

Health insurance that's built for you.

City of Detroit MA Trust

Health Alliance Plan®
by Henry Ford Health

Why choose Health Alliance Plan?

A health plan that provides healthy outcomes.

We do more than cover your care — we help you stay healthy. Our smart data tools help to catch risks early and personalize your care. That means fewer hospital visits, better outcomes and more support — especially if you're managing a chronic condition. Because your health is about more than just doctor visits.

Diabetes care

Personalized coaching, education and holistic interventions for diabetes.

Palliative care

Home-based support for chronic and/or serious illness.

Transitions of care

Care plans, medications, follow-up ensures safe recovery, fewer readmissions.

Musculoskeletal care

Management support for chronic muscle, neck and joint pain.

Heart health

Cardiac care support for preventing heart disease and conditions.

Ambulatory care

Coordinated care and screenings support health and confident navigation.

Behavioral health

Care coordination for mental health and addiction treatment.

Post acute care surveillance

Recovery improves with case management — 2% fewer readmissions.

Ultraviolet light therapy for skin conditions

An easy and effective at-home skin therapy for psoriasis, vitiligo and eczema.

Our team will provide:

- Training on your condition
- Coordination of care with your doctors
- Health coaching
- Information on advance directives

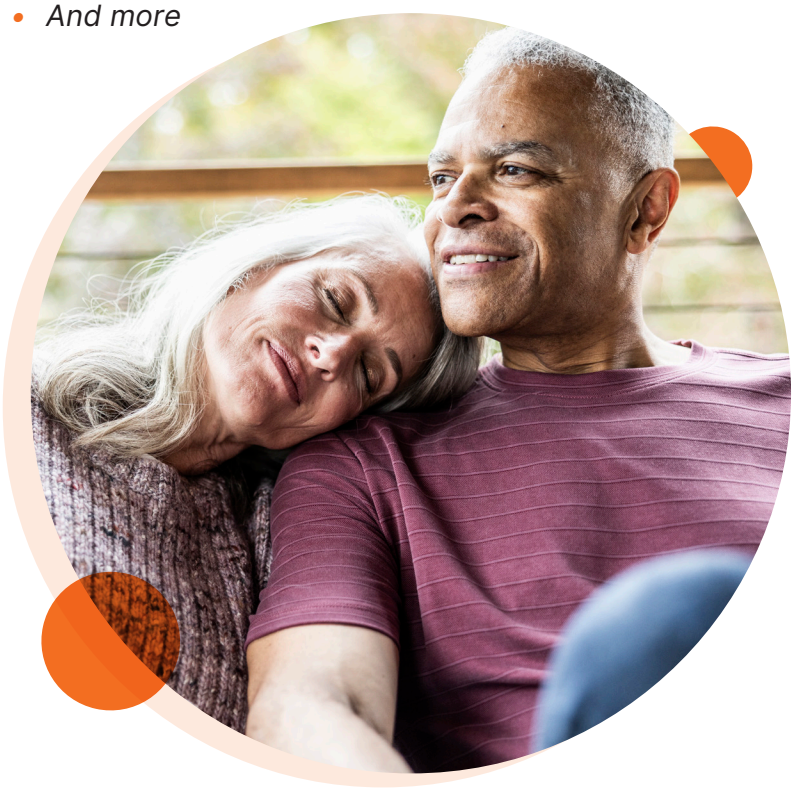


Our network

Welcome to our large Michigan-based HMO network.

As a member, you can choose from thousands of doctors, in addition to most of Michigan's leading hospitals.

- Henry Ford Genesys Hospital
- Henry Ford St. John Hospital
- Henry Ford Providence Hospital (Novi and Southfield)
- Bronson Healthcare
- Corewell Health
- Covenant HealthCare
- Detroit Medical Center
- Henry Ford Health
- Hurley Medical Center
- Marlette Health System
- Memorial Healthcare (Owosso)
- Mercy Health
- McLaren Health Care
- Michigan Medicine
- Munson Healthcare
- ProMedica
- Scheurer Health
- Trinity Health
- UM Health – Sparrow
- *And more*



Visitor traveler benefit

Get in-network coverage while you travel. Enjoy in-network prices for copays on covered services when you visit any Medicare-participating provider in Arizona, Florida, Texas and Michigan (out-of-service area).

Available for Medicare members only.

