



Your Benefits, Your Way

Affordable, patient-centered health plans
from a trusted name in healthcare



Personalized Quality Care, Close to Home

When it comes to finding the right option for your employees, Memorial Health Plan has you covered. Our self-funded solutions can be tailored to match your current plan, or if you are considering making a change, our Benefit Plan Manager can recommend cost-saving plan options to meet your unique needs.

Sample PPO Options

Memorial's PPO solutions include member copays and allow a member to see any physician, in- or out-of-network, without a referral. We encourage members to use Memorial Healthcare providers for the lowest out-of-pocket cost.

Network	PPO Base			PPO Premium		
	Memorial Health Plan Facilities and Affiliates	Cofinity PPO Wrap Network	Out-of-Network	Memorial Health Plan Facilities and Affiliates	Cofinity PPO Wrap Network	Out-of-Network
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
Individual Deductible	\$500	\$2,000	\$4,000	\$250	\$1,500	\$3,000
Family Deductible	\$1,000	\$4,000	\$8,000	\$500	\$3,000	\$6,000
Your Coinsurance	0%	20%	30%	0%	20%	30%
Individual Out-of-Pocket	\$1,500	\$4,000	\$8,000	\$750	\$2,500	\$7,150
Family Out-of-Pocket	\$3,000	\$8,000	\$16,000	\$1,500	\$5,000	\$14,300
In-Patient Hospital	No Charge after deductible	20% after deductible	30% after deductible	No Charge after deductible	20% after deductible	30% after deductible
Out-Patient Services	No Charge after deductible	20% after deductible	30% after deductible	No Charge after deductible	20% after deductible	30% after deductible
Primary Care	Copay	\$35 Copay	30% after deductible	\$25 Copay	Copay	30% after deductible
Specialist	Copay	\$45 Copay	30% after deductible	\$35 Copay	\$45 Copay	30% after deductible
Emergency Room	\$200 Copay	\$200 Copay	\$200 Copay	\$200 Copay	\$200 Copay	\$200 copay
Urgent Care	\$40 Copay	\$60 Copay	30% after deductible	\$40 Copay	\$60 Copay	30% after deductible
Wellness Visits	No Charge	No Charge	Not Covered	No Charge	No Charge	Not Covered

These are summaries of proposed benefits and are a general description of plan highlights only. All benefits are subject to the plan conditions and limitations of the plan document. Limitation, exclusions, and renewability apply and are described in the plan document. Prescription coverage is not included in these summaries. Coverage is not effective without written notification from Memorial Healthcare. Insurance coverage provided by or through by Memorial Healthcare or its affiliates. Insurance products are underwritten by Memorial Healthcare. Plans are administered by Memorial Healthcare.

Memorial Health Plan HSA Option

Memorial's HSA option allows a member to see any physician, in- or out-of-network, without a referral, while setting aside money on a pre-tax basis to invest or use for qualified health care expenses. We encourage members to use Memorial Healthcare providers for the lowest out-of-pocket cost.

Memorial Health Plan HSA Option			
HSA Qualified High Deductible Health Plan	HDHP with HSA		
Network	Memorial Health Plan Facilities and Affiliates	Cofinity PPO Wrap Network	Out-of-Network
	Tier 1	Tier 2	Tier 3
Individual Deductible	\$3,000	\$3,500	\$4,000
Family Deductible	\$6,000	\$7,000	\$8,000
Your Coinsurance	0%	20%	30%
Individual Out-of-Pocket	\$3,000	\$7,000	\$12,000
Family Out-of-Pocket	\$6,000	\$14,000	\$24,000
In-Patient Hospital	No Charge after deductible	20% after deductible	30% after deductible
Out-Patient Services	No Charge after deductible	20% after deductible	30% after deductible
Primary Care Copay	No Charge after deductible	20% after deductible	30% after deductible
Specialist Copay	No Charge after deductible	20% after deductible	30% after deductible
Emergency Room	No Charge after deductible	20% after deductible	30% after deductible
Urgent Care	No Charge after deductible	20% after deductible	30% after deductible
Wellness Visits	No Charge	No Charge	Not Covered

These are summaries of proposed benefits and are a general description of plan highlights only. All benefits are subject to the plan conditions and limitations of the plan document. Limitation, exclusions, and renewability apply and are described in the plan document. Prescription coverage is not included in these summaries. Coverage is not effective without written notification from Memorial Healthcare. Insurance coverage provided by or through by Memorial Healthcare or its affiliates. Insurance products are underwritten by Memorial Healthcare. Plans are administered by Memorial Healthcare.

