



## 2024 Health Insurance Resources

### Medical Benefits Questions

For questions regarding medical benefits, including but not limited to the following:

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| <ul style="list-style-type: none"> <li>• ID cards</li> <li>• Claim status</li> <li>• Prior Authorizations</li> <li>• Find a provider</li> </ul> | <ul style="list-style-type: none"> <li>• Explanation of Benefits</li> <li>• Accumulator status</li> <li>• Benefit and plan documents</li> </ul> |
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Resource	Website	General Phone Number
ASR	<a href="#">ASR Member Portal</a>	616-957-1751 or 800-968-2449

### Pharmacy Drug Questions

For questions regarding pharmacy benefits, including but not limited to the following:

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| <ul style="list-style-type: none"> <li>• Formulary Drug List</li> <li>• Patient Assistance Programs</li> <li>• Prior Authorization</li> </ul> | <ul style="list-style-type: none"> <li>• ID cards</li> <li>• Mail order</li> </ul> |
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Resource	Website	General Phone Number
TransparentRx	<a href="#">TransparentRx Member Portal</a>	866-499-1940

### Finding Care

Insurer VS Network: ASR is our insurer and we have access to these networks:

To locate an in-network provider **in the state** of Michigan:

- HAP is the primary network - [HAP Network Directory](#)
- Multiplan is the secondary network (typically for Mental Health Providers and Chiropractors) - [Multiplan Network Directory](#)

To Locate an in-network provider **outside the state** of Michigan:

- Aetna National PPO Network - [Aetna Network Directory](#)

For 24/7 **virtual care** from your smartphone or computer:

Amwell - [Amwell Registration Flyer](#)

### Employee Assistance Programs / Mental Health Services

In addition to the in-network mental health providers located in the directories under Finding Care above, the following resources are available:

Resource	Website	General Phone Number
The Standard's EAP	<a href="#">Health Advocate</a>	877-851-1631
Summit Pointe	<a href="#">Summit Pointe</a>	800-632-5449

### Dental Resources (no insurance card issued)

Delta Dental - group ID# 11592	800-524-0149 <a href="https://www.memberportal.com/mp/delta/">https://www.memberportal.com/mp/delta/</a>
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## HDHP Plans versus PPO Plans

A comparison of the common characteristics of each plan type

High Deductible Health Plans (HDHPs)	Preferred Provider Plans (PPOs)
<ul style="list-style-type: none"> <li>● Higher deductibles</li> <li>● Higher out-of-pocket maximums</li> <li>● Lower premiums</li> <li>● Compatible with a Health Savings Account (HSA)</li> <li>● Preventive care covered at no cost to member per the ACA</li> <li>● No first dollar coverage (e.g., copays) for non-preventive care or prescription drugs until deductible has been met</li> </ul>	<ul style="list-style-type: none"> <li>● Lower deductibles</li> <li>● Lower out-of-pocket maximums</li> <li>● Higher premiums</li> <li>● Compatible with a Medical Flexible Spending Account (FSA)</li> <li>● Preventive care covered at no cost to member per the ACA</li> <li>● Copays for many services and medications prior to satisfying the deductible</li> </ul>

Most HDHP plans cost less in premiums. However, members are required to pay the full cost (after the network discount) of a service or medication until the total amount paid out of pocket reaches the plan's deductible. At that point, the plan begins to pay towards the cost of services and medications. For this reason, some members who are newly covered by HDHPs take some time to get used to this different plan structure.

While traditional PPO plans cost more in premiums, the out-of-pocket cost at the time of service can be lower for certain services and medications that have copays. Some individuals prefer to pay more in premium costs knowing that if and when they receive medical services their out-of-pocket cost will be less.

### Informational Videos

The links below are for videos that provide information regarding certain health insurance products or services:

Topic	Link	Duration
Benefits Key Terms Explained	<a href="https://flimp.live/BenefitsKeyTerms">https://flimp.live/BenefitsKeyTerms</a>	3:05
High Deductible Health Plan (HDHP)	<a href="https://flimp.live/HDHP_Plan">https://flimp.live/HDHP_Plan</a>	1:21
Health Savings Account (HSA)	<a href="https://flimp.live/Health_Savings_Acct">https://flimp.live/Health_Savings_Acct</a>	1:58
HDHP vs. PPO	<a href="https://flimp.live/HDHP_PPO">https://flimp.live/HDHP_PPO</a>	8:11
HDHP with HSA	<a href="https://flimp.live/HDHP_HSA">https://flimp.live/HDHP_HSA</a>	3:11
HSA vs. FSA	<a href="https://flimp.live/HSA_FSA">https://flimp.live/HSA_FSA</a>	2:46