2021

Quick Start Guide

PriorityHealth

THINK SMART. LIVE SMART.

NEW

2021 plan highlights

Hearing discounts – see page 16

Mental wellness support – see page 20

Thank you for being a Priority Health member.

As your partner in health, we're committed to helping you find the right care at a cost you can afford.

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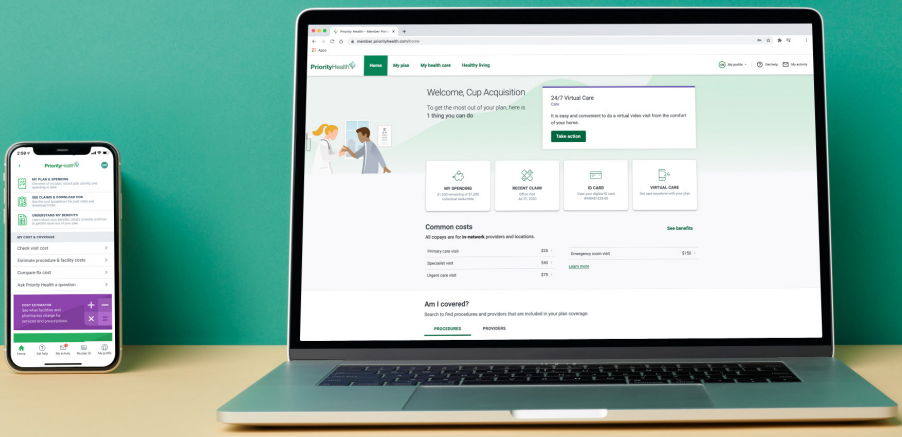
Go digital and get more from your plan.

Download on the App Store

GET IT ON Google Play



Managing your health plan is easier—and more digital—than ever. Create your member account in the Priority Health app or sign up at *member.priorityhealth.com* to access your health plan information with ease.

In your member account, you can:

- Compare costs of medical procedures and prescriptions based on your plan so you can save money.
- Find in-network doctors, hospitals, labs and more.
- Set up a virtual care appointment 24/7, even for prescriptions.
- Track your spending balances to keep your budget in check.
- Search claims and see a detailed breakdown of your care and prescription costs.
- Get healthy and stay healthy with personalized programs and activities.

Getting started is easy.

Download the Priority Health app from the App Store or Google Play, or go to *member.priorityhealth.com* and click **Sign up**.

Questions about your member account?

Email *techsupport@priorityhealth.com* and we'll help get you started.

Getting care

Understand your plan and coverage documents.

Your plan and coverage documents are important. Make sure you review them to understand the medical services included in your health plan and how we share the cost of your care. This includes deductibles, coinsurance, copayments and out-of-pocket maximum amounts (for definitions of commonly used health insurance terms like deductible, coinsurance and copayment, see page 28 of this guide).

Your specific plan and coverage documents also provide details on how to receive hospital services, primary and specialty care services and behavioral health care.

Refer to your plan documents in your member account at *member.priorityhealth.com*.

Choose an in-network provider.

You have access to doctors, hospitals and other services that share our commitment to providing you with the best care. Plus, you don't need a referral to see an in-network specialist. That means everyone on your plan can choose their own primary care provider (PCP), internist, pediatrician or obstetrician/gynecologist (OB/GYN).

And just to be sure, ask your doctors to refer you to specialists, send your labs or schedule your procedures in facilities that are also in network. That way, you won't pay more than you have to for your care.

> Log in at *member.priorityhealth.com* to use Find a Doctor to check that your providers, including your doctors, specialists, facilities and more, are in network.

Get preventive care at no cost.

Being in good health means more than just getting care when you're sick or injured. Stay up to date with preventive health care services to protect against any health issues before they start. These services help you avoid potential health problems or detect them early when they are most treatable, before you feel sick or have symptoms.

That's why we include preventive health care services such as well-child visits, flu shots, annual physicals and some prescriptions in your plan at no cost to you.

Review your Preventive Health Care Guidelines for a list of services included in your plan and learn when a preventive care visit is outside of the guidelines. These services require payment if further treatment, labs or tests are needed.

> Find the Preventive Health Care Guidelines by visiting *priorityhealth.com* and searching **Preventive health**.

Manage your prescriptions.[1]

We partner with Express Scripts®, the nation's largest pharmacy benefits manager, to get you the most competitive rates in the market. In your Express Scripts account, you can check prescriptions, schedule home delivery and more. We regularly review new drugs to make sure you're receiving safe and effective care.

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

It's always best to talk to your primary care provider 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.

V is for

virtual care

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

U is for

urgent care

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

E is for

emergency room

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

Virtual care is ideal for:

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

Access virtual care through your member account or the Priority Health app.

Urgent care is ideal for:

- 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 is ideal for:

- 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.

Heard about our hearing discount program?

