



Michigan's home
for health insurance™

Medicare insurance that's built for
City of Detroit Post 2014 Non-Safety Retirees

Committed to your health
—with exceptional coverage
and member benefits



**Your Passive PPO plan
has great benefits!**

See reverse for the details.



Passive PPO coverage means you get care
in Michigan with HAP's PPO Medicare
Advantage provider network.

You can also get care from ANY
participating Medicare provider
in the United States.



Choose HAP for better retiree benefits.
Open enrollment period is November 17th to December 19th.

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Member benefit highlights:



No referrals needed

Your primary care physician coordinates care and specialist recommendations.



Care management programs

Personalized support at home with HAP's care management—from diabetes coaching to recovery after a hospital stay—to help you stay healthy, comfortable and in control.



Your path to better mental health

HAP's Coordinated Behavioral Health team connects you with expert care, personalized support and access to services—from routine therapy to urgent needs.

Ready to enroll in the HAP retiree plan?

Call TMR at (313) 963-1135 to start
the enrollment process.

Health Alliance Plan (HAP) has HMO, HMO-POS, PPO plans with Medicare contracts. Enrollment depends on contract renewal.

HAP and its subsidiaries do not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation or health status in the administration of the plan, including enrollment and benefit determinations. ©2025 HAP—a nonprofit company

Passive PPO network benefits:

- Flexibility to choose your own provider
- National coverage including pharmacy
- Covered worldwide for emergency and urgent care services
- Consistent cost share in and out of Michigan with aligned benefits



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