

2022 MyPriority product offering

Our goal with the 2022 MyPriority product offering was to streamline benefits within our current product portfolio, continue to offer a range of network options, provide competitive services and an optimized formulary while maintaining affordable premiums for our members.

What's new

New for 2022, a **Cigna travel plan** is available as an embedded benefit on 2 MyPriority plans on the broad network only. This added benefit allows members to receive covered services and care from any Cigna provider, outside of Michigan and within the United States.

- **MyPriority Travel Bronze 8700**
- **MyPriority Travel Silver 5500**

This is an ideal plan for members who want the flexibility to travel – whether for work, leisure or a combination of both – and the peace of mind of having health coverage when outside of Michigan.

Member benefits:

- Same cost share, one deductible, and one MOOP when a Cigna provider is used, outside of Michigan
- Cigna providers, outside of Michigan, can be found using the Priority Health Find A Doctor tool

	MyPriority Bronze 8700	MyPriority Travel Bronze 8700	MyPriority Silver 5500	MyPriority Travel Silver 5500
Ded	\$8,700	\$8,700	\$5,500	\$5,500
OOP Max	\$8,700	\$8,700	\$8,700	\$8,700
PCP	\$30	\$30	\$30	\$30
Spec	No charge after deductible	No charge after deductible	\$65	\$65
UC	\$75	\$75	\$75	\$75
ER	No charge after deductible	No charge after deductible	\$250 copay + coinsurance	\$250 copay + coinsurance
Rx	\$5/\$20 /No charge after deductible	\$5/\$20 /No charge after deductible	\$5/\$20/\$75/\$125/50%	\$5/\$20/\$75/\$125/50%
Coins	0%	0%	30%	30%
Other		Cigna travel network		Cigna travel network

***Bold font** in the chart indicates benefit is not subject to deductible.*

2022 MyPriority product offering

What's changed

Simplified product naming convention

- Removed HMO from plan names
- Removed '50+' from current Silver 2400 – 50+ plan names

Additional naming descriptions included on Telehealth PCP plan names

- Added 'Virtual First' to plan names
 - MyPriority Telehealth PCP Bronze 8700 – Virtual First
- Added 'Virtual First' plus additional descriptor for healthcare.gov plan names
 - MyPriority Telehealth PCP Bronze 8700 – Virtual First (Doctor On Demand PCP selection required)

Narrow Network name change

- St. John Providence Network is now Ascension St. John Providence Network
- All associated hospital names changed as well

Discontinuation of Prime Fitness benefit

- Due to low usage, the Prime Fitness benefit (Silver 2400 50+ plans) is discontinued for 2022

Maximum Out Of Pocket (MOOP) changes for 2022 HSA and non-HSA plans

- HSA MOOP: \$7,050
- Non-HSA MOOP: \$8,700, except Gold 1100 (MOOP stays at \$8,150)

Deductible changes

- MyPriority HMO HSA Bronze 7000 = MyPriority HSA Bronze **7050**
- MyPriority HMO Bronze 8550 = MyPriority Bronze **8700**
- MyPriority HMO Silver 2400 – 50+ = MyPriority Silver **2500**
- MyPriority HMO Silver 3400 = MyPriority Silver **3500**

Cost Share Reductions (CSR) changes – MyPriority Silver 2500 and Silver 3500 plans

	Deductible	Total Cost Sharing OOP Max	PCP/Spec./UC/MH/SA	Rx coverage	Additional benefit changes
73% CSR	\$2,400	\$6,950	\$20/\$65/\$75/\$25/\$0	No change	<ul style="list-style-type: none"> • Labs ahead of deductible @ \$0 is now coins after deductible • No longer have the Inpatient copay per day
87% CSR	\$400	\$2,500	\$10/\$45/\$75/\$10/\$0	No change	<ul style="list-style-type: none"> • Labs ahead of deductible @ \$0 is now coins after deductible • No longer have the Inpatient copay per day
94% CSR	\$350	\$1,000	\$5/\$10/\$75/\$5/\$0	No change	<ul style="list-style-type: none"> • Labs ahead of deductible @ \$0 • No longer have the Inpatient copay per day

Bold font in chart indicates benefit is not subject to deductible.
Red font in chart indicates benefit change.

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Changes to plan features and benefits

Expanded chronic condition management benefits

- Peak flow meter = \$0 before deductible for non-HSA plans; after deductible for HSA plans
- LDL and A1C testing = \$0 before deductible ***Beaumont Narrow Network only***

Telehealth PCP plans:

Lower Doctor On Demand cost share, change to in-person cost share

- MyPriority Telehealth PCP Bronze 8700 – Virtual First
 - \$10 before deductible Doctor On Demand visit
 - All other in-person PCP/Specialist \$0 after deductible
- MyPriority Telehealth PCP Silver 5500 – Virtual First
 - \$10 before deductible Doctor On Demand visit
 - All other in-person PCP/Specialist \$65

Expanded substance abuse coverage (opioid/alcohol)

- Outpatient substance abuse = \$0 before deductible on non-HSA plans
- Outpatient substance abuse = \$0 after deductible on HSA plans

Initial mental health visit – Silver plans only

- \$0 before deductible on non-HSA plans
- \$0 after deductible on HSA plans

Inpatient copay per day removed – Silver plans only

- Removal of inpatient copay per day

Specialist visit ahead of deductible

- MyPriority Silver 2500 = specialist visit before deductible with \$90 copay
- MyPriority Silver 3500 = specialist visit before deductible with \$90 copay