

Navigating Your Benefits

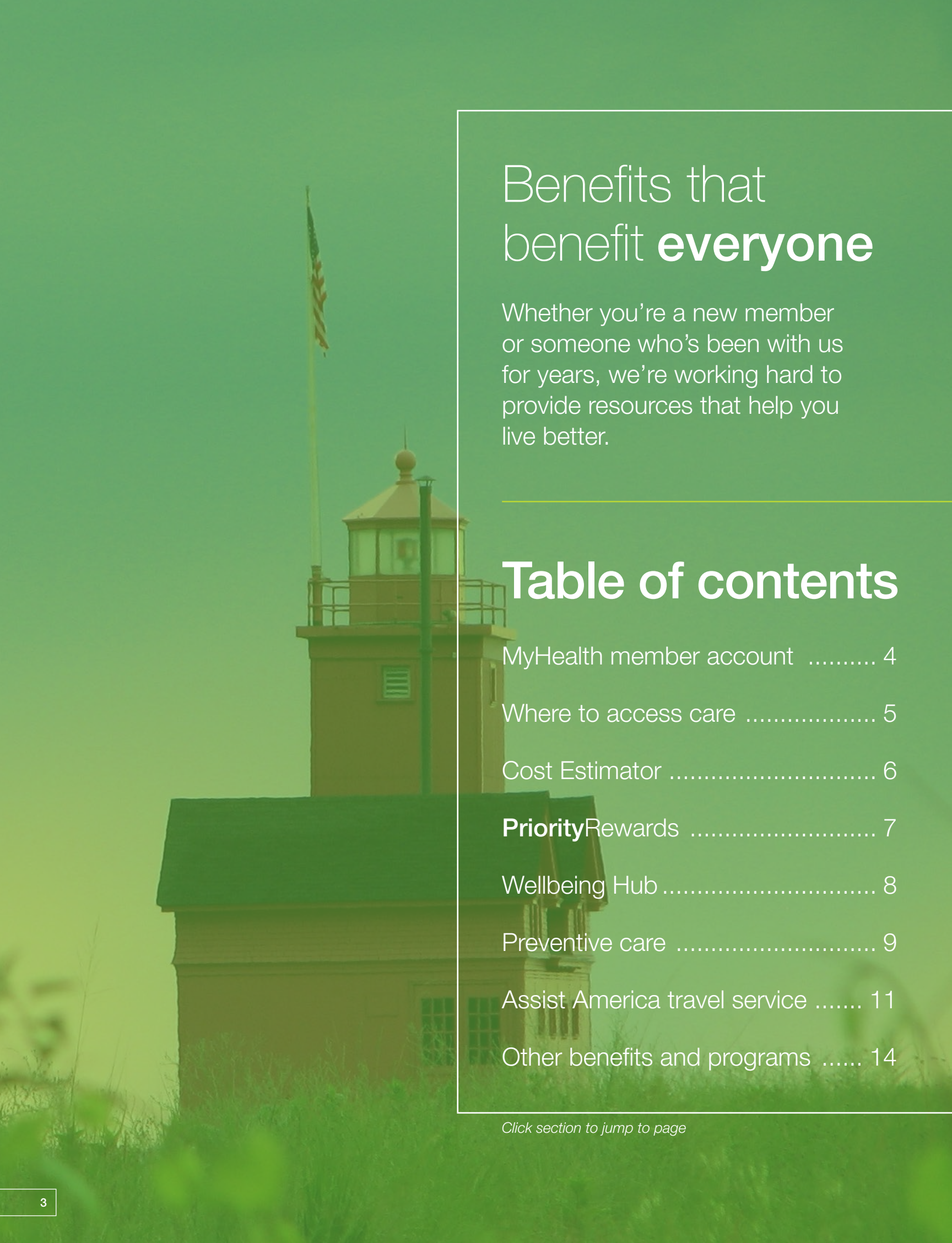
Open Enrollment Digital Guide



Your journey to better health starts here.

At Priority Health, we work hard to understand your needs, to offer smarter programs and to create optimal experiences that are as engaging as they are efficient. It's our ongoing commitment to provide personalization in every experience, promote transparency at every turn and ultimately lower the cost of care—at any rate.

This guide highlights some of the many ways Priority Health is your best choice in health insurance and your foremost partner in your health journey. From rich resources to convenient services to custom programs, read the following to understand, optimize and use your benefits.



