2026

Summary of Benefits

HAP Medicare Advantage | D-SNP Plans

January 1, 2026 - December 31, 2026

HAP Medicare Complete Assist (PPO D-SNP)

hap

Michigan's home for health insurance™

Individual Enrollment Form Instructions

Please read before completing your application.

You are eligible to join HAP Medicare Complete Duals (HMO D-SNP) and HAP Medicare Complete Assist (PPO D-SNP) if:

- ☐ You are entitled to Medicare Part A
- ☐ You are entitled to Medicare Part B
- ☐ You are enrolled in Michigan's Medical Assistance (Medicaid) Program and
- ☐ For HMO D-SNP, you reside in our 39 county service area **OR**
  For PPO D-SNP, you reside in our 40 county service area

To ensure your application is complete, please make sure you fil out and forward all necessary information to HAP Medicare Complete Duals (HMO D-SNP) or HAP Medicare Complete Assist (PPO D-SNP).

1. Carefully read, sign and date all necessary portions of the application.
2. Complete all sections of the application in full. Missing or incomplete information may cause a delay in the effective date of your coverage.
3. If you and your spouse wish to join one of HAPs Medicare D-SNP plans, please complete separate applications.
4. You must provide the information in the **MEDICARE** insurance information section so that we canverify your Medicare eligibility.
5. You must provide the information in the **MEDICAID** insurance information section (Question 4) so that we can verify your Medicaid eligibility. Your Medicaid number is located on your **MIHealth Card.**
6. Your complete application must be received on or before the last day of the month in order to be effective the first day of the following month. For example, an application received by the plan between July 1 and July 31 will generally be effective as of August 1.
7. If you are signing as an authorized representative of the enrollee, please provide a copy of your proof of court appointed legal guardian, durable power of attorney or proof of other authorization.
8. Send the original copy of the application and the information from Question 7 (above) to HAP Medicare Complete Duals (HMO D-SNP) or HAP Medicare Assist (PPO D-SNP), 1414 E. Maple Rd., Troy, MI 48038. You can also call us; one of our representatives will gladly help you complete the application.
9. Instead of filling out this application, you can call 1-800-MEDICARE and tell them you want to enroll in HAP Medicare Complete Duals (HMO D-SNP) or HAP Medicare Assist (PPO D-SNP).

If you have questions about your application, call us at (888) 440-2862, 8 a.m. to 8 p.m., seven days a week. TTY/TDD users should call TTY: 711.

Your application is subject to approval from the Centers for Medicare & Medicaid Services (CMS). If your enrollment is not accepted by CMS, we will notify you immediately.

HAP Medicare Complete Duals (HMO D-SNP) or HAP Medicare Assist (PPO D-SNP) are is a Medicare health plan with a Medicare contract and a contract with the Michigan Medicaid Program. Enrollment depends on contract renewal.

Pre-Enrollment Checklist
HAP Medicare Complete Duals (HMO D-SNP)
HAP Medicare Complete Assist (PPO D-SNP)

Before making an enrollment decision, it is important that you fully understand our benefits and rules.

If you have any questions, you can call and speak to a customer service representative at:
(800) 848-4844 (TTY: 711)

April 1 through Sept. 30: Monday - Friday, 8 a.m. to 8 p.m.
Oct. 1 through March 31: seven days a week, 8 a.m. to 8 p.m.

Understanding the Benefits

- ☐ Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services that you routinely see a doctor. Visit **hap.org/medicare** or call **(800) 848-4844 (TTY: 711)** to view a copy of the EOC.
- ☐ Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- ☐ Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- ☐ Review the List of Covered Drugs (Formulary). It tells you which Part D prescription drugs are covered under the Part D benefit. The formulary also tells you if there are any rules that restrict coverage for your drugs. To get the most complete and current information about which drugs are covered, visit **hap.org/medicare** or call Customer Service at the phone number above.

Understanding Important Rules

- ☐ Effect on Current Coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.
- ☐ In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- ☐ Benefits, premiums and/or copayments/coinsurance may change on January 1, 2026.
- ☐ Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- ☐ These plans are dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.

HAP Medicare Complete Duals (HMO D-SNP) and HAP Medicare Complete Assist (PPO DSNP) are Medicare health plans with Medicare contracts and contracts with the Michigan Medicaid Program. Enrollment depends on contract renewal.

SECTION I - INTRODUCTION TO SUMMARY OF BENEFITS

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the "**Evidence of Coverage**." You can also see the Evidence of Coverage on our website, www.hap.org/forms.

You have choices about how to get your Medicare benefits

- One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government.
- Another choice is to get your Medicare benefits by joining a Medicare health plan (such as **HAP Medicare Complete Assist (PPO D-SNP)**).

Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what **HAP Medicare Complete Assist (PPO D-SNP)** covers and what you pay.

- If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or use the Medicare Plan Finder on www.medicare.gov/plan-compare.
- If you want to know more about the coverage and costs of Original Medicare, look in your current **"Medicare & You"** handbook. View it online at www.medicare.gov/medicare-and-you or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Sections in this booklet

- Things to Know About **HAP Medicare Complete Assist (PPO D-SNP).**
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services.
- Covered Medical and Hospital Benefits.
- Covered Prescription Drug Benefits.