High Deductible Health Plan (HDHP) with HSA Plan Details

Health Savings Account (HSA)

The HSA is a bank account paired with a member’s HDHP that allows them to save money on a tax-free basis to pay for their deductible and out-of-pocket expenses in the current year or in the future. Members can use this account to pay for qualified medical expenses including doctor visits, prescription drugs, and even dental and vision expenses. Our Benefit Plan Manager can recommend HSA bank options that are right for your employees.

HSA Eligibility

To open an account members must meet the following criteria:

- 1. Must be enrolled in an HSA qualified high deductible health plan
- 2. Cannot have other health insurance, including Medicare or secondary coverage on a spouse’s non-HSA qualified plan
- 3. Cannot be claimed on another person’s tax return

HSA Contributions

As an employer, you can provide an annual company contribution to your employees’ HSA account. The employer contribution to the HSA account can be deposited in monthly or quarterly installments throughout the calendar year the employees are enrolled in the HDHP/ HSA plan. Recommendations can be provided by our Benefit Plan Manager.

Your payroll administrator can arrange for employees to set aside pre-tax savings for contributions to their HSA account when making benefit elections. The employee contribution plus the employer contribution combined cannot exceed the IRS limits.

Health Savings Account Contribution Limits (2024)		
	IRS Calendar Year Limit	Catch-Up Limit for Employees 55 or Over
Employee Only	\$4,150	\$1,000
Family	\$8,300	Per Household

Flexible, Valuable Solutions

Pharmacy Benefits

With Memorial Health Plan, employers can use our preferred Pharmacy Benefit Manager (PBM), Optum Rx, or a PBM of their choice. If you are looking for PBM options, our Benefit Plan Manager can assist with making the right selection.

Stop-Loss Coverage

Memorial Health Plan can integrate with your preferred stop-loss vendor. If you do not have a preferred vendor, our Benefit Plan Manager can help select a trusted, well-known stop-loss carrier that is right for you.

Employer Reporting

Memorial Health Plan provides robust claims reporting, which can be customized to meet your specific needs. Medical claims reporting is available on a weekly basis. Pharmacy benefits and claim data are updated monthly. Reporting is available through the user-friendly employer portal or can be emailed to you directly.

Employer Billing

Memorial Health Plan will provide monthly billing for administrative services. Claim funding will be set up weekly as part of the implementation and onboarding process.

Onboarding

Memorial utilizes a robust onboarding process to ensure that members have a seamless transition on their coverage effective date. We recommend 45-90 days in advance of the effective date for the onboarding process.



Accessible and Community-Based

Incentivized plan designs and local, trusted facilities encourage members to utilize their benefits within the Memorial Healthcare system, which helps to control costs for employers and members.

Our providers and supporting staff are among the best in their fields consistently ranking the highest in our region for quality care and patient satisfaction. Memorial's medical staff is nearly 500 members strong, representing over 30 medical and surgical specialties. We have over 100 employed medical providers across five counties (Shiawassee, Clinton, Ingham, Bay, and Saginaw). These providers operate 36 practices and two urgent care locations in the following communities:

Auburn **(Bay County)**

- Neurology

Chesaning **(Saginaw County)**

- Diagnostic Imaging
- Family Medicine
- Laboratory
- Outpatient Therapy

Durand **(Shiawassee County)**

- Diagnostic Imaging
- Family Medicine
- Laboratory
- Outpatient Therapy
- Urgent Care

Laingsburg **(Shiawassee County)**

- Family Medicine
- Laboratory

Okemos **(Ingham County)**

- Neurology
- Outpatient Infusion

Ovid **(Shiawassee County)**

- Diagnostic Imaging
- Family Medicine
- Internal Medicine
- Laboratory
- Pharmacy

