

High Deductible Health Plans

Aggregate Deductible — Michigan

At Nippon Life Benefits, we understand the challenge of finding simple and affordable group medical insurance. That's why we're committed to offering medical benefit solutions that meet employer's unique needs.

Our offerings feature high deductible benefit designs to help meet the need for affordable health coverage. These qualified High Deductible Health Plans can be combined with a Health Savings Account (HSA), an investment account from which an employee can withdraw money tax-free to use for qualified medical care.

Qualified High Deductible Health Plans - Lifetime Maximum Benefit: \$5 million

		PPO			Non-PPO	
Adult Wellness Services ***		\$25 deductible, then insurance pays 100% coinsurance up to a \$300 benefit maximum per person per calendar year			Not covered	
Well Child Visits *** (benefits will be paid according to state requirements)		\$25 deductible, then insurance pays 100%			Calendar year deductible and coinsurance apply	
Calendar Year Deductible* (self/family)			Coinsurance Paid by Nippon Life Benefits		Out-of-Pocket Expense Limit** (self/family)	
Plan	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO
1	\$1,500 / \$3,000	\$3,000 / \$6,000	100%	70%	\$1,500 / \$3,000	\$6,000 / \$12,000
2	\$1,500 / \$3,000	\$3,000 / \$6,000	100%	70%	\$1,500 / \$3,000	\$10,000 / \$20,000
3	\$2,000 / \$4,000	\$4,000 / \$8,000	100%	70%	\$2,000 / \$4,000	\$8,000 / \$16,000
4	\$2,500 / \$5,000	\$5,000 / \$10,000	100%	70%	\$2,500 / \$5,000	\$10,000 / \$20,000
5	\$3,000 / \$6,000	\$6,000 / \$12,000	100%	70%	\$3,000 / \$6,000	\$10,000 / \$20,000
6	\$5,000 / \$10,000	\$10,000 / \$20,000	100%	70%	\$5,000 / \$10,000	\$15,000 / \$30,000
7	\$1,500 / \$3,000	\$3,000 / \$6,000	90%	70%	\$3,000 / \$6,000	\$6,000 / \$12,000
8	\$1,500 / \$3,000	\$3,000 / \$6,000	90%	70%	\$5,000 / \$10,000	\$10,000 / \$20,000
9	\$2,000 / \$4,000	\$4,000 / \$8,000	90%	70%	\$3,000 / \$6,000	\$6,000 / \$12,000
10	\$2,000 / \$4,000	\$4,000 / \$8,000	90%	70%	\$5,000 / \$10,000	\$10,000 / \$20,000
11	\$2,500 / \$5,000	\$5,000 / \$10,000	90%	70%	\$5,000 / \$10,000	\$10,000 / \$20,000
12	\$1,500 / \$3,000	\$3,000 / \$6,000	80%	60%	\$3,000 / \$6,000	\$6,000 / \$12,000
13	\$1,500 / \$3,000	\$3,000 / \$6,000	80%	60%	\$5,000 / \$10,000	\$10,000 / \$20,000
14	\$2,000 / \$4,000	\$4,000 / \$8,000	80%	60%	\$3,000 / \$6,000	\$6,000 / \$12,000
15	\$2,000 / \$4,000	\$4,000 / \$8,000	80%	60%	\$5,000 / \$10,000	\$10,000 / \$20,000
16	\$2,500 / \$5,000	\$5,000 / \$10,000	80%	60%	\$5,000 / \$10,000	\$10,000 / \$20,000
17	\$3,000 / \$6,000	\$6,000 / \$12,000	80%	60%	\$5,000 / \$10,000	\$10,000 / \$20,000
18	\$2,000 / \$4,000†		100%	70%	\$5,000 / \$10,000†	
19	\$2,500 / \$5,000†		100%	70%	\$5,000 / \$10,000†	

* With the exception of Plans 18 and 19, PPO and Non-PPO deductibles do not reduce one another

** With the exception of Plans 18 and 19, PPO and Non-PPO out-of-pocket limits do not reduce one another

*** Wellness deductible does not apply to calendar year deductible

† PPO and Non-PPO deductibles and out-of-pocket are combined

A Tradition of Value, Humanity and Service
 Nippon Life Insurance Company of America
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