

Welcome to HealthPlus. We are pleased you are participating with us to provide quality health care to our members.

HealthPlus of Michigan is a licensed, not-for-profit health maintenance organization (HMO) providing health care coverage to more than 200,000 members in mid-Michigan, reaching from Wayne County, north through Bay County and along the I-75 corridor. HealthPlus arranges for the delivery of health care through a variety of commercial products and government programs.

A primary objective of the HealthPlus managed health care program is to promote coordinated, quality medical care in the appropriate setting. Participating providers strive to provide health care consistent with recognized medical standards, HealthPlus policy and enrollee benefits.

HealthPlus has nearly 30 years of medical benefit management experience and over 1,000 participating primary care physicians (PCPs) and 2,308 network specialists delivering care in 20 Michigan counties.

In 2006, HealthPlus applied for and was granted a for-profit license under "HealthPlus Insurance Company." This license identifies HealthPlus as an accident, health and life insurance company, able to offer employer-based products such as a Preferred Provider Organization (PPO).

HealthPlus offers a range of products, allowing our employer groups and other purchasers to choose the benefit plans that best meet their needs while providing quality care for members:

- Health Maintenance Organization (HMO) Commercial product
- Point of Service (POS)
- Preferred Provider Organization (PPO)
- Third Party Administrator (TPA)
- HealthPlus Partners (Medicaid)
- HealthPlus MedicarePlus AdvantageHMO and AdvantagePPO
- MedicarePlus Supplemental Medicare
- MICHild
- Genesee Health Plan (GHP)
- Saginaw Health Plan (SHP)
- Bay Health Plan (BHP)
- Signature Individual Plans

HealthPlus continues to work with local providers, hospitals, and purchasers to create an accessible, personal medical delivery system and provide quality health care services at affordable prices.

The National Committee for Quality Assurance (NCQA) is an independent, non-profit organization whose mission is to evaluate and report on the quality of the nations managed care organizations. Since 1991, NCQA has been assessing managed care organizations in response to the need for standardized, objective information about the quality of these organizations.

HealthPlus' Commercial HMO, MedicarePlus AdvantageHMO and Medicaid product lines have attained Excellent Accreditation status from NCQA. "Excellent" status is granted only to plans that demonstrate levels of service and clinical quality that meet or exceed NCQA's rigorous requirements for consumer protection and quality improvement. HealthPlus is one of the few HMOs in the country with this distinction.

For the fifth year in a row, HealthPlus of Michigan's Commercial HMO and MedicarePlus AdvantageHMO health plans are recognized by U.S. News & World Report/NCQA as among the nation's best.

The news magazine's 2009-10 list of America's Best Health Insurance Plans, released today, names HealthPlus as one of the top 50 Commercial plans and top 25 Medicare plans, nationwide.

Moreover, HealthPlus of Michigan's MedicarePlus AdvantageHMO plans are the highest-ranked Medicare plans in the state this year.

NCQA evaluates and accredits health plans using:

- A rigorous review of key clinical and administrative systems of a plan's performance on several important aspects of care and service
- HEDIS® The Healthcare Effectiveness Data and Information Set or standardized performance measures

HEDIS® is a registered trademark of NCQA.

The standards and performance measures that make up the NCQA accreditation process fall into the following categories:

Access and Service

Do health plan members have access to the care and service they need? Do patients report problems getting needed care? How well does the health plan follow up on grievances?

Qualified Providers

Does the health plan assess each doctor's qualifications and what health plan members say about their providers? Does the health plan regularly check the licenses and training of physicians?

Staying Healthy

Does the health plan help people maintain good health and avoid illness? Do children receive all appropriate immunizations? Do women receive mammograms as recommended?

Getting Better

How well does the health plan care for people when they become sick? How does the health plan evaluate new medical procedures, drugs, and devices to ensure patients have access to safe and effective care?

Living with Illness

How well does the health plan care for people with chronic conditions? Do diabetics, who are at risk for blindness, receive eye exams as needed?

HealthPlus' mission is to provide health management services of the highest value and to achieve our vision of a healthier community. The following values are deeply held by the organization:

- Superior customer service
- Teamwork and collaboration
- Pride in our work, our company and our community
- Integrity, honesty and respect for the individual
- Personal ownership and accountability
- Continuous quality improvement
- Open and frequent communication
- Diversity and inclusion

HealthPlus believes in the following managed care principles:

- Active partnerships between patients and physicians
- High standards of quality and professional ethics
- Our community should have access to the right health care in the right setting at the right time. Health care professionals are accountable for the quality of the services they provide and the satisfaction of their patients
- Members should have a choice of providers who meet high standards
- Health care decisions should be the shared responsibility of patients, their families and health care professionals, and we encourage physicians to share information with patients on their health status, medical conditions and treatment options
- Our members have a right to information about health plans and how they work
- Working with people to keep them healthy is as important as making them well. We value prevention as a key component of comprehensive care
- Access to affordable, comprehensive care gives consumers the value they expect and contributes to the achievement of a healthier community

HealthPlus of Michigan is a nonprofit (501c4) organization that does not pay dividends to stockholders or shareholders. Instead, HealthPlus supports a social mission and vision of building "A Healthier Community" by reserving a significant portion of any "surplus" income to strengthen the communities it serves.

We owe our success to the people in the communities we serve. We believe it's important to give back to the communities we serve and to do whatever we can to share our resources, including:

- Volunteering in community initiatives and participating in a variety of efforts to improve the health and well being of our neighbors
- Investing in our communities through corporate sponsorships, underwriting health-related events and awarding grants

Our commitment to community is substantial. In 2009 alone, HealthPlus contributed more than \$600,000 to more than 200 community organizations and projects in its core service area, which encompasses 16 Michigan counties from Macomb north to Clare County.

These funds are used to support not only local health initiatives, but also cultural, educational, economic, and social programs that are important to the overall health of communities. All requests are carefully considered and weighed to determine whether they align with the corporate mission and vision.

A Highly Involved Workforce

Beyond contributing monetary resources to build healthier communities, HealthPlus backs its community commitment with significant human resources, too.

The HealthPlus workforce of more than 400 employees collectively provides thousands of hours of time to community projects each year. HealthPlus employees spend time after hours taking a lead role in the annual cleanups of extensive biking and walking trails, painting and improving shelters for battered and at-risk women and their children, increasing the diversity and use of cultural institutions, speaking on important health topics, staging events that positively impact the community, and serving on boards of many organizations. Recent efforts by HealthPlus to measure employee volunteerism indicate that HealthPlus employees donate nearly 10,000 hours a year to community projects and organizations.

In terms of financial support, HealthPlus employees give generously to United Way campaigns and dozens of charitable organizations and causes via direct contributions and employee-led fundraisers. Among the most popular fundraisers at HealthPlus are the Friday "Jeans Days" during which employees may "buy" the right to dress casually for a small contribution to a particular cause. "Jeans Days" benefit approximately 35 community organizations each year by raising several hundred dollars per cause.

Honoring Community "Rainmakers"

Many groups, large and small, work hard to build healthier communities. Through our Rainmaker grant program, HealthPlus provides funding to groups that are trying to make a positive difference by providing needed health services in their communities. Named after Native American "Rainmakers" who were revered as leaders who "made good things happen," the Rainmaker program has provided more than \$650,000 dollars in grants to health-focused groups and projects in the HealthPlus service area since 1994.