This document is available in other formats such as large print.

This document may be available in a non-English language. For additional information, call us at 1-800-848-4844, (TTY: 711).

Things to Know About HAP Medicare Complete Assist (PPO D-SNP)

Hours of Operation & Contact Information

- From October 1 to March 31, we're open 8 a.m. – 8 p.m. 7 days a week.
- From April 1 to September 30, we're open 8 a.m. – 8 p.m. Monday through Friday.
- If you are a member of this plan, call us at 1-800-848-4844, (TTY: 711).
- If you are not a member of this plan, call us at 1-888-441-0546, (TTY: 711).
- Our website: www.hap.org/medicare.

Who can join?

To join **HAP Medicare Complete Assist (PPO D-SNP)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and you must live in our service area and receive certain levels of assistance from Michigan Medicaid (see below). If you receive both Medicare and Medicaid benefits, this means you are a dual-eligible beneficiary.

The service area for **HAP Medicare Complete Assist (PPO D-SNP)** includes the following counties in Michigan: Allegan, Arenac, Bay, Clare, Clinton, Eaton, Genesee, Gladwin, Gratiot, Hillsdale, Huron, Ingham, Ionia, Iosco, Isabella, Jackson, Kent, Lake, Lapeer, Lenawee, Livingston, Mason, Mecosta, Midland, Missaukee, Monroe, Montcalm, Newaygo, Oakland, Oceana, Ogemaw, Osceola, Ottawa, Roscommon, Saginaw, Sanilac, Shiawassee, St. Clair, Tuscola and Washtenaw.

HAP Medicare Complete Assist (PPO D-SNP) may enroll dual-eligibles who are SLMB, SLMB Plus, QMB, QMB Plus, FBDE, QI and QDWI. Please refer to your Evidence of Coverage (EOC) for more information.

Which doctors, hospitals, and pharmacies can I use?

HAP Medicare Complete Assist (PPO D-SNP) has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers that are not in our network, the plan may not pay for these services.

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

You can see our plan's provider and pharmacy directory at our website (hap.providerlookuponlinesearch.com/search).

Or, call us and we will send you a copy of the provider and pharmacy directories.

What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers – and *more*.

- Our plan members get *all* of the benefits covered by Original Medicare. For Medicare covered benefits, you will pay less in our plan than you would in Original Medicare.
- Our plan members also get *more than what* is covered by Original Medicare. Some of the extra benefits are outlined in the booklet.
- HAP Medicare Complete Assist (PPO D-SNP) is a Medicare health plan with a Medicare contract. Enrollment depends on contract renewal.

We cover Part D drugs. In addition, we cover Part B drugs including chemotherapy and some drugs administered by your provider.

- You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, https://www.hap.org/medicare/member-resources/prescription-coverage/formulary-drug-list.
- Or, call us and we will send you a copy of the formulary.

How will I determine my drug costs?

Our plan groups each medication into one of 5 "tiers." You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you have reached. Later in this document we discuss the benefit stages that occur: Initial Coverage and Catastrophic Coverage.

If you have any questions about this plan's benefits or costs, please contact HAP Medicare Complete Assist (PPO D-SNP) Plan for details.

SECTION II - SUMMARY OF BENEFITS HAP Medicare Complete Assist (PPO D-SNP)	
MONTHLY PREMIUM, DEDUCTIBLE, AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES	
Monthly Plan Premium	$0 or up to $8.80 depending on your level of "Extra Help". You must continue to pay your Medicare Part B premium.
Deductible	Medical Deductible: $0 - $257 combined in-network and out-of-network deductible for Part B services, depending on your level of Medicaid eligibility. Prescription Drug Deductible: $0 - $615. $0 deductible if you receive "Extra Help". If you do not receive "Extra Help", refer to your Evidence of Coverage (EOC).
Maximum Out-of-Pocket Responsibility	Your yearly limit(s) in this plan: • $9,250 for services you receive from in-network providers. • $13,900 for services you receive from in and out-of-network providers combined. If you are eligible for Medicare cost-sharing assistance under the Michigan Department of Health & Human Services (Medicaid) you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services. Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.

COVERED MEDICAL AND HOSPITAL BENEFITS	
Inpatient Hospital	**In-Network:** $0 or $2,185 Copay per admission. Our plan covers an unlimited number of days for an inpatient hospital stay. Prior authorization rules may apply. **Out-of-Network:** $0 or 20% Coinsurance per admission. Prior authorization rules may apply.
Outpatient Hospital	**In-Network and Out-of-Network:** $0 or 20% Coinsurance per visit for surgical services. $0 or 20% Coinsurance per visit for non-surgical services. Prior authorization rules may apply.
Ambulatory Surgical Center	**In-Network and Out-of-Network:** $0 or 20% Coinsurance per visit. Prior authorization rules may apply.
Doctor's Office Visits	**In-Network and Out-of-Network:** Primary care physician: $0 or 20% Coinsurance per visit. Specialist: $0 or 20% Coinsurance per visit.
Preventive Care ***(e.g., flu vaccine, diabetic screenings)***	**In-Network:** $0 Copay per visit. **Out-of-Network:** $0 or 20% Coinsurance per visit.
Emergency Care (world-wide)	**In-Network and Out-of-Network:** $0 or $115 Copay per visit. Copay waived if admitted to the hospital.
Urgently Needed Services (world-wide)	**In-Network and Out-of-Network:** $0 or $40 Copay per visit.

