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Medicare Alternative From HAP Brings New Comprehensive Coverage Options and Savings to Southeast Michigan!

HAP Senior Plus provides more coverage than Medicare and a supplement plan combined.

MICHIGAN — Medicare beneficiaries in Wayne, Macomb, and Oakland counties have an eye-opening new choice when it comes to their health coverage. Health Alliance Plan (HAP) is introducing an alternative to traditional Medicare. It's called HAP Senior Plus, and it provides comprehensive coverage through a Zero-Premium Option or a low-cost Rx Option.

Until now, the only way to get more coverage than Medicare was to buy a supplement plan. The problem is, a Medicare supplement can easily cost up to \$1,000 a year and still leave a person with medical bills. HAP Senior Plus was created as the solution to this dilemma.

HAP Senior Plus is a complete health care plan that provides more coverage than

“...it provides comprehensive coverage through a Zero-Premium Option or low cost Rx Option.”

Medicare and most Medicare supplements combined. With HAP Senior Plus, Medicare beneficiaries

receive some of the best coverage available for a wide range of health care services* including:

- 100% hospital coverage (unlimited number of days)
- 100% coverage for inpatient physician and surgical services, lab tests, X-rays, and more
- 100% coverage for outpatient surgical services
- 100% coverage for home health care (unlimited part-time visits)
- Physician/specialist office visit coverage
- Worldwide emergency care coverage
- Preventive care coverage including physical exams, vision and hearing exams.

Even with just this brief list of benefits, one can clearly see that HAP Senior Plus is a total health care plan that requires no supplement coverage. The most amazing feature of the plan, however, is the monthly premium: if you choose the HAP Senior Plus Zero-Premium Option, you'll pay nothing. Since you must be enrolled in Medicare Part B to be eligible for HAP Senior Plus, you continue to pay your Medicare Part B premium — but that's all. You pay no additional premium.

How can HAP afford to offer so much coverage without a premium? It involves a special partnership between HAP and the agency that controls Medicare. Through this partnership, Medicare funds HAP to provide for all of your care through a network of doctors and hospitals.

According to Steven H. Nelson, Vice President of Senior Programs at HAP, “Although this concept is new to Michigan, it's part of a national movement. People in other areas of the country have been switching to Medicare HMO plans by the thousands. They can't afford not to. It's simply the least expensive way for Medicare beneficiaries to get comprehensive health benefits.”

Mr. Nelson also points out that, in terms of quality care, HAP has earned the highest possible rating from independent experts. “We are among the 10% of HMOs nationwide who have

earned full accreditation from the National Committee for Quality Assurance, a non-profit agency that evaluates HMOs. This means HAP continually improves the quality of care and focuses on prevention,” he said.

HAP's accreditation also means that they carefully investigate and monitor the doctors in their network. This should give members of HAP Senior Plus more confidence in the care they receive from the HAP Senior Plus network. This expanding network includes some

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of the most well-known doctors and hospitals in the area.

If you have Medicare and you live in Wayne, Macomb,

and Oakland counties, you may request a free information package by contacting HAP Senior Plus at 1-800-468-1204 ext. 102.

Carefree smiles courtesy of HAP Senior Plus



The Medicare alternative that gives you more to smile about!



Wouldn't life be easier if Medicare provided for all your health care needs? Wouldn't you like to forget about ever-increasing Medicare supplement premiums? If so, HAP Senior Plus is the plan you've been waiting for — it's Medicare without a care.

More benefits plus Zero-Premium and Rx Options.

HAP Senior Plus gives you more coverage than Medicare and a Medicare supplement plan combined. In fact, many health care costs are paid in full. There's 100% coverage for hospitalization, inpatient physician's services, home health care, and more. HAP Senior Plus even includes preventive care benefits to keep you healthy.

If you're worried about high premiums, relax. You can choose the HAP Senior Plus Zero-Premium Option and pay no health plan premiums.** Or, for a lower rate than you're probably paying for Medicare supplement coverage, you can choose our Rx Option which includes prescription drug benefits.

More confidence in your health care.

With HAP Senior Plus, your care is provided by our network of top-notch doctors, hospitals and specialists. We carefully monitor the doctors in this network so you can have an extra measure of confidence in the care you receive. In fact, you'll be glad to know that HAP has been recognized by the nation's leading HMO experts for consistently improving the quality of care.

Learn more about HAP Senior Plus today! Call 1-800-468-1204 ext. 102 for your FREE information package.

FREE information about HAP Senior Plus.

Complete and mail today or call

1-800-468-1204 ext. 102

☐ **YES!** Send me free information about HAP Senior Plus — the Medicare alternative that gives me more...more benefits, more choices, more savings.

Name

Address

City State ZIP

Phone Date of Birth

Mail to:
Health Alliance Plan • 2850 West Grand Boulevard • Detroit, MI 48202



*You must use plan providers. **You must continue to pay your Medicare Part B premium.

Smile, you're covered!