

2025 Small Group ACA Products



Health plan		HMO/POS/PPO	HMO/POS	HMO/POS/PPO	HMO	HMO/POS	HMO
Benefit design		PriorityClassic	PriorityClassic Tiered Networks West MI Partners & Southeast MI Partners	PriorityHSA	PriorityHSA Tiered Networks West MI Partners & Southeast MI Partners	PriorityHRA	PriorityAssure
Key Benefits	PCP visit	Copay	Copay	Coinsurance	Coinsurance	Copay	Copay
	Specialist visit	Copay	Copay	Coinsurance	Coinsurance	Copay	Coinsurance
	Urgent care	Copay	Copay	Coinsurance	Coinsurance	Copay	Copay
	Outpatient services	Coinsurance	Copay ¹ /Coinsurance	Coinsurance	Coinsurance	Coinsurance	\$500 copay + Coinsurance
	Inpatient services	Coinsurance	Copay ¹ /Coinsurance	Coinsurance	Coinsurance	Coinsurance	\$500 copay + Coinsurance
	Adv. diagnostic imaging	Copay	Copay ¹	Coinsurance	Coinsurance	Copay	Coinsurance
	Emergency room services	Copay	Copay ¹	Coinsurance	Coinsurance	Copay	Coinsurance
	Lab services	Copay	Copay	Coinsurance	Coinsurance	Copay	Copay
	In-network virtual care services	Copay	Copay	Copay ³	Coinsurance	Copay	Copay
	Outpatient substance use/behavioral health services	Copay	Copay	Coinsurance	Coinsurance	Copay	Copay
	Rehabilitative Services (Physical/Occupational/Speech Therapy)	Copay	Copay ¹	Coinsurance	Coinsurance	Copay	Coinsurance
	Allergy testing, serum, & injections	Covered in full	Covered in full	Coinsurance	Coinsurance	Covered in full	Coinsurance
	Home health care	Coinsurance after deductible	Coinsurance after deductible	Coinsurance	Coinsurance	Coinsurance after deductible	Coinsurance
	Retail pharmacy	Copay	Copay	Copay/Coinsurance	Copay	Copay	Copay/Coinsurance
Embedded Benefits	Pharmacy	Optimized formulary	Optimized formulary	Optimized formulary	Optimized formulary	Optimized formulary	Optimized formulary
	Vision ²	Pediatric vision	Pediatric vision	Pediatric vision	Pediatric vision	Pediatric vision	Pediatric vision
		Adult vision	Adult vision			Adult vision	
	Chronic condition coverage			IRS-allowed chronic condition pre-deductible coverage for certain services, supplies, and prescription drugs.	IRS-allowed chronic condition pre-deductible coverage for certain services, supplies, and prescription drugs.		
Plan Summary		Offers richer benefits before deductible is met including routine and specialist visits, prescriptions and urgent care.	Offers the same rich benefits as PriorityClassic with the cost-saving benefits of a Tiered Network product.	Encourages greater employee engagement and provides cost saving benefits and tax advantages to both employers and employees.	Offers the same benefits of PriorityHSA with the additional cost-saving benefits of a Tiered Network product.	Offers employers greater funding flexibility and seamless administration while providing employees statements to manage their balances.	Gives employees affordable access to key services and prescriptions before deductible while providing coverage for more serious health events.

● Services covered before deductible

● Services may be covered at a copay or coinsurance, varies by plan design

¹PriorityClassic West MI Partners & Southeast MI Partners \$0/100% plans offer coverage at copay before deductible.

²Powered by EyeMed.

³PriorityHSA HMO/POS/PPO 2500 100% and HMO/POS 2000 100% and 5500 100% plans cover virtual care services at 100% after deductible.