COVERED MEDICAL AND HOSPITAL BENEFITS	
Diagnostic Services/ Labs/ Imaging.	**In-Network and Out-of-Network:** Diagnostic tests and procedures: $0 or 20% Coinsurance per visit. Lab services: $0 or 20% Coinsurance per visit. Diagnostic Radiology Services (such as MRI, CAT Scan): $0 or 20% Coinsurance per visit. X-rays: $0 or 20% Coinsurance per visit. Therapeutic radiology services (such as radiation treatment for cancer): $0 or 20% Coinsurance per visit. Prior authorization rules may apply.
Hearing Services	**In-Network and Out-of-Network:** $0 or 20% Coinsurance per Medicare-covered hearing exam from a primary care provider. $0 or 20% Coinsurance per Medicare-covered hearing exam from a specialty care provider. **You must use NationsHearing for the following services:** $0 Copay per routine hearing exam (up to 1 every year). $1,000 allowance toward the purchase of two hearing aids per calendar year.
Dental Services	**In-Network and Out-of-Network:** $0 or 20% Coinsurance per Medicare-covered dental services from a primary care provider. $0 or 20% Coinsurance per Medicare-covered dental services from a specialty care provider. **You must use a participating Delta Dental provider in the Delta Dental PPO Network for these supplemental benefits:** $0 Copay for preventive dental services, fillings, crown repairs, root canals, bridges, bridge repairs, simple extractions, brush biopsy, periodontics, oral surgery, emergency palliative treatment, anesthesia, occlusal guards/occlusal adjustments. Onlays, crowns, dentures, denture relines/repairs, implants, implant repairs **are not covered**.

COVERED MEDICAL AND HOSPITAL BENEFITS	
	Maximum benefit of $2,000 per calendar year for all dental services.
Vision Services	**In-Network and Out-of-Network:** $0 or 20% Coinsurance for Medicare-covered eye exams by a primary care physician or specialty care physician. $0 Copay for Medicare-covered standard eye wear after cataract surgery. **Must use a provider in the EyeMed Insight Network for the following supplemental benefits:** $0 Copay for the routine eye exam each year by an EyeMed provider. The plan has a $300 allowance every calendar year for contact lenses and eyeglasses (lenses and frames). Members get a 20% discount over the $300 base allowance for frames, lenses, and lens options.
Mental Health Services	**In-Network:** $0 or 20% Coinsurance for outpatient mental health therapy per visit. $0 or $2,036 Copay per admission for inpatient mental health care in a psychiatric hospital. Our plan covers 190 lifetime days for an inpatient mental health hospital stay. Prior authorization rules may apply. **Out-of-Network:** $0 or 20% Coinsurance for outpatient mental health therapy per visit. $0 or 20% Coinsurance per admission for inpatient mental health care in a psychiatric hospital. Prior authorization rules may apply.

COVERED MEDICAL AND HOSPITAL BENEFITS	
Skilled Nursing Facility (SNF)	**In-Network:** $0 Copay for days 1-20. $0 or $218 Copay for days 21-100. Prior authorization rules may apply. **Out-of-Network:** $0 or 20% Coinsurance per day. Prior authorization rules may apply.
Physical Therapy, Occupational Therapy, Speech Therapy	**In-Network and Out-of-Network:** $0 or 20% Coinsurance per visit.
Ambulance	**In-Network and Out-of-Network:** $0 or 20% Coinsurance for Medicare covered ambulance services per trip. Must have prior authorization for non-emergency ambulance services.
Transportation	$0 Copay for 36 one-way trips. Please contact Customer Service for information on how to arrange transportation.
Medicare Part B Drugs	**In-Network and Out-of-Network:** $0 or 20% Coinsurance for Part B drugs, including chemotherapy drugs. Step therapy requirements may apply to certain Part B drugs. Insulins covered under Medicare Part B are subject to a Coinsurance cap of $35 for one month's supply of insulin with no deductible. Prior authorization rules may apply.

PRESCRIPTION DRUG BENEFITS	
Important Message About What You Pay for Vaccines - Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible. Call Customer Service for more information. **Important Message About What You Pay for Insulin** - You won't pay more than $35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on. **Important Message About Medicare Prescription Payment Plan** - The Medicare Prescription Payment Plan is a payment option that works with your current drug coverage, and it can help you manage your drug costs by spreading them across monthly payments that vary throughout the year (January – December). To learn more about this payment option, please contact us at 1-866-845-1803, (TTY: 1 (800) 716-3231) or visit Medicare.gov.	
Prescription Drug Deductible	$0 - $615. $0 deductible if you receive "Extra Help". If you do not receive "Extra Help", refer to your Evidence of Coverage (EOC).
Initial Coverage	You pay the following until your total yearly drug costs reach $2,100. Total yearly drug costs are the drug costs paid by both you and our Part D plan You pay 25% of the price for brand name drugs (plus a portion of the dispensing fee) and 25% of the price for generic drugs. Please call us or see the plan's **"Evidence of Coverage"** on our website (www.hap.org/forms) for complete information about your costs for covered drugs
Catastrophic Amount	After your yearly out-of-pocket drug costs reach $2,100, you pay: • During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.

ADDITIONAL COVERED BENEFITS	
Acupuncture	**In-Network and Out-of-Network:** $0 or 20% Coinsurance for acupuncture services for chronic low back pain from a primary care physician or specialist provider per visit, 20 visit limit. Prior authorization rules may apply.
Chiropractic Care	**In-Network and Out-of-Network:** $0 or 20% Coinsurance for each covered chiropractic services visit. • Manual manipulation of the spine to correct subluxation. • Routine care covered for one office visit per year performed by a chiropractor. • $0 or 20% Coinsurance for one set of chiropractic x-rays every year performed by a chiropractor.

ADDITIONAL COVERED BENEFITS	
Companion Care	$0 Copay for up to 8 hours a month of companion care for eligible members. You must use The Helper Bees.
Diabetes Management	**In-Network or Out-of-Network:** $0 or 20% Coinsurance per visit.
Diabetes Supplies and Services ***(includes continuous glucose monitors (CGM) obtained at a pharmacy)***	**In-Network or Out-of-Network:** $0 or 20% Coinsurance for diabetic supplies and services.
Dialysis Treatments	**In-Network and Out-of-Network:** $0 or 20% Coinsurance for each Medicare-covered outpatient dialysis treatment.
Durable Medical Equipment ***(continuous glucose monitors (CGM), wheelchairs, oxygen, etc.)***	**In-Network or Out-of-Network:** $0 or 20% Coinsurance per item from a DME provider. Prior authorization rules may apply.
Fitness	$0 Copay for the fitness benefit. You must use SilverSneakers.
Flex Card	$133 allowance per month with rollover to next month for OTC, healthy food/produce*, home modifications*, pest control*, utilities*, fuel at the pump*, ride share services*, and copay assistance for Medicare covered plan benefits (excludes supplemental benefits, copays from a vendor and prescription drugs). OTC and healthy food/produce can be purchased from our OTC online catalog or from a retail store. *This benefit is a special supplemental benefit for the chronically ill (SSBCI) and is made available to members with one or more qualifying chronic conditions. Not all members will qualify for this benefit. Qualifying chronic conditions include but are not limited to diabetes, cardiovascular disorders, chronic lung disorders, cancer, and dementia. For a complete list of qualifying chronic conditions please see the plan's Evidence of Coverage (EOC).
Foot Care ***(podiatry services)***	**In-Network and Out-of-Network:** $0 or 20% Coinsurance per visit.

ADDITIONAL COVERED BENEFITS	
Home-Delivered Meals	$0 Copay for 28 home-delivered meals/14 days upon discharge after a hospital admission. Limited to two discharges.
Home Health Agency Care	**In-Network:** $0 Copay for home health agency care. **Out-of-Network:** $0 or 20% Coinsurance for home health agency care.
Hospice	When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal prognosis are paid for by Original Medicare, not HAP Medicare Complete Assist (PPO D-SNP). **In-Network and Out-of-Network:** $0 or 20% Coinsurance for a one-time only hospice consultation with a primary care physician.
Outpatient Substance Abuse	**In-Network and Out-of-Network:** $0 or 20% Coinsurance per visit.
Over-the-Counter (OTC) Items	Flex Card Benefit available.
Personal Emergency Response System (PERS)	$0 Copay for personal emergency response system for those who qualify. You must use NationsResponse.
Prosthetic Devices ***(braces, artificial limbs, etc.)***	**In-Network and Out-of-Network:** $0 or 20% Coinsurance for each Medicare-covered prosthetic device and related supplies. Prior authorization rules may apply.
Telemedicine	$0 Copay per visit. You must use Amwell.

MEDICAID BENEFITS

Your services are paid first by Medicare and then by Medicaid. The benefits described below are covered by Medicaid. You can see what the Michigan Department of Health and Human Services covers and what our plan covers. If a benefit is used up or not covered by Medicare, then Medicaid may provide coverage. This depends on your type of Medicaid coverage. If you have questions about your Medicaid eligibility and what benefits you are entitled to, call the Michigan Department of Health and Human Services, 1-800-642-3195.

	HAP Medicare Complete Assist (PPO D-SNP)	Medicaid State Plan
OUTPATIENT CARE SERVICES		
Routine acupuncture	Covered	Not Covered
Ambulance	Covered	Covered
Chiropractic care	Covered	Covered
Dental services	Covered	Covered
Diabetes management	Covered	Covered
Diagnostic tests, X-Rays, Lab Services and Radiology Services	Covered	Covered
Doctor visits	Covered	Covered
Durable medical equipment (wheelchairs, oxygen, etc.)	Covered	Covered
Emergency care	Covered	Covered
Hearing services	Covered	Covered
Home health care	Covered	Covered
Mental health	Covered	Covered
Outpatient hospital	Covered	Covered
Outpatient substance abuse	Covered	Covered through Community Mental Health Services program
Preventative care	Covered	Covered
Podiatry services	Covered	Covered
Prosthetic devices (braces, artificial limbs)	Covered	Covered
Urgently needed services	Covered	Covered
Transportation (Non-Emergency Medical Transportation Services)	Covered	Covered
Vision services	Covered	Covered

	HAP Medicare Complete Assist (PPO D-SNP)	Medicaid State Plan
INPATIENT CARE SERVICES		
Inpatient hospital care	Covered	Covered
Inpatient mental health	Covered	Covered through Community Mental Health Services program
Skilled nursing facility (SNF)	Covered	Covered
PRESCRIPTION DRUG BENEFITS		
Prescription drugs	Covered	Covered

DISCLAIMERS

You can get this document for free in other formats, such as large print. Call 1-800-848-4844, (TTY: 711). The call is free. April 1 through Sept. 30: Monday - Friday, 8 a.m. to 8 p.m., Oct. 1 through March 31: seven days a week, 8 a.m. to 8 p.m.

HAP Medicare Complete Assist (PPO D-SNP) is a Medicare health plan with a Medicare contract and a contract with the Michigan Medicaid Program. Enrollment depends on contract renewal.

Based on a Model of Care review, HAP Medicare Complete Assist (PPO D-SNP) has been approved by the National Committee for Quality Assurance (NCQA) to operate a Special Needs Plan (SNP) through 2027.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, Copayments, and restrictions may apply. Benefits, premiums and/or Copayments/Coinsurance may change on January 1 of each year.

You must continue to pay your Medicare Part B premium.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Customer Service number or see your “Evidence of Coverage” for more information, including the cost-sharing that applies to out-of-network services.

Nondiscrimination Notice

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

HAP provides:

- **Free aids and services to help people communicate effectively with us**
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, others)
- **Free language services to people whose primary language is not English**
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact HAP's customer service manager:

General - (800) 422-4641 (TTY: 711) **Medicare -** (800) 801-1770 (TTY: 711)

Hours are 8 a.m. to 8 p.m., Seven Days a Week (Oct. 1 – March 31) and 8 a.m. to 8 p.m., Monday through Friday (April 1 - Sept. 30)

If you believe that HAP has failed to provide these services or discriminated on the basis of race, color, national origin, age, disability or sex, you can file a grievance with HAP's Appeal & Grievance team. Use the information below:

- **Mail:** 1414 E. Maple Rd., Troy, Michigan 48083
- **Phone:** **General -** (800) 422-4641 (TTY: 711)
  Medicare - (800) 801-1770 (TTY: 711)
- **Fax:** (313) 664-5866

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights.

- **Online:** Use the Office for Civil Rights' Complaint Portal Assistant at: **ocrportal.hhs.gov/ocr/portal/lobby.jsf**
- **Mail:** U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201.
- **Phone:** (800) 368-1019 or TTY: (800) 537-7697.

Complaint forms are also available at **www.hhs.gov/ocr/filing-with-ocr/**

Y0076_ All 2024 HAP NDN_C HAP478001 8/2024

Notice of Availability of Language Assistance Services and Auxiliary Aids

ENGLISH:
ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-800-801-1770 (TTY:711) or speak to your provider.

SPANISH:
ATENCIÓN: Si habla español, los servicios de asistencia con el idioma están disponibles para usted sin cargo. También se encuentran disponibles de forma gratuita ayudas y servicios auxiliares adecuados para proporcionar información en formatos accesibles. Llame al 1-800-801-1770 (TTY: 711) o hable con su proveedor.

ARABIC:
انتباه: إذا كنت تتحدَّث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. تتوفَّر أيضًا المساعدات وخدمات المساعدة مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم الآتي: 1770-801-800-1 (الهاتف النصي: 711) أو تحدَّث إلى مقدِّم الخدمة.

CHINESE TRADITIONAL:
請注意：如果您說中文，您可以免費獲得語言協助服務。另免費提供適當的輔助工具和服務並以無障礙格式提供資訊。請致電 1-800-801-1770 (TTY: 711)或聯絡您的提供者。

CHINESE SIMPLIFIED:
请注意：如果您说中文，您可以免费获得语言协助服务。另免费提供适当的辅助工具和服务并以无障碍格式提供信息。请致电 1-800-801-1770 (TTY: 711)或联系您的提供者。

ARAMAIC:
ܙܘܗܪܐ: ܐܢ ܡܚܟܝܬ ܣܘܪܝܬ ܝܡ ܬܠܘܟ ܚܠܡܬܐ ܕܠܫܢܐ ܡܓܢܢܐ ܒܕ ܗܘܝ ܩܪܝܡ ܐܠܘܟ ܥܠ ܡܫܡܫܢܘܬܐ ܕܥܘܕܪܢܐ
ܠܫܢܢܐ ܡܓܢܢܐ. ܘܐܝܬ ܝܬܝܪܬ ܡܫܡܫܢܘܬܐ ܕܥܘܕܪܢܐ ܠܡܛܝܐ ܩܐ ܡܘܬܒܬܐ ܕ ܡܘܕܥܢܘܬܐ ܒܐܘܪܚܬܐ ܦܫܝܩܐ
ܠܚܠܡܬܐ ܡܓܢܢܐ. ܩܪܝ ܠ: (TTY:711) 1-800-801-1770 ܝܢ ܡܚܟܝ ܥܡ ܡܘܬܒܢܐ ܕ ܡܫܡܫܢܘܬܐ.