Benefits that benefit **everyone**

Whether you're a new member or someone who's been with us for years, we're working hard to provide resources that help you live better.

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MyHealth, your info

Get easy access to your health plan.

MyHealth puts your health information in one convenient place. In your MyHealth member account, you can renew prescriptions, schedule a doctor visit (including a virtual visit), use the Cost Estimator and much more. Don't wait to create your MyHealth account—register today to see your health benefits from your computer, phone or tablet.

To register your account:

1. Go to priorityhealth.com/myhealth
2. Click **Register Now**.
3. Next, tell us your name and birthdate.
4. Enter your email address (username) and password. Important: Use an email address that is unique to you. Shared and family email addresses can be used only to create one user account.
5. Select Priority Health as your primary insurance provider and add your ID number from your Priority Health member ID card. Click **Get Started**.
6. Answer the security questions and select the green **Accept** button.

Already have a MyHealth patient account? You still have to add your Priority Health information. To update this information:

1. Go to priorityhealth.com, click **Login** and enter your MyHealth username and password.
2. Choose **Insurance** from the left menu (this is where you'll find your wellness info, too.)
3. Select **Add Priority Health info**. Next, add your ID number from your Priority Health member ID card and click **Continue**.
4. Answer a few security questions to confirm your identity. You'll know you've successfully added your Priority Health information to your Spectrum Health patient account when you see the "Welcome Priority Health Members" banner.



Get important info on the go

Download the MyHealth mobile app from the App Store or Google Play to access your benefits anytime, anywhere.

If you need help setting up or accessing your MyHealth account, call 877.308.5083 or email myhealthsupport@spectrumhealth.org.

Don't have a doctor? Don't worry. Use the Find a Doctor tool in your MyHealth account today. For more information on the best way to VUE your care, go to priorityhealth.com/vue or call the number on the back of your member ID card.

Where to find care

If you can't see a doctor, VUE your care.

It's always best to talk to your doctor when you experience symptoms, but if that's not an option, VUE your care to determine if you need a virtual visit, urgent care or the emergency room.

VIRTUAL CARE

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

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

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

URGENT CARE

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

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

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

EMERGENCY ROOM

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

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

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

How virtual care works:

1. Talk to your doctor's office to see which virtual options are available to you.
2. If your doctor's office doesn't offer virtual options, contact MedNow at 844.322.7374 or log in to your MyHealth account at priorityhealth.com and select the MedNow tile.
3. You'll need to provide your ID number (found on the front of your member ID card).
4. You'll be asked a few health questions, including a brief description of your current symptoms.
5. You'll be connected to a care provider who can get you on the path to better health.



Cost Estimator

Know and understand your costs with Cost Estimator

We don't want you to fear the financials attached to receiving care. Instead, use Cost Estimator to make conscious, cost-effective health care decisions. With a short search, you can budget health care costs for the whole family.

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

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

How it works

1. Log in to your MyHealth account at priorityhealth.com or in our free mobile MyHealth app to access the Cost Estimator.
2. Search for the procedure you need and select the facility where you'd like it performed. After selecting a doctor, you'll see fair-market prices and above-market prices.
3. See your estimated out-of-pocket costs based on your health plan and deductible.
4. Make your appointment to receive care at high-quality, lower-priced facilities.

Don't see your facility and/or provider listed?

Call the number on the back of your member ID card to talk to our customer service team.

Members save an average of
\$1,000
by using Cost Estimator

Costs vary.

Did you know the cost of a procedure varies depending on where it's performed? It's true. That's why Cost Estimator also rates facility performance to help you find the best care possible, in the best places possible—at the best cost possible.





PriorityRewards

Know your costs. Save on care.
Get rewarded.

With **PriorityRewards**, when you choose to receive care from a lower-cost, high-quality facility, we'll send you a Visa® rewards* card ranging from \$50 to \$200.

Need to schedule a procedure, lab test or office visit?

- Before receiving care, search for the medical service you need
- Select your doctor or the location (facility).
- If you choose your doctor first you can choose your preferred facility from the in-network results. You'll be shown fair-market and above-market prices.
- If you chose your facility first, you can choose your doctor who performs that service at that location from the search results.
- A green trophy means the service and facility combination makes you eligible for a reward.

How do I get rewarded?*

- Choose a facility with a green trophy. If you receive the medical service within six months of using the tool, we'll send your Visa rewards card in the mail within a few weeks of receiving the service.
- Your rewards card can be used for most things including medical services, health and wellness services, groceries, general merchandise and much more.

