




The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage you can access our [Member Reference Desk](#) or by calling 1.800.203.9519 or 517.364.8456 locally. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary> or call 1.800.203.9519 or 517.364.8456 locally to request a copy.

Important Questions	Answers	Why This Matters:
<p><b>What is the overall <a href="#">deductible</a>?</b></p>	<p>For in-network <a href="#">providers</a>:                      \$1,600 single coverage                      \$3,200 family coverage                      For out-of-network <a href="#">providers</a>:                      \$3,000 single coverage                      \$6,000 family coverage</p>	<p>Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the policy, the overall family <a href="#">deductible</a> must be met before the <a href="#">plan</a> begins to pay.                      There may be an employer contribution to your HSA account, for non-COBRA plan participants. For more information contact Sparrow Human Resources.                      Please note, any employer contribution applies towards the IRS annual maximum contribution for HSAs.                      (Caregivers who start after the first of the year may receive a prorated contribution amount. Please contact HR for specifics.)</p>
<p><b>Are there services covered before you meet your <a href="#">deductible</a>?</b></p>	<p>Yes, <a href="#">Preventive care</a> is covered before you meet your <a href="#">deductible</a>.</p>	<p>This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a>. See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>
<p><b>Are there other <a href="#">deductibles</a> for specific services?</b></p>	<p>No.</p>	<p>You don't have to meet <a href="#">deductibles</a> for specific services.</p>
<p><b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b></p>	<p>For in-<a href="#">network providers</a>:                      \$3,000 single coverage                      \$6,000 family coverage                      For <a href="#">out-of-network providers</a>:                      \$6,250 single coverage                      \$12,500 family coverage</p>	<p>The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a>, the overall family <a href="#">out-of-pocket limit</a> must be met.</p>
<p><b>What is not included in the <a href="#">out-of-pocket limit</a>?</b></p>	<p>Caregiver contributions, <a href="#">balance-billing</a> charges, and health care this</p>	<p>Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>.</p>

Important Questions	Answers	Why This Matters:
	<a href="#">plan</a> doesn't cover.	
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. For a list of <a href="#">network providers</a> click <a href="#">SPN Provider Directory</a> or call 1.877.275.0076 or 364.8432 locally. The SPN Network includes select Spectrum Health System providers.	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the network <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies, unless stated otherwise.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	No charge after <a href="#">deductible</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Convenience care facilities are covered under this benefit.
	<a href="#">Specialist</a> visit	No charge after <a href="#">deductible</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None.
	<a href="#">Preventive care/screening/immunization</a>	No charge	Not covered	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge after <a href="#">deductible</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None
	Imaging (CT/PET scans, MRIs)	No charge after <a href="#">deductible</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="https://www.caremark.co">https://www.caremark.co</a>	Tier 1 drugs (mostly Generic)	\$10 <a href="#">copay</a> /prescription (up to 34-day supply) \$20 <a href="#">copay</a> /prescription (up to 90-day supply)	Only covered for emergent/urgent condition	<a href="#">Deductible</a> applies to <a href="#">copays</a> for outpatient prescription drugs. Covers up to a 34-day supply (retail prescription); 35-90-day supply (mail order or retail prescription). ACA mandated preventive drugs such as select contraceptive and tobacco cessation medications are covered with no member
	Tier 2 drugs (mostly Preferred brand-name)	\$40 <a href="#">copay</a> /prescription (up to 34-day supply) \$80 <a href="#">copay</a> /prescription (up to 90-day supply)	Only covered for emergent/urgent condition	

\* For more information about limitations and exceptions, see the certificate of coverage at [www.phpmichigan.com](http://www.phpmichigan.com).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<a href="#">m/wps/portal.</a>	Tier 3 drugs (mostly Non-Preferred brand-name)	\$80 <a href="#">copay</a> /prescription (up to 34-day supply) \$160 <a href="#">copay</a> /prescription (up to 90-day supply)	Only covered for emergent/urgent condition	cost share. Preferred Tobacco Cessation Products are only available from retail network pharmacies in up to 34-day supply. All Specialty Drugs regardless of tier placement are only available from CVS mail-order specialty pharmacy in up to a 34-day supply. If a brand-name drug has a generic drug that is chemically the same, you pay your applicable <a href="#">copay</a> plus the difference between the brand-name and generic price. Some drugs require prior approval for coverage. Call PHP Service Company for more information.
	Tier 4 Non-Preferred <a href="#">Specialty drugs</a>	\$100 <a href="#">copay</a> /prescription (up to 34-day supply) Not available (up to 90-day supply)	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge after <a href="#">deductible</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Female sterilization is covered at no member cost share when using in-network providers. Prior approval required for coverage of certain surgeries. Call PHP Service Company for the complete list.
	Physician/surgeon fees	No charge after <a href="#">deductible</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	
If you need immediate medical attention	<a href="#">Emergency department care</a>	No charge after <a href="#">deductible</a>	Same as in-network benefit	Prior approval is required for coverage if admitted directly from the Emergency Department for an inpatient stay.
	<a href="#">Emergency medical transportation</a>	No charge after <a href="#">deductible</a>	Same as in-network benefit	
	<a href="#">Urgent care</a>	No charge after <a href="#">deductible</a>	Same as in-network benefit	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge after <a href="#">deductible</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Prior approval required for coverage of inpatient stays. Transplants must be at

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
				Designated Facilities.
	Physician/surgeon fees	No charge after <a href="#">deductible</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None.
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	No charge after <a href="#">deductible</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a> ABA services not covered	Prior approval required for coverage of non-routine services, including ABA services and inpatient stays.
	Inpatient services	No charge after <a href="#">deductible</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	
<b>If you are pregnant</b>	Office visits	Included in professional services below	Included in professional services below	<a href="#">Cost sharing</a> does not apply for <a href="#">preventive services</a> . Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Prior approval required for coverage if inpatient stay exceeds federally established minimum time frames.
	Childbirth/delivery professional services	No charge after <a href="#">deductible</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	
	Childbirth/delivery facility services	No charge after <a href="#">deductible</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	No charge after <a href="#">deductible</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Combined in-network/out-of-network limit of 60 visits per calendar year. Prior approval required for coverage.
	<a href="#">Rehabilitation services</a>	No charge after <a href="#">deductible</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Combined in-network/out-of-network limits: PT/OT/ST/pulmonary = 36 visits per calendar year; cardiac rehab = 36 visits per calendar year.
	<a href="#">Habilitation services</a> for treatment of Autism Spectrum Disorders	No charge after <a href="#">deductible</a>	Not covered	Covered services for treatment of autism are not included in above limits. Prior approval required for coverage of outpatient speech therapy.
	<a href="#">Skilled nursing care</a>	No charge after <a href="#">deductible</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Combined in-network/out-of-network limit of 100 days per calendar year. Prior approval required for coverage.
	<a href="#">Durable medical equipment</a>	No charge after <a href="#">deductible</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Prior approval required for coverage of certain items of DME. Call PHP Service Company for current information.
	<a href="#">Hospice services</a>	No charge after <a href="#">deductible</a>	30% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Prior approval required for coverage.

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	This plan has no coverage for this service.
	Children's glasses	Not covered	Not covered	This plan has no coverage for this service.
	Children's dental check-up	Not covered	Not covered	This plan has no coverage for this service.

