

Thin Blue Line Benefits Healthcare Coverage for Michigan Fraternal Order of Police members



The Michigan Fraternal Order of Police offers its retired members under age 65 incredible Health Insurance throughout the United States.

- ★ Access to three PPO Plans that use the extensive Cigna PPO Network
- ★ National provider access
- ★ Exclusive for Michigan FOP members
- ★ Individual, spousal, and family plans
- ★ Premiums average 20% less than market place plans
- ★ HELPS Act accepted



NEW additional premium benefits added to all Thin Blue Line Plans:

Chronic Care

- Chronic care management
- Stroke and heart disease
- Arthritis and pain management
- High blood pressure
- Cancer support
- Diabetes management and assistance

Rx

- 400 medications at \$0 cost (93% of medications)
- Free mail order available
- Direct commercial wholesale pricing
- International sourcing for specialty and higher-priced drugs

Mental Health

- \$0 deductible / \$0 out-of-pocket max
- In office counseling
- 24 hour crisis call line
- Remote video/tele counseling
- Same counselor option
- Virtual workshops



GET STARTED TODAY!

www.thinbluelinebenefits.com/MIFOP

866-921-2583

CUSTOMERS LOVE THIN BLUE LINE BENEFITS!

"The team at Thin Blue Line Benefits really does practice what they preach. They truly care about first responders. They came through with tremendous support for our non-profit organization that directly supports fallen firefighters and their families."

**Mike M.,
Fire Battalion Chief**



"The customer service provided by you and your team is beyond amazing. Better than anything I've experienced by any company under any circumstances."

**D.H.,
Retired Law Enforcement, Arizona**



"The people at Thin Blue Line Benefits are great to work with. They saved me over \$600 a month on my individual health care!"

**Tim P.,
California Deputy Sheriff, Retired**



"I'm a retired police officer with 27 years of law enforcement. When I was introduced to Thin Blue Line Benefit Program I did a lot of research, and later signed up. I wish I found them earlier! I can assure you this company is pro police and fire, and even offers a care navigator to help you with any and all aspects of the benefits. I've been working with her and ...WOW what a great experience and personal attention. I cannot stress enough telling my blue and red family, you will be happy with what Thin Blue Line Benefits offers. You won't be left stranded!"

**Pete D.,
27 Year Police Officer (Texas)**



"I signed up. Thank you for making this affordable option a reality."


**Ray J.,
Retired Law Enforcement**





Healthcare Plans by Thin Blue Line Benefits

Plan year is from 09/01/2024 to 08/31/2025

	ULTRA	PRIME	VALUE
PLAN INFORMATION All 3 Thin Blue Line Benefits PPO plans use the extensive Cigna PPO Network 			
ANNUAL DEDUCTIBLE	\$500 INDIVIDUAL \$1,000 FAMILY	\$1,200 INDIVIDUAL \$2,400 FAMILY	\$5,000 INDIVIDUAL \$10,000 FAMILY
OUT-OF-POCKET MAX (OPM) (ALL COPAYS APPLY TO OPM)	\$4,500 INDIVIDUAL \$9,000 FAMILY	\$6,000 INDIVIDUAL \$12,000 FAMILY	\$5,000 INDIVIDUAL \$10,000 FAMILY
PHYSICIAN OFFICE SERVICES - IN PERSON VISIT			
OFFICE VISIT PCP / SPECIALIST	\$25/\$50	\$35/\$65	\$15/\$15
CO-INSURANCE	80/20	80/20	100%
SPECIALISTS (NO REFERRAL)	YES	YES	YES
URGENT CARE AND EMERGENCY			
URGENT CARE	\$40 COPAY	\$40 COPAY	\$50 COPAY
EMERGENCY ROOM	\$500 COPAY (WAIVED IF ADMITTED)	\$500 COPAY (WAIVED IF ADMITTED)	\$1,000 COPAY (WAIVED IF ADMITTED)
RX			
RX GENERIC TIER 1	\$0-\$15 COPAY	\$0-\$15 COPAY	\$0-\$15 COPAY
PREFERRED NAME BRAND IN FORMULARY	20% COINSURANCE	20% COINSURANCE	N/A
NON PREFERRED RX / SPECIALTY RX	NON PREFERRED COVERED AT 30% COINSURANCE AFTER DEDUCTIBLE SPECIALTY COVERED AT 50% COINSURANCE AFTER DEDUCTIBLE	NON PREFERRED RX IS COVERED AT 30% COINSURANCE AFTER DEDUCTIBLE	N/A
OTHER BENEFITS			
CHIROPRACTIC	\$25 COPAY FOR UP TO 10 SESSIONS	\$35 COPAY FOR UP TO 10 SESSIONS	\$0 COPAY AFTER DEDUCTIBLE FOR UP TