

# HFHS Advantage Tiered Access EPA Plan for Henry Ford Health System Employer Group

The Henry Ford Health System employer group offers its employees the HFHS Advantage Tiered Access product and Consumer Driven Health plan options.

The tiered access has two in-network tiers. Member cost sharing amounts vary based on the provider tier where the member seeks care. There are separate tier 1 and tier 2 deductibles and coinsurance.

- **Tier 1** consists of a narrow network and lower out of pocket costs.
- **Tier 2** has a broader network with higher out of pocket costs.

**Note: Members can go to providers or facilities in each tier. Their cost share is determined by the provider or facility used.**

The table below identifies the providers in each tier.

Tier	Physicians	Hospitals
1	<ul style="list-style-type: none"> <li>• Henry Ford Physician Network (HFPN)</li> <li>• Henry Ford Health System Hospital affiliated providers (not included in HFPN)</li> <li>• Jackson Health Network</li> <li>• Genesys PHO</li> <li>• GMP Network (formerly Greater Macomb)</li> </ul> <p>Note: Members can continue to see pediatric and OB/GYN providers outside of HFPN. They will <b>pay tier 2 cost share.</b></p>	<ul style="list-style-type: none"> <li>• Henry Ford Hospital</li> <li>• Henry Ford Macomb</li> <li>• Henry Ford Wyandotte</li> <li>• Henry Ford West Bloomfield</li> <li>• Henry Ford Allegiance Health</li> <li>• Kingswood</li> <li>• Maplegrove</li> <li>• Genesys Regional Medical Center</li> </ul>
2	<ul style="list-style-type: none"> <li>• HAP's EPA Statewide network* (minus Cigna and providers in Tier 1)</li> </ul>	<ul style="list-style-type: none"> <li>• HAP's EPA statewide network* (minus Cigna and providers in Tier 1)</li> </ul>

Ancillary providers/facilities are in the Tier associated with the provider network. For example, Tier 1 DME providers are those associated with Tier 1 Networks (HFPN, JHN, Genesys).

**\*HAP's EPA statewide network is the same as HAP's statewide Alliance Health and Life® network.**

To find providers in each tier, visit [hap.org](http://hap.org) and select *Doctors*. Then under *Type of plan*, select *change plan; HFHS Employee Advantage Tiered Access EPA*.

## Prior Authorization Requirements

The same authorization rules and policies/procedures you follow for HAP's HMO plans apply to this plan. Log in at [hap.org](http://hap.org) and check the *Procedure Reference Lists* under *Quick Links* to see if an authorization is required.

## ID Card Sample