**Excluded Services & Other Covered Services:**

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)			
<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Cosmetic surgery</li> <li>• Dental care</li> <li>• Habilitation services except to treat Autism Spectrum Disorders</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing aids and services</li> <li>• Infertility treatment and medications to conceive a pregnancy</li> <li>• Long term care</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>• Private duty nursing</li> <li>• Routine eye care (adult)</li> <li>• Routine foot care</li> </ul>	

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>• Bariatric surgery if meet criteria-No charge after <a href="#">deductible</a>, in-network only, prior approval required for coverage</li> <li>• Chiropractic care combined with osteo-manipulation by D.O.-in-network: no charge after <a href="#">deductible</a>, out-of-network: 30% <a href="#">coinsurance</a> after <a href="#">deductible</a>, to combined limit of 24 visits per calendar year</li> </ul>	<ul style="list-style-type: none"> <li>• Elective abortion as defined by the State of Michigan-in-network: No charge after <a href="#">deductible</a>, out-of-network: 30% <a href="#">coinsurance</a> after <a href="#">deductible</a></li> <li>• Infertility treatment to treat the underlying conditions that result in infertility only-covered as any other medical condition</li> <li>• Weight loss services other than surgery-No charge after <a href="#">deductible</a>, in-network only</li> </ul>	<ul style="list-style-type: none"> <li>• If you are also covered by an account-type plan such as an integrated health flexible spending arrangement (FSA), health reimbursement arrangement (HRA), and/or a health savings account (HSA), then you may have access to additional funds to help cover certain out-of-pocket expenses like the deductible, copays or coinsurance, or benefits not otherwise covered. Contact your employer for details.</li> </ul>

\* For more information about limitations and exceptions, see the certificate of coverage at [www.phpmichigan.com](http://www.phpmichigan.com).



**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the Michigan Department of Insurance & Financial Services (DIFS), the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318- 2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: PHP at 1.800.832.9186 or 517.364.8500 locally. You may also contact the Michigan Department of Insurance & Financial Services (DIFS), the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

**Does this plan provide Minimum Essential Coverage? Yes.**

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

**Does this plan meet the Minimum Value Standards? Yes.**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

**Non-Discrimination:**

PHP Service Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. PHP Service Company does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. PHP Service Company 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); and provides free language services to people whose primary language is not English, such as qualified interpreters; and information written in other languages. If you need these services, contact Customer Service at 800.203.9519 (TTY 711). If you believe that PHP Service Company 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 the PHP Service Company Civil Rights Coordinator, mailing address: PO Box 30377 Lansing MI 48909-7877, phone: 800.203.9519, (TTY 711), fax: 517.364.8406 email: [phpcompliance@phpmm.org](mailto:phpcompliance@phpmm.org). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the PHP Service Company 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 <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201, 1.800.368.1019, 800.537.7697 (TTD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**Language Access Services:**

If you, or someone you are helping, has questions about PHP, you have the right to get help and information in your language at no cost. To talk to an interpreter, call our Customer Service Department at 517.364.8500 or 800.832.9186 (TTY: 711).

**Spanish** Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de PHP, tiene derecho a acceder a ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al Departamento de Atención al Cliente al 517.364.8500 - 800.832.9186 (TTY: 711).

**Arabic**

إن كان لديك أو لدى شخص تساعدك أسئلة بخصوص PHP، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 517.364.8500 - 800.832.9186 (TTY: 711).

**Chinese** 如果您，或是您正在協助的對象，有關於[插入 PHP 項目的名稱] 方面的問題，您有權免費獲得以您的語言提供的幫助和信息。洽

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About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$1,600
- [Specialist cost sharing](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

- [Specialist](#) office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- [Diagnostic tests](#) (*ultrasounds and blood work*)
- [Specialist](#) visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$1,600
<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$50
<b>The total Peg would pay is</b>	<b>\$1,660</b>

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$1,600
- [Specialist cost sharing](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

- [Primary care physician](#) office visits (*including disease education*)
- [Diagnostic tests](#) (*blood work*)
- [Prescription drugs](#)
- [Durable medical equipment](#) (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,500</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$1,300
<a href="#">Copayments</a>	\$700
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$2,000</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$1,600
- [Specialist cost sharing](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic test](#) (*x-ray*)
- [Durable medical equipment](#) (*crutches*)
- [Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$1,600
<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,610</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.