

2024

Quick Start Guide
PriorityHSA





#### Hello!

#### Welcome to your new Priority Health plan.

Excited to master the details of your new health plan? So are we. And we're ready to help. Since this marks the beginning of your 2024 health benefits, we put together the following information to help you organize and optimize all that your plan has to offer.

#### **About this guide**

Having a health plan is important. Understanding your plan, its details, terms and ways to get started using it is equally important. We hope you find this quick start guide useful in setting up, understanding and engaging with your Priority Health benefits.

## Setting up your plan

### Create your member account and download the Priority Health app.

First things first: Set yourself up for health plan success by setting up your member account online or in the app.





It's THE place to manage—and take advantage—of your health plan. Anytime. Anywhere.



### After setup and activation, you can use your member account to:



Learn more about your plan



Find and choose a doctor



Access many of your plan benefits



Find costs for procedures and prescriptions



Reference important plan documents

Ready to set up your member account?
Go to
priorityhealth.com/24hsa/phmp
to get started.



## Understanding your plan

### How to understand your high-deductible plan and start a health savings account (HSA)

With your PriorityHSA<sup>SM</sup> high-deductible health plan, you pay 100% of your health care costs out of pocket until you meet your deductible. However, preventive care is still included in your plan at no cost to you. All ACA-compliant PriorityHSA plans cover preventive care in full, ahead of the deductible.

Your health plan can be paired with a tax-free health savings account to use for eligible medical expenses. The account works like a regular savings account, and the funds can help you cover medical expenses, including deductible and coinsurance. HSA funds can even be invested and grow tax-free to help cover future medical costs. It's all yours, and any unused money automatically rolls over from year to year.

#### **Know your costs with Coverage Check**

Cost and coverage go hand in hand, which is why the **Coverage Check** tool in your member account is the place to go. You can check visit costs, estimate upcoming procedures or compare prescription costs, including checking costs at different pharmacies, all with Coverage Check.

#### **Prior authorizations**

If you're planning to schedule a medical procedure or health-related service, a prior authorization may be required.

You can access the list of procedures by choosing the **Find care** tab from the drop-down menu located at the top of the page in your member account.

If your service requires a prior authorization, have your provider submit a prior authorization form to us.

Want to know more about HSAs and how yours can help you save on care?

Go to
priorityhealth.com/24hsa
to download a copy of
our HSA guide.



## Preventing illness and conditions

#### How to take advantage of no-cost preventive care

Did you know your plan offers free routine care, including an annual physical and well child visits, as well as most vaccinations and screenings? It's called preventive care, and it's the best way to prevent problems before they start.

While some chronic conditions are unavoidable, many can be managed or prevented with early intervention, like preventive care visits. With seven out of 10 deaths in the United States attributable to chronic disease, early detection and treatment aren't just important; they're potentially lifesaving.<sup>1</sup>

# Go to priorityhealth.com/preventive/24hsa to learn more about your no-cost preventive care benefits.



## Using virtual care

#### Use virtual care whenever, wherever you need it

There's never a good time to get sick. But with your virtual care benefit, there's always time to get care. Your virtual care benefit connects you with a provider or therapist over the phone, through video chat or by submitting an online questionnaire. Depending on your condition and the type of virtual care you choose, a provider can:

- ✓ Develop a treatment plan.
- Prescribe a medication and send it to your preferred pharmacy.
- ✓ Notify your primary care doctor with current information.
- ✓ Make follow-up recommendations, including next steps with a specialist.
- Provide behavioral health services and support.

## Go to <u>priorityhealth.com/vc/24hsa</u> to learn more about using virtual care.

Virtual care is your affordable option for nonemergency needs. ER and urgent care visits are often time-consuming and expensive. If you can't see your provider right away, use virtual care 24/7, including nights, weekends and holidays.



## Choosing a doctor

How to view or change your in-network primary care provider

Because you are a new Priority Health member, your plan may require you to be assigned an in-network primary care provider (PCP) whom you'll visit for all your routine and preventive care needs. You can view your PCP by logging in to your member account.

If you'd like to choose a different PCP, our **Find a Doctor** tool allows you to search for doctors based on name, specialty, location or tier level to select the PCP who is right for you. If you find a new PCP you'd prefer to use, you can make the change right in your member account.

Go to <u>priorityhealth.com/findadoc/24hsa</u> to find a doctor in your network.



## Checking your Rx benefits

#### How to find important prescription coverage information<sup>2</sup>

We want you to know which prescriptions are covered and the best ways to get them filled. On our Rx 101 page, you'll learn all about Rx coverage through information, resources and actions you can take to get the most from your Rx benefit.