Owosso **(Shiawassee County)**

- Allergy & Immunology
- Assisted Living
- Behavioral Health (inpatient)
- Cancer Center
- Diabetes & Endocrinology
- Diagnostic Imaging
- Ear, Nose, Throat & Audiology
- Emergency Medicine
- Family Medicine
- Gastroenterology
- Laboratory
- Long-Term Care
- Home Health
- Hospice
- Hospital Medicine
- Internal Medicine
- Neurology
- OB/GYN
- Ophthalmology
- Orthopedics
- Outpatient Therapy
- Pain Management
- Palliative Medicine
- Pediatrics & Adolescent Medicine
- Pharmacy
- Psychiatry
- Physical Medicine & Rehabilitation

- Podiatry
- Pulmonology
- Rheumatology
- Spine
- Surgery
- Wound Care
- Urgent Care
- Urology

Perry **(Shiawassee County)**

- Diagnostic Imaging
- Family Medicine
- Laboratory
- Outpatient Therapy

Saginaw **(Saginaw County)**

- Neurology

St. Johns **(Clinton County)**

- Diabetes & Endocrinology
- OB/GYN
- Orthopedics
- Physical Medicine & Rehabilitation



Medically Based Wellness Center*

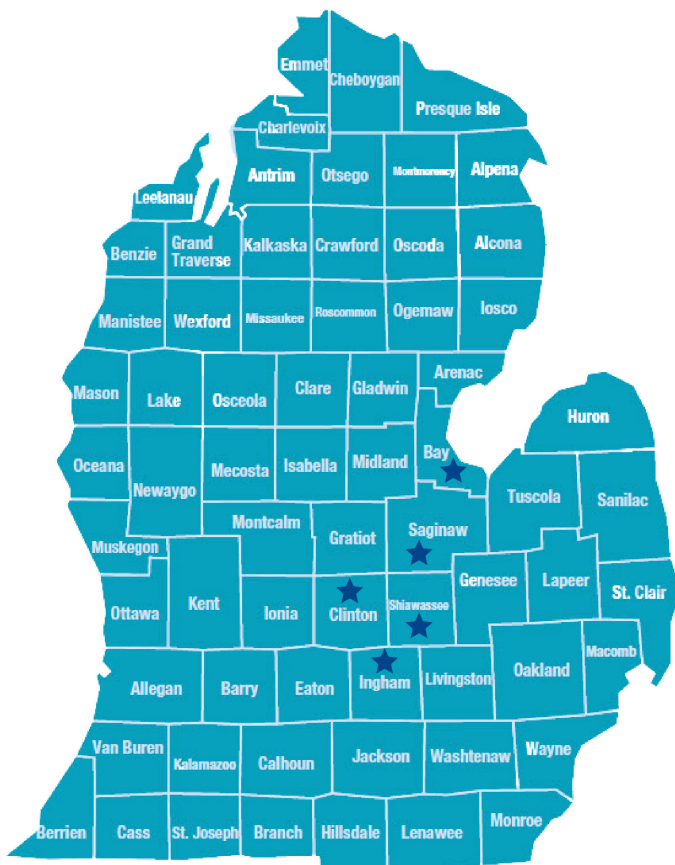
Memorial Healthcare offers the community a state-of-the-art medically based wellness center, where members have access to a wide range of health and wellness resources, including a complete range of cardio and strength-training equipment, an indoor track, lap pool, sauna, steam rooms, group fitness classes, personal training, one-on-one nutrition counseling, and more.

Emergency Department and Urgent Care

The Emergency Medicine department at Memorial Healthcare features board-certified surgeons, trauma-trained nurses, and life-support-certified responders prepared 24/7 to organize resources during an emergency. Whether a patient needs treatment for a minor injury or critical services following severe traumatic experiences, these medical professionals have the expertise necessary to provide compassionate emergency medicine.

Retail and Specialty Pharmacies

Memorial Healthcare has two retail pharmacies which offer personalized care, pharmacist consultations, and a commitment to cost-effective, high-quality services. We also offer an accredited specialty pharmacy to support patients with chronic and complex diseases. Employers can use our preferred Pharmacy Benefit Manager (PBM), Optum Rx, or we'll work with you to ensure you have access to these pharmacies with your PBM of choice.



* Wellness center access is not included in plan pricing.



**Visit [MemorialHealthcare.org](https://www.MemorialHealthcare.org)
or scan the QR code to learn more.**

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