Benefits summary

We offer low costs for doctor visits, specialists and urgent care. And you'll know your out-of-pocket expenses upfront.

	Health Alliance Plan Medicare Group MAPD (HMO)
Deductible	$500 single
Coinsurance	10%
Telehealth	$20 copay
Primary care office visit	$20 copay
Specialist office visit	$40 copay
Emergency care visit	$65 copay
Urgent care visit	$40 copay
Laboratory and pathology	10% coinsurance after deductible
Radiology (X-ray)	10% coinsurance after deductible
Inpatient hospital services	10% coinsurance after deductible
Outpatient surgery	10% coinsurance after deductible
Skilled nursing	Days 1-20 Covered; Days 21-730 10% coinsurance after the deductible
Physical therapy	10% coinsurance after deductible
Chiropractic services	$20 copay

	Pharmacy
Tier 1: Preferred generic	$3 copay*
Tier 2: Generic	$15 copay*
Tier 3: Preferred brand	$45 copay after deductible*
Tier 4: Non-preferred drug	30% coinsurance after deductible*
Tier 5: Specialty tier	30% coinsurance after deductible*

*$100 deductible (excludes tiers 1 and 2)

Retail/Mail Order: 30-day supply for Part D drugs for 1 copay, 90-day supply of Part D drugs for 2 times the 30-day copay.

Tier 5 drugs are only available at 30-day supply.

Tier 1 drugs available at 100-day supply @ retail and mail order.

For a complete copy of the benefit summary, please refer to your plan documents.

Extra benefits

We're excited to welcome you to our Healthy Living Rewards Program an easy-to-use tool to help Medicare members achieve better health.

With this program, you can earn rewards all year long for preventive screenings, managing ongoing conditions and learning new ways to stay healthy.

Sign up for Healthy Living Rewards today.

Ready to get started and earn rewards? Log in to your account on **hap.org** and go to the Rewards section to start earning. The money you earn will be added to your Health Alliance Plan Visa® Prepaid Card.

Prefer to talk to someone? Call us at **(800) 931-7636 (TTY: 711)**, 8 a.m. to 11 p.m. ET, Monday – Friday.

Let us support you through a year's worth of wellness: **hap.org/healthyliving**

Member discounts

With our member discounts, you get savings on health and wellness-related activities and services.

hap.org/member-resources/member-discounts



Healthcare on the go

Global travel protection through AssistAmerica

Emergency medical services while traveling more than 100 miles from home

hap.org/member-resources/assist-america

Take us with you on your mobile device

Your health plan at your fingertips

- View digital ID cards
- Find a doctor, specialist or care provider
- Securely access benefit and plan information
- View claims and explanation of benefits



Telehealth and virtual care 24/7

New for 2027 – Starting January 1

Telehealth services, powered by Teladoc Health®, gives eligible members virtual access to receive medical attention from the comfort of their home or while traveling.

- 24/7 Care for non-emergency care needs
- Mental health for preventing depression and anxiety
- Dermatology care or skin care needs

hap.org/telehealth

Fitness benefits

New for 2027 – Starting January 1

One Pass

Keep up your current fitness routine or try a new club. With holistic health at the center, One Pass® plans give you the freedom to move and feel your best.

One Pass subscriptions include:

- Access to one of the largest fitness networks in the nation
- Live, digital fitness classes and on-demand workouts
- Groups, clubs and social events near you so that you can meet like-minded people

City of Detroit retirees

No visit limits
on coverage for routine and specialty care.

No referral
needed to see a specialist.



Health and wellness programs
to help make positive changes for good health.

Covered
preventive services and lab work.



Care management
for chronic health issues such as asthma or COPD.

Worldwide
emergency medical and urgent care.



Nationwide pharmacy coverage
to fill your scripts at network pharmacies across the country.

ID theft protection
24/7 card surveillance through AssistAmerica.



Diabetes care
support for types 1 and 2 diabetes
hap.org/diabetescare

Hearing aids
$0 routine exam; $0 - $1,575 copay per hearing aid



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For plan benefit information, connect with a Customer Service representative.

(800) 801-1770 (TTY: 711)

Health Alliance Plan of Michigan has HMO, HMO-POS and PPO plans with Medicare contracts. Enrollment depends on contract renewal. Health Alliance Plan of Michigan 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.

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