VIETNAMESE:
CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi có cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Các dịch vụ và sự hỗ trợ bổ sung thích hợp để cung cấp thông tin ở định dạng dễ tiếp cận cũng được cung cấp miễn phí. Hãy gọi 1-800-801-1770 (TTY:711) hoặc trao đổi với nhà cung cấp dịch vụ của quý vị.

ALBANIAN:
VËMENDJE: Nëse flisni shqip, ju ofrohen shërbime falas për ndihmë gjuhësore. Gjithashtu, ofrohen falas ndihma dhe shërbimet ndihmëse përkatëse për të ofruar informacione në formate të aksesueshme. Telefononi në numrin 1-800-801-1770 (TTY:711) ose flisni me ofruesin tuaj të shërbimit.

KOREAN:
주의 사항: 한국어를 구사하시는 경우, 무료 언어 지원 서비스를 이용하실 수 있습니다. 액세스 가능한 형식으로 정보를 제공하기 위해 적절한 보조 도구 및 서비스도 무료로 제공됩니다. 1-800-801-1770 (TTY: 711)으로 전화하거나 서비스 제공자에게 문의하십시오.

BENGALI:
মনোযোগ: আপনি যদি বাংলা ভাষায় কথা বলেন তবে বিনামূল্যে ভাষা সহায়তা পরিষেবা আপনার জন্য উপলব্ধ। অ্যাক্সেসযোগ্য ফরম্যাটে তথ্য প্রদানের জন্য উপযুক্ত সহায়ক সাহায্য এবং পরিষেবাগুলিও বিনামূল্যে পাওয়া যায়। 1-800-801-1770 (TTY:711) নম্বরে কল করুন বা আপনার প্রদানকারীর সাথে কথা বলুন।

POLISH:
UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Odpowiednie materiały pomocnicze i usługi zapewniające informacje w dostosowanych formatach są również dostępne bezpłatnie. Należy zadzwonić pod numer 1-800-801-1770 (TTY: 711) lub porozmawiać z lekarzem prowadzącym.

GERMAN:
HINWEIS: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzdienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie unter 1-800-801-1770 (TTY:711) an oder sprechen Sie mit Ihrem Dienstleister.

ITALIAN:
ATTENZIONE: Se parli italiano, sono a tua disposizione servizi gratuiti di assistenza linguistica. Sono inoltre disponibili gratuitamente ausili e servizi adeguati per fornire informazioni in formati accessibili. Chiama il numero 1-800-801-1770 (TTY:711) o parla con il tuo fornitore.

JAPANESE:
ご案内: 日本語を話される方の場合、無料で言語支援サービスをご利用いただけます。また、情報をわかりやすい形式でご提供するための補助機器やサービスも無料でご利用いただけます。詳しくは、1-800-801-1770（TTY: 711）までお電話いただくか、担当の医療提供者にご相談ください。

RUSSIAN:
ВНИМАНИЕ: Если вы говорите на русском языке, вам могут предоставить бесплатные услуги перевода. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также можно получить бесплатно. Позвоните по номеру 1-800-801-1770 (TTY:711) или обратитесь к своему врачу.

SERBIAN:
PAŽNJA: Ako govorite srpski, dostupne su vam besplatne usluge jezičke pomoći. Odgovarajuća pomoćna sredstva i usluge za pružanje informacija u pristupačnim formatima takođe su dostupni besplatno. Pozovite 1-800-801-1770 (TTY:711) ili se obratite pružaocu usluga.

TAGALOG:
PAUNAWA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyo sa tulong sa wika. Makukuha rin nang libre ang mga naaangkop na pantulong na suporta at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-800-801-1770 (TTY: 711) o makipag-usap sa iyong provider.

Notice of Privacy Practices

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION
ABOUT YOU MAY BE USED AND DISCLOSED AND HOW
YOU CAN GET ACCESS TO THIS INFORMATION.
PLEASE REVIEW IT CAREFULLY.

HAP
Alliance Health and Life Insurance Company®
Effective October 21, 2024

Your protected health information

PHI stands for protected health information. PHI can be used to identify you. It includes information such as your name, age, sex, address and member ID number, as well as your:

- Physical or mental health
- Health care services
- Payment for care

You can ask HAP to give your PHI to people you choose. To do this, fill out our release form. You can find it at **hap.org/privacy.**

Your privacy

Keeping your PHI safe is important to HAP. We're required by law to keep your PHI private. We must also tell you about our legal duties and privacy practices. This notice explains:

- How we use information about you
- When we can share it with others
- Your rights related to your PHI
- How you can use your rights

When we use the term "HAP," "we" or "us" in this notice, we're referring to HAP and its subsidiaries. This includes Alliance Health and Life Insurance Company.

How we protect your PHI

We protect your PHI in written, spoken and electronic form. Our employees and others who handle your information must follow our policies on privacy and technology use. Anyone who starts working for HAP must state that they have read these policies. And they must state that they will protect your PHI even after they leave HAP. Our employees and contractors can only use the PHI necessary to do their jobs. And they may not use or share your information except in the ways outlined in this notice.

