

HEALTHCHOICE of Michigan

DO YOU OWN A SMALL BUSINESS?

AFFORDABLE HEALTH COVERAGE
FOR YOU AND YOUR EMPLOYEES

Figuring out small business health coverage can feel like one of the most difficult and stressful parts of running your own business. Everyone should have health coverage — but the rules and available options can be overwhelming.

The Healthchoice program was developed with the goals of stabilizing healthcare costs to local small businesses and reducing the number of uninsured, many of whom seek care through local area emergency rooms rather than a primary care physician.

By offering HealthChoice, you can reduce employee turnover and improve job satisfaction and recruiting. Employees think twice before leaving a job with health coverage. Healthy employees are productive employees.

YES, HealthChoice is a \$0 DEDUCTIBLE HEALTH PLAN

Which reduces expensive out of pocket costs to participants. One standard rate per employee regardless of age or gender.

BENEFITS AT GLANCE

PREVENTIVE SERVICES

Preventive Physical Exam*	Covered	✓
Annual Gynecological Exam	Covered	✓
Annual Pap Smear Screening	Covered	✓
Annual Mammography Screening	Covered	✓
Well Baby and Child Care	Covered	✓
ACIP Required/Recommended Immunizations – pediatric & adult	Covered	✓
Prostate Specific Antigen (PSA) screening	Covered	✓
Hearing Screening	Covered	✓

PHYSICIAN OFFICE VISITS

Office Visits	Covered	\$20 co-pay
Specialist Visits	Covered	\$30 co-pay

HOSPITAL CARE

Inpatient Hospitalization	Covered	\$200.00 co-pay
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EMERGENCY CARE

Hospital Emergency Visit (no co-pay if admitted)	Covered	\$100.00 co-pay
Urgent Care Center (24-hour access)	Covered	\$25 co-pay
Ambulance Services – medically necessary	Covered	\$200 co-pay

PRESCRIPTION DRUGS

Generic Drugs	Covered	\$10 co-pay
Brand Name Drugs	Covered	\$20 co-pay
Psychotherapeutics	Covered	50% co-pay

FOR FULL LIST OF BENEFITS VISIT www.healthchoiceofmichigan.com



COMPREHENSIVE GROUP MEDICAL PLAN

*AVAILABLE TO ALL SMALL BUSINESSES LOCATED IN
WAYNE & OAKLAND COUNTY*

- NO DEDUCTIBLES OR COINSURANCE!!!
- PREVENTATIVE EXAMS COVERED IN FULL!!!
- \$20.00 OFFICE COPAY \$10/20 PRESCRIPTION COPAY!!!
- ONE STANDARD RATE REGARDLESS OF AGE OR GENDER!!!

2024 Rates

Enrollment Category	Monthly Rate	Dental Rider	Vision Rider	Total
Employee Only	\$254.16	\$12.90	\$2.60	\$269.66
Employee & Spouse	\$589.29	\$25.89	\$5.67	\$620.85
Employee & 1 Dependent	\$401.46	\$21.93	\$3.95	\$427.34
Employee & 2 Dependents	\$534.46	\$28.40	\$4.97	\$567.83
Employee, Spouse & 1 Dependent or Employee & 3 Family Members	\$802.72	\$34.88	\$7.62	\$845.22
Employee & 4 or more Family Members	\$1039.86	\$41.35	\$7.62	\$1088.83

[View Provider Directory](#)

Go to www.ccarei.com Click on the Members Tab; you have two (2) options:

- Find a Doctor: provides search fields to assist in locating by name, physician specialty, provider hospital affiliation or location specific.
- Provider Directory: the ability of viewing/printing a complete Provider Directory.

FOR FURTHER INFORMATION: CONTACT YOUR SALES REPRESENTATIVE OR CALL: 313-961-3100 Ext. 734
OR VISIT OUR WEBSITE: WWW.CCAREI.COM