advantage plan today!

**CALL
TODAY!**

Speak to a Medicare expert
(866) 802-5330 (TTY: 711)

Oct. 1 - March 31, 8 a.m. - 8 p.m., seven days a week
April 1 - Sept. 30, 8 a.m. - 8 p.m., Monday - Friday

Or visit hap.org/2026medicare for more details.