Our use and disclosure of your PHI must comply with both Michigan and federal privacy laws regulations. There are also Michigan and federal laws and regulations that place additional restrictions on the use and disclosure of certain types of PHI, including PHI about mental health, substance abuse, HIV/AIDS conditions, and certain genetic information.

Notice of Privacy Practices

For example, in most cases your written consent is needed before using or disclosing psychotherapy notes (if recorded or maintained by us), documents related to your use of Suboxone, sending you marketing information about 3rd party products or services for which we are receiving direct or indirect payment, or the sale of medical information about you, unless it is otherwise allowed by law. Your consent can always be revoked in writing, but it will not apply to any uses or disclosures that were made before you revoked your consent.

How we use or share your PHI

We only share your information with those who must know for:

- Treatment
- Payments
- Business tasks

Treatment

We may share your PHI with your doctors, hospitals or other providers to help them:

- Provide treatment. For example, if you're in the hospital, we may let them see records from your doctor.
- Manage your health care. For example, we might talk to your doctor to suggest a HAP program that could help improve your health.

Payment

We may use or share your PHI to help us figure out who must pay for your medical bills. We may also use or share your PHI to:

- Collect premiums
- Determine which benefits you can get
- Figure out who pays when you have other insurance

Business tasks

As allowed by law, we may share your PHI with:

- Companies affiliated with HAP
- Other companies that help with HAP's everyday work
- Others who help provide or pay for your health care

We may share your information with others who help us do business. If we do, they must keep your information private and secure. And they must return or destroy it when they no longer need it for our business.

It may be used to:

- Evaluate how good care is and how much it improves. This may include provider peer review.
- Make sure health care providers are qualified and have the right credentials.
- Review medical outcomes.
- Review health claims.
- Prevent, find and investigate fraud and abuse.
- Decide what is covered by your policy and how much it will cost. But, we are not allowed to use or share genetic information to do that.
- Do pricing and insurance tasks.
- Help members manage their health care and get help managing their care.
- Communicate with you about treatment options or other health-related benefits and services.
- Do general business tasks, such as quality reviews and customer service.

Notice of Privacy Practices

Other permitted uses
We may also be permitted or required to share your PHI:

With you
- To tell you about medical treatments and programs or health-related products and services that may interest you. For example, we might send you information on how to stop smoking or lose weight.
- For health reminders, such as refilling a prescription or scheduling tests to keep you healthy or find diseases early.
- To contact you, by phone or mail, for surveys. For example, each year we ask our members about their experience with HAP.

With a friend or family member
- With a friend, family member or other person who, by law, may act on your behalf. For example, parents can get information about their children covered by HAP.
- With a friend or family member in an unusual situation, such as a medical emergency, if we think it's in your best interests. For example, if you have an emergency in a foreign country and can't contact us directly. In that case, we may speak with a friend or family member who is acting on your behalf.
- With someone who helps pay for your care. For example, if your spouse contacts us about a claim, we may tell him or her whether the claim has been paid.

With the government
- For public health needs in the case of a health or safety threat such as disease or a disaster.
- For U.S. Food and Drug Administration investigations. These might include probes into harmful events, product defects or product recalls.
- For health oversight activities authorized by law.
- For court proceedings and law enforcement uses.
- With the police or other authority in case of abuse, neglect or domestic violence.
- With a coroner or medical examiner to identify a body, find out a cause of death or as authorized by law. We may also share member information with funeral directors.
- To comply with workers' compensation laws.
- To report to state and federal agencies that regulate HAP and its subsidiaries. These may include the:
    - U.S. Department of Health and Human Services
    - Michigan Department of Insurance and Financial Services
    - Michigan Department of Health and Human Services
    - Federal Centers for Medicare and Medicaid Services
- To protect the U.S. president.

For research or transplants
- For research purposes that meet privacy standards. For example, researchers want to compare outcomes for patients who took a certain drug and must review a series of medical records.
- To receive, bank or transplant organs, eyes or tissue.

With your employer or plan sponsor
We may use or share your PHI with an employee benefit plan through which you get health benefits. It is only shared when the employer or plan sponsor needs it to manage your health plan.

Except for enrollment information or summary health information and as otherwise required by law, we only share your PHI with an employer or plan sponsor if they have guaranteed in writing that it will be kept private and won't be used improperly.

Notice of Privacy Practices

To use or share your PHI for any other reason, we must get your written permission. If you give us permission, you may change your mind and cancel it. But it will not apply to information we've already shared.

Treatment Alternatives, Health Benefits, Fundraising, and Marketing
We may use and disclose your PHI to contact you about treatment alternatives, health-related benefits, products or services or to provide gifts of nominal value to you or your family. We may also contact you to raise funds for Health Alliance Plan or any of its subsidiaries or affiliates.

Organized health care arrangement

HAP and HAP affiliates covered by this Notice of Privacy Practices and Henry Ford Health and its affiliates are part of an organized health care arrangement. Its goal is to deliver higher quality health care more efficiently and to take part in quality measure programs, such as the Healthcare Effectiveness Data and Information Set. HEDIS is a set of standards used to measure the performance of a health plan. In other words, HEDIS is a report card for managed care plans.

