

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 over 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 dedicated to measuring the quality of America's health care.

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 and MedicarePlus AdvantageHMO plans 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.

HealthPlus' Commercial HMO was ranked as one of the "highest-rated" health insurance plans in the nation according to NCQA's Health Insurance Plan Rankings-Private 2010-11.

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.

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. We contribute funds 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.

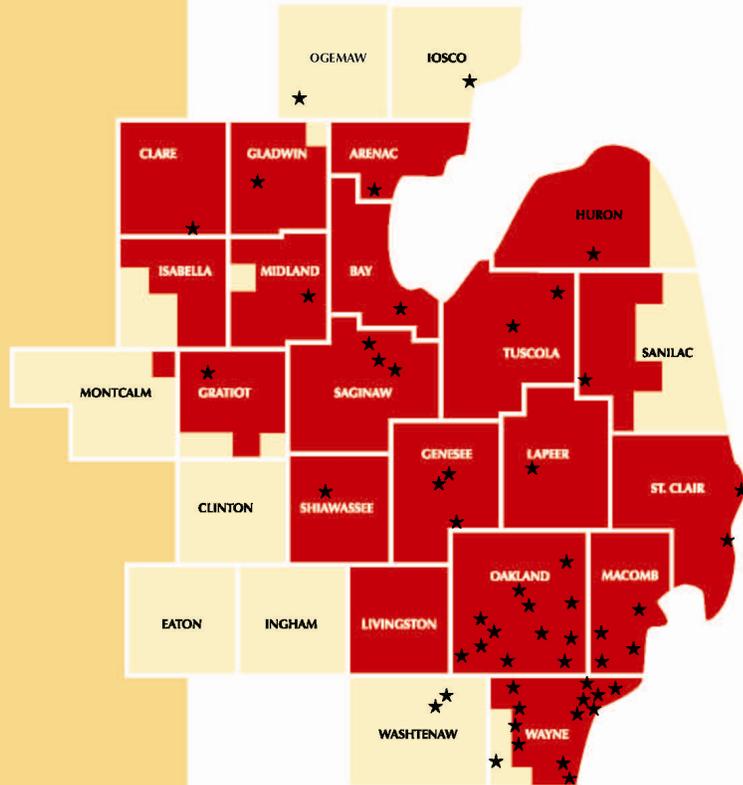
Honoring Community "Rainmakers"

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 grants to health-focused groups and projects in the HealthPlus service area since 1994.

HealthPlus Commercial HMO/POS Service Area

- Existing Service Area
- Future Planned Expansion
- ★ HealthPlus Contracted Hospitals

- Bay Regional Medical Center
- Beaumont Hospital - Grosse Pointe
- Beaumont Hospital - Royal Oak
- Beaumont Hospital - Troy
- Botsford Hospital
- Caro Community Hospital
- Covenant HealthCare
- Crittendon Hospital Medical Center
- Detroit Medical Center
 - Children's Hospital of Michigan
 - Detroit Receiving Hospital
 - Harper University Hospital
 - Huron Valley - Sinai Hospital
 - Hutzel Women's Hospital
 - Sinai-Grace Hospital
- Doctors' Hospital of Michigan
- Garden City Hospital
- Genesys Regional Medical Center
- Gratiot Medical Center
- Henry Ford Health System
 - Henry Ford Hospital
 - Henry Ford Macomb Hospital
 - Henry Ford Macomb Hospital - Warren
 - Henry Ford West Bloomfield Hospital
 - Henry Ford Wyandotte Hospital
- Hills and Dales General Hospital
- Hurley Medical Center
- Huron Medical Center
- Karmanos Cancer Center
- Lapeer Regional Medical Center
- Marlette Community Hospital
- McLaren Regional Medical Center
- Memorial Healthcare
- MidMichigan Medical Center - Clare
- MidMichigan Medical Center - Gladwin
- MidMichigan Medical Center - Midland
- Oakland Regional Hospital
- Oakwood Healthcare System
 - Oakwood Annapolis Hospital
 - Oakwood Heritage Hospital
 - Oakwood Southshore Medical Center
 - Oakwood Hospital and Medical Center
- Port Huron Hospital
- St. John Health System
 - Providence Hospital
 - Providence Park Hospital
 - St. John Hospital and Medical Center
 - St. John Macomb - Oakland Hospital - Macomb
 - St. John Macomb - Oakland Hospital - Oakland
 - St. John North Shores Hospital
 - St. John River District Hospital
- St. Joseph Health System - Tawas
- St. Joseph Mercy Hospital - Oakland
- St. Mary's of Michigan
- St. Mary's of Michigan Standish Hospital
- University of Michigan Health System
- Veterans Hospitals
 - Aleda E. Lurz VA Medical Center
 - Battle Creek VA Medical Center
 - John D. Dingell VA Medical Center
 - VA Ann Arbor Health System
- West Branch Regional Medical Center



The Plus makes all the difference.

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