

# High Deductible Health Plans

## Embedded 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 employers’ 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

		PPO		Non-PPO		
Adult Preventive Care		100% coinsurance		Not covered		
Child Preventive Care		100% coinsurance		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	\$2,500 / \$5,000	\$5,000 / \$10,000	100%	70%	\$2,500 / \$5,000	\$10,000 / \$20,000
2	\$3,000 / \$6,000	\$6,000 / \$12,000	100%	70%	\$3,000 / \$6,000	\$10,000 / \$20,000
3	\$5,000 / \$10,000	\$10,000 / \$20,000	100%	70%	\$5,000 / \$10,000	\$15,000 / \$30,000
4	\$2,500 / \$5,000	\$5,000 / \$10,000	90%	70%	\$5,000 / \$10,000	\$10,000 / \$20,000
5	\$2,500 / \$5,000	\$5,000 / \$10,000	80%	60%	\$5,000 / \$10,000	\$10,000 / \$20,000
6	\$3,000 / \$6,000	\$6,000 / \$12,000	80%	60%	\$5,000 / \$10,000	\$10,000 / \$20,000
7	\$2,500 / \$5,000**		100%	70%	\$5,000 / \$10,000**	

\* With the exception of Plan 7, PPO and Non-PPO deductibles do not reduce one another, PPO and Non-PPO out-of-pocket limits do not reduce one another.

\*\* PPO and Non-PPO deductibles and out-of-pocket are combined.

- For grandfathered plans, PPO preventive care for both adults and children will be paid at 100% after a \$25 deductible. For Non-PPO adult preventive care is not covered. For Non-PPO child preventive care, calendar year deductible and coinsurance apply. Wellness deductible does not apply to calendar year deductible.
- Preventive Care benefits will be paid according to any applicable state and federal requirements.
- Out-of-Network Prevailing Charge - Services from out-of-network providers are screened at the 70th percentile, reasonable and customary. Option for out-of-network services to be screened at 125% of RBRVS (Resource-Based Relative Value Scale).