NEW

As a Priority Health member, you have access to discounts on hearing exams and hearing aids through our partnership with TruHearing. When you see a TruHearing provider, you and your family's hearing exams and evaluations are only $75, plus you'll save 30% to 60% on hearing aids.

If you purchase hearing aids, you'll also receive:

- Three no-cost provider visits
- 48 free batteries for hearing aids
- A 45-day risk-free guarantee
- A 3-year repair, loss and damage warranty

Learn more about the hearing discount program at *priorityhealth.com/truhearing*.

Travel with confidence.

No matter where you are, Priority Health has you covered for urgent and emergency services. Depending on your plan type, you may have access to routine care outside of Michigan. Log in to your member account on *priorityhealth.com* or contact Customer Service through the phone number on the back of your member ID card for more information.

Travel the world without worry.

Whenever you're traveling more than 100 miles from home, even internationally, download the Assist America® app for both emergency and nonemergency services.

Assist America provides pre-trip assistance to help you prepare for your travel, including finding a doctor or a pharmacy to fill your prescriptions at your destination.

While traveling, whether you need emergency medical care, medical monitoring and referrals, prescription assistance, return of vehicle, or lost luggage or document assistance, Assist America is just a phone call away. It's included in your plan at no extra cost to you—and they'll even arrange your trip back home to ensure you get back safely.

Learn more at *priorityhealth.com/assist-america*.

Two ways to access services:

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**

Know your costs with Cost Estimator.

Did you know that the price of a procedure varies depending on where it's performed? With Cost Estimator, you don't have to brace yourself for the bill. Costs for hundreds of services are available to you whether you need to schedule a doctor visit, fill a prescription, get an MRI or plan for surgery.

Whether you're planning ahead or setting up additional services right in your doctor's office, know your costs ahead of time by doing some quick research.

Access Cost Estimator by logging in at *member.priorityhealth.com*.

Stay healthy and fit.

Mental wellness support

NEW

Focusing on your emotional health is essential. As a Priority Health member, we encourage you to take advantage of myStrength, an online mental wellness resource. This free service offers personalized virtual support to help you live your happiest and healthiest life.[2] With this feature, you can:

- Access guided support for specific topics, including COVID-19 resources, controlling anxiety, reducing stress, improving sleep and more.
- Connect with a dedicated myStrength coach who will encourage you through your journey and help you improve your results.
- Use a safe and secure system that's focused on your specific needs.

Sign up today.
Set up your myStrength account using your Priority Health member ID number. Just answer a few confidential questions about what's on your mind and your personalized account will be ready to use. Visit *bhmystrength.com/priority-health*.

The Wellbeing Hub

We know that living healthy goes beyond doctor visits. That's why we offer the Wellbeing Hub—a personalized online solution that offers useful information, tools, programs and activities to help you monitor and improve your health and wellbeing.

If you're managing a condition, need to improve your finances or are looking for ways to de-stress, you have access to the topics that interest you most. Get started by answering a short quiz and we'll personalize your experience so you can track your progress and achieve results.

With Wellbeing Hub, you can get help with:

- A walking challenge to motivate you to walk that extra mile
- Understanding your sleeping habits and how to get better sleep
- Ways to reduce stress, so you can enjoy life
- Tips that make you smarter about your health
- Weight loss
- Quitting tobacco
- Chronic condition management

Access Wellbeing Hub by logging in at *member.priorityhealth.com*.

Care management

A little extra care can make all the difference. Our care managers are licensed nurses and social workers who offer guidance and support so you can be your healthiest—whether you're managing a chronic condition or need personalized help.

For more information or to request assistance from a care manager, call the phone number on the back of your member ID card.

Get more from your plan.

Join PriorityVoice.

Our online, members-only community, PriorityVoice, is invaluable to our success. Our members have helped us improve products, advertising campaigns and even how we talk about health insurance.

You're invited to join PriorityVoice and share your experiences with us. We'll look to you for input and feedback on:

- New initiatives, services and programs
- Helping us understand what's working and what needs improvement

We'll provide updates on how your responses impact decisions that improve the overall member experience.

Sign up at *priorityvoice.com*.

Break a sweat without breaking the bank.

Ready to get moving? It's easier than ever with the Active&Fit Direct™ program, which allows you to choose from more than 9,000 participating fitness centers nationwide. Pay a $25 enrollment fee, $25 for the current month (regardless of the day you enroll) and $25 for the next month (plus applicable taxes). After a three-month commitment, participation is month-to-month.[3]

The program offers:

- 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)
- The option to switch fitness centers to make sure you find the right fit
- Online fitness tracking from a wide variety of popular wearable fitness devices, apps and exercise equipment

Go to *priorityhealth.com/activeandfit* to get started.

Become a Champion.