The Henry Ford Health organized health care arrangement includes:

- HAP
- Alliance Health and Life Insurance Company
- Henry Ford Health

Henry Ford's organized health care arrangement lets these organizations share PHI. This is only done if allowed by law and when needed for treatment, payment or business tasks relating to the organized health care arrangement.

This list of organizations may be updated. You can access the current list at **hap.org/privacy** or call us at **(800) 422-4641 (TTY: 711).** When required, we will tell you about any changes in a revised Notice of Privacy Practices.

Your rights

These are your rights with respect to your information. If you would like to exercise any of these rights, please contact us. The contact information is in the "Who to contact" section at the end of this document. You may have to make your requests in writing.

You have the following rights:

Right to see your PHI and get a copy
With some exceptions, you have the right to see or get a copy of PHI in records we use to make decisions about your health coverage. This includes our enrollment, payment, claims resolutions and case or medical management notes. If we deny your request, we'll tell you why and whether you have a right to further review.

You may have to fill out a form to get PHI and pay a fee for copies. We'll tell you if there are fees in advance. You may choose to cancel or change your request.

Right to ask us to change your PHI
If we deny your request for changes in PHI, we'll explain why in writing. If you disagree, you may have your disagreement noted in our records. If we accept your request to change the information, we'll make reasonable efforts to tell others of the change, including people you name. In this case, the information you give us must be correct. And we cannot delete any part of a legal record, such as a claim submitted by your doctor.

Notice of Privacy Practices

Right to know about disclosures
You have the right to know about certain disclosures of your PHI. HAP does not have to inform you of all PHI we release. We are not required to tell you about PHI shared or used for treatment, payment and business tasks. And we do not have to tell you about information we shared with you or based on your authorization. But you may request a list of other disclosures made during the six years prior to your request.

Your first list in any 12-month period is free. However, if you ask for another list within 12 months of receiving your free list, we may charge you a fee. We'll tell you if there are fees in advance. You may choose to cancel or change your request.

Right to know about data breaches that compromise your PHI
If there is a breach of your unsecured PHI, we'll tell you about it as required by law or in cases when we deem it appropriate.

Right to ask us to limit how we use or share your PHI
You may ask us to limit how we use or share your PHI for treatment, payment or business tasks. You also have the right to ask us to limit PHI shared with family members or others involved in your health care or payment for it. We do not have to agree to these limits. But if we do, we'll follow them – unless needed for emergency treatment or the law requires us to share your PHI. In that case, we will tell you that we must end our agreement.

Right to request private communications
If you believe that you would be harmed if we send your PHI to your current mailing address (for example, in a case of domestic dispute or violence), you can ask us to send it another way. We can send it by fax or to another address. We will try to meet any fair requests.

You have a right to get a paper copy of this notice.

Opt-Out Options
We may use and disclose your medical information in a Health Information Exchange (HIE), when raising funds or conducting marketing campaigns as described in the sections above. In regard to fundraising, Health Alliance Plan or our OHCA Members may participate in these activities and we ask that you aid us in our efforts, while being confident that we are protecting your medical information. If you wish to opt-out of any of these activities, you have the right to request to do so in writing. If after choosing to opt-out you wish to opt-back-in, you may also do so in writing.

Changes to the privacy statement

We have the right to make changes to this notice. If we make changes, the new notice will be effective for all the PHI we have. Once we make changes, we'll send you the new notice by U.S. mail and post it on our website.

Notice of Privacy Practices

Who to contact
To exercise any of the rights listed above, contact Customer Service at **(800) 422-4641 (TTY:711)**

To opt out, opt back in or object to a specific use or disclosure, or if you have any questions about this notice or about how we use or share member information, please send a written request to:

Mail: HAP Information Privacy & Security Office
One Ford Place
Detroit, MI 48202

Email: IPSO@hfhs.org

Complaints
If you believe your privacy rights have been violated, you may file a complaint with us. Contact the Information Privacy & Security Office above or HAP's Compliance Hotline at **(877) 746-2501 (TTY: 711).** You can stay anonymous. You may also notify the secretary of the U.S. Department of Health and Human Services of your complaint. We will not take any action against you for filing a complaint.

Original effective date: April 13, 2003
Revisions: February 2005, November 2007, September 2013, September 2014, March 2015, October 2015, October 2018, August 2023, September 2024
Reviewed: November 2008, November 2009, October 2011, January 2019, August 2020, September 2021, October 2022, August 2023, September 2024

Y0076_NPP_C
H9712_NPP; Approved
0033_NPP; Approved

At HAP, we're committed to helping you choose the right option for you

Call today!

HAP Sales Agent

(888) 441-0546 (TTY: 711)

8 a.m. to 8 p.m., seven days a week (Oct. 1 – March 31)
8 a.m. to 8 p.m., Monday through Friday (April 1 – Sept. 30)

Current Members Call HAP Customer Service

(800) 848-4844 (TTY: 711)

8 a.m. to 8 p.m., seven days a week (Oct. 1 – March 31)
8 a.m. to 8 p.m., Monday through Friday (April 1 – Sept. 30)

Or visit us online at **hap.org/2026options**