#### What is an Approved Drug List?

Sometimes referred to as a formulary, an Approved Drug List is a list of prescription drugs covered by your plan. Each carrier creates and administers its own unique Approved Drug List.

### Are my prescriptions covered?

Go to <u>priorityhealth.com/</u>
<u>formulary</u> to access the
Approved Drug List and
search your prescriptions to
find out if they are covered.

Go to priorityhealth.com/rx101/24hsa for more about your Rx coverage.

Coverage Check, located in your member account, is your first stop for checking Rx costs, tiers and more.

## Staying your healthiest

### How to support physical and mental well-being with your plan

Your health is important. And both your physical and mental well-being play a crucial role in your health. Good news: Your health plan makes getting and staying healthy more convenient than ever before. Take care of yourself by taking advantage of the following benefits that promote well-being:

#### **Wellbeing Hub**

Sign up for health and wellness education and challenges in your Wellbeing Hub. It's included in your plan, and it's a great way to improve everything from what you eat to how you sleep.



Sign up for the Wellbeing Hub in your member account.

### **Teladoc Health Mental Health** (formerly myStrength)

Get guided mental health support through free access to Teladoc Health Mental Health—a leading online resource that helps you with topics including anxiety, stress, sleep and more.<sup>3</sup> Read articles, watch videos or get one-on-one personal support to improve your mental well-being from your phone, tablet or computer.



Use your member ID number to sign up at priorityhealth.com/mentalhealth.

#### **Active&Fit Direct™**

For one low enrollment fee and an additional monthly charge, this program provides access to thousands of fitness centers and on-demand workout videos to help you get and stay active.<sup>4</sup>



Sign up in your member account.

#### **TruHearing®**

Your plan also promotes hearing health with discounts on the industry's top hearing aid technology, along with personalized guidance and assistance from a TruHearing consultant for you and your extended family. Know that you'll get better pricing and added support if or when you need help with your hearing.<sup>5</sup>



Call 844.806.7074 to get started, or go to priorityhealth.com/truhearing for more information on your hearing benefit.



### Contacting us

#### How to reach the services included in your plan

**Still have questions?** That's OK. While we work to make your experience as seamless as possible, we know there are plan details that may require a phone call or message. That's why our customer service experts are ready to assist you. Here's how to reach them:



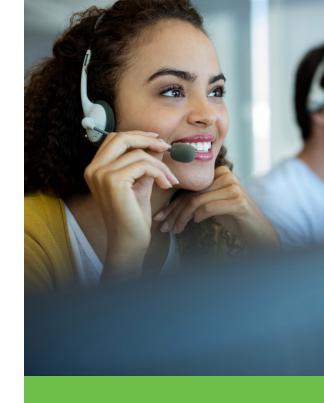
Call the number on the back of your Priority Health member ID card.



Log in to your member account and send us a message using your secure mailbox.



For mental health assistance, call our Behavioral Health team at 800.673.8043.



#### **Customer Service hours**

Monday–Thursday, 7:30 a.m.–7 p.m. Eastern Time

Friday, 9 a.m.–5 p.m. Eastern Time

Saturday, 8:30 a.m.–noon Eastern Time

### You may also contact the following services directly:



#### **Active&Fit Direct**

**Phone:** 844.646.2746

**Web:** activeandfitdirect.com/contactus



#### Teladoc Health Mental Health (formerly myStrength)

**Phone:** 800.835.2362

**Email:** membersupport@teladochealth.com **Web:** priorityhealth.com/mentalhealth



#### **TruHearing**

**Phone:** 844.806.7074 (TTY 711), Monday–Friday, 8 a.m.–8 p.m.

Note: You must call to access your benefit.





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<sup>1</sup> https://www.fightchronicdisease.org/sites/default/files/docs/ GrowingCrisisofChronicDiseaseintheUSfactsheet\_81009.pdf

<sup>&</sup>lt;sup>2</sup>Check your plan documents in your member account to confirm that you have pharmacy benefits included in your Priority Health plan.

<sup>&</sup>lt;sup>3</sup> Teladoc Health Mental Health (formerly myStrength) is available to Priority Health members ages 13 and up.

<sup>&</sup>lt;sup>4</sup> 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 three 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. <sup>5</sup> Some employers may offer hearing aid coverage through the Priority Health medical plan. To confirm whether you have hearing aid coverage, consult your plan documents or contact your HR department/benefits administrator. Note: you cannot bundle the TruHearing discounts with existing hearing aid coverage offered by your medical plan.