**PriorityRewards is not yet available for medications, or to members with Medicare, Medicaid or Spectrum Health Partners plans, or self-funded employer groups who have not opted in.*

Examples of rewardable procedures include:

Most CTs	\$50
Colonoscopy	\$100
Most MRIs	\$100
Ear tubes	\$200
Anterior cruciate ligament knee surgery (ACL)	\$200

Not all rewardable procedures are listed on the table to the left. Use Cost Estimator to determine if your procedure is rewardable.

Wellbeing hub

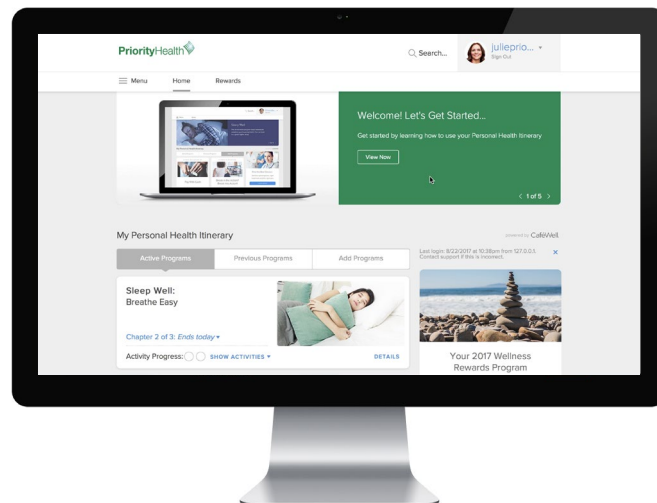
A personalized health and wellbeing experience at no cost to you

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

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

How it works

1. Log in to your MyHealth account at priorityhealth.com.
2. Choose the Wellness tile and continue on by selecting **Go to Wellbeing Hub**.
3. Complete a short survey the first time you visit to receive content and tools suited to your specific needs.
4. Complete actions to tailor your experience. As you engage, the Wellbeing Hub customizes information and offers you programs and solutions with your health in mind.



Access Wellbeing Hub today in
your MyHealth account.



Preventive care

Receive preventive care at no cost

At Priority Health, we include preventive health care services like flu shots and routine physical exams in your plan at no cost to you.

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

A full list of preventive care services is located in your MyHealth account in the insurance section of your health plan documents. If you have questions or you would like a copy of our guidelines, please call our customer service team at the number on the back of your member ID card. You can also log in at priorityhealth.com to send us a message. Be sure to check the guidelines online throughout the year, as they may change based on research and recommendations.

Examples of preventive care

Children

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

All adults

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

Women

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

**Religious employers or other eligible organizations may not be required to offer contraceptive coverage. You can find out if your plan includes this service by calling Customer Service at the number listed on the back of your Priority Health member ID card.*

Most Priority Health plans include preventive health care at no cost to our members. There are a few plans that do not include preventive health care or have special guidelines: 1) MyPriority short-term plans do not include preventive care. 2) Preventive care may be excluded or may include specific costs for certain services if the plan is grandfathered—typically an employer-sponsored plan that hasn't changed since 2010. 3) Contraceptives may be excluded from benefits for certain religious employers, eligible organizations or closely held for-profit companies with an exemption.



You choose your doctors

Priority Health gives you access to doctors and hospitals that share our commitment to providing you with the best care. Everyone on your plan can choose their own primary care provider (PCP), internist, pediatrician or obstetrician/gynecologist.

Our Find a Doctor tool helps you find and choose a doctor in your network. Log in to your MyHealth account at priorityhealth.com and select **Find a Doctor**. Search by name, location, specialty and more.

If your plan hasn't gone into effect yet, you can still search for doctors by going to priorityhealth.com. Scroll to the bottom of the page, and select **Find a Doctor**.

Note: Your network may change depending on the plan you choose to enroll.

Rx express

We partner with Express Scripts, the nation's largest pharmacy benefits manager, to get you the most competitive rates in the market. Your Express Scripts account lets you check prescriptions, schedule home delivery and more.

Would you like a list of approved drugs? In your MyHealth account, select **Insurance**, then **Approved Drugs** or **Rx Manager**. If your plan hasn't gone into effect yet, you can still search for your prescriptions on the approved drug list by going to priorityhealth.com. Scroll to the bottom of the page, and select **Approved drug list**.