Are you a rock star at getting to the gym? Someone who's managed weight loss with healthy eating and exercise? Looking to simply improve your health and inspire others? Every year we look for people like you to join the Priority Health Champions.

As a team member, you can receive free gear and discounted rates to a variety of races and events.

Go to *priorityhealth.com/champions* to get started.

Helpful information and resources

Do you prefer texts, emails or traditional mail?

At Priority Health, we give you the choice to select how you connect. Choose which method of communication you prefer right in your member account. Here's how:

1. Log in to your member account.
2. Select **Profile**.
3. Select **Message and Notification Settings** and select the boxes to pick your preferences.

Change your primary care provider.

You can change your primary care provider in one of three ways:

1 **In your member account:**

1. Log in at *member.priorityhealth.com*.
2. Go to **My Plan**, then click **Find a Doctor**.
3. Click **Change primary care doctor** on your home page to begin searching for providers near you.
4. When you've found your provider, choose **Select PCP** and follow the instructions.

2 **Call Customer Service:**

Use the number on the back of your member ID card to reach an expert in your plan, or call 800.942.0954.

3 **Send us a written PCP change form:**

Download and fill out the PCP change form found at *priorityhealth.com/member/forms*. Then fax it to the number listed on the form based on your plan type.

Opioid dependency and substance use resources

Opioids are often overprescribed for acute pain and are not always the best medicine for chronic pain. If you need help, our trained Behavioral Health team members will talk to you, assess your immediate needs and review your benefit eligibility for substance use treatment and/or medical management options.

> If you or a family member has concerns about opioid dependency or substance overuse, call 800.673.8043 or go to *priorityhealth.com/dependency*.

Still have questions?

Our customer service experts are ready to help assist you with any questions you might have about your plan. There are two ways you can reach Priority Health Customer Service:

- Call the number on the back of your Priority Health member ID card to reach an expert in your plan.
- Log in to your member account and send us a message using your secure mailbox.

Customer Service hours
Monday – Thursday, 7:30 a.m. to 7 p.m.
Friday, 9 a.m. to 5 p.m.
Saturday, 8:30 a.m. to noon

If your question is specific to using your member account, email *techsupport@priorityhealth.com* for technical assistance.

For more ways to reach us, including walk-in hours and locations, go to *priorityhealth.com/contact-us*.

For information on benefits and how to find a doctor, to download forms and more, go to *priorityhealth.com/member*.

Glossary

Covered: Medical services and prescriptions listed as benefits in your insurance documents.

Coinsurance: Your share of the costs of a covered health care service. This is usually calculated as a percent (for example, 20%) of the amount we allow providers to charge for the service. You pay coinsurance plus any deductibles you owe. For example, if your plan's allowed amount for an office visit is $100 and you've met your deductible, your coinsurance payment of 20% would be $20. Priority Health would pay the rest of the allowed amount: 80% or $80.

Copayment: A fixed amount (for example, $25) you pay for a covered health care service, usually when you receive the service, after you have met your deductible. Copayments may also apply when you get your prescriptions filled. The amount may vary by the type of covered health care service.

Deductible: The amount you pay each contract year for the health care services your plan covers, before we begin to pay. For example, if your deductible is $1,000, we begin paying after you've spent $1,000 for covered health care services that apply to the deductible. Not all health care costs will count toward your deductible.

Network: The providers (doctors, hospitals, pharmacies, etc.) and suppliers your Priority Health plan has contracted with to provide health care services to plan members. Providers may be in one Priority Health plan network, such as our PPO plan network, but not in others, such as our HMO plan network.

Prior authorization: Depending on your plan type, there are some health-related services that require approval prior to that service being performed. This is called prior authorization. Some examples are inpatient hospitalization services, transplants, some outpatient services like tonsillectomies, home infusions, advanced imaging, dialysis and genetic testing.

Out-of-pocket maximum: The most you'll pay in a contract year for covered services before we begin paying 100% of the costs for covered services. This amount may include deductibles, coinsurance and copayments. This amount doesn't include premiums, out-of-network or non-participating provider costs, or costs for non-covered services. Your coverage documents list any costs that don't apply toward your out-of-pocket maximum.

For more terms and definitions, go to *priorityhealth.com*, scroll to the bottom of the page and search glossary.

Understand your rights.

In your member account, select **My profile**, then **Legal**.

Privacy statement

Learn how we're committed to keeping your health information private.

Rights and responsibilities

Know what you can expect from us and what we expect from you.

Grievance procedure

Get information about how our grievance procedure works.

Questions about your plan?
Call the number on the back of your member ID card or log in at *priorityhealth.com* to send us a secure message.

Questions about your member account?
Email *techsupport@priorityhealth.com*.

[1]Check your plan documents in your member account to confirm that you have pharmacy benefits included in your Priority Health plan.
[2]myStrength is available to Priority Health members ages 13 and up.
[3]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 3 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.

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