Need to see a specialist? No referral needed

Our plans don't require a referral to see an in-network specialist. Some specialists may require a referral from your doctor before they'll see you, but there's no approval needed from Priority Health.

Back and neck pain evaluations

If you have back and neck pain, your doctor may suggest you receive an evaluation from a specialist called a physiatrist. Ask your doctor to send you to one of the Priority Health Spine Centers of Excellence. A physiatrist will evaluate your back and neck pain and discuss options with you.

Assist America

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

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

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

Medical consultation, evaluation and referral

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

Foreign hospital admission assistance

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

Emergency medical evacuation

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

Prescription assistance

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

Care of minors and children

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

Compassionate visit

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

Return of mortal remains

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

Lost luggage and document assistance

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

To get started:

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

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

Useful features include:

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



Want more ways to stay active and healthy?

The following are ways we help members get the most out of their health benefits and live their healthiest. As a member, you can take advantage of these today.

Break a sweat without breaking the bank

Ready to get moving? It's easier than ever with the Active&Fit Direct™ program. The program includes:

- Online directory maps and locator for fitness centers (available on any device).
- A free guest pass to try out a fitness center before enrolling (where available).
- Online fitness activity tracking from a wide variety of popular wearable fitness devices, apps and exercise equipment.
- Top-name facilities like Snap Fitness, LA Fitness, Anytime Fitness and Curves.
- The option to switch fitness centers within the network to make sure you find the right fit.

There are over 250 fitness centers in Michigan and more than 9,000 nationwide. Participate for \$25 a month (plus \$25 enrollment fee and applicable taxes). Go to priorityhealth.com/activeandfit to get started.*

Helpful, healthy storytelling

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

Chances to be a champion

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

Retirement options

We have plans just for you. Visit prioritymedicare.com to learn about your Medicare options.

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

An aerial night view of a city skyline. The sky is a deep blue, and the city lights are glowing. In the foreground, there are several large, modern buildings with flat roofs and many windows. Some of the windows are lit up, showing interior lights. In the background, there are more skyscrapers, including a prominent one with a circular top section. The overall scene is a vibrant, illuminated urban landscape.

Programs designed around you

We offer a variety of programs to help you optimize your health in ways that fit your plan, your budget and your life.



Care management

Our care managers are licensed nurses and social workers who offer guidance and support to members with a chronic condition, new diagnosis, recent hospitalization or more to get them back to being their healthiest. If you'd like to learn more about care management, call the customer service number on the back of your member ID card or call 800.998.1037, option 5.



Medication therapy management

If you take several medications for multiple chronic conditions, we can help you manage your prescription regimen. Our plans include a 30-minute face-to-face visit with a pharmacist to help you understand your medications and discuss ways you can simplify your regimen, maximize your results and potentially save money. Call the customer service number on the back of your member ID card to learn more.



Diabetes Prevention Program

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



Behavioral health

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



Health coaching

We employ health coaches who can help:

- Manage weight
- Reduce stress
- Quit smoking
- Manage diabetes
- Eat healthier
- Engage in physical activity
- Manage blood pressure

To find out if you're eligible for health coaching, contact a health coach at ph-healthcoachteam@priorityhealth.com or call 800.998.1037, option 7. You can also ask to speak to a health coach by calling the number on the back of your member ID card.

Have questions?

Contact Customer Service at 800.942.0954 or call the number on the back of your member ID card.

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

Priority Health:

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

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

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

- Qualified interpreters
- Information written in other languages

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

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

Priority Health Compliance Department

Attention: Civil Rights Coordinator

1231 East Beltline Ave. NE

Grand Rapids, MI 49525-4501

Toll free: 866.807.1931 (TTY users call 711) Fax: 616.975.8850

PH-compliance@priorityhealth.com

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

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

U.S. Department of Health and Human Services

200 Independence Ave. SW

Room 509F, HHH Building

Washington, DC 20201

800.368.1019, 800.537.7697 (TDD)

Complaint forms are available at hhs.gov/ocr/office/file/index.html

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

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

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

பெரிய அளவு: உங்கள் மொழி உதவியை உங்கள் மொழி (தமிழ்), உதவியை
பெறும். உதவியை உதவியை உதவியை உதவியை உதவியை உதவியை உதவியை உதவியை
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(TTY: 711).

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

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

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

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

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

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

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

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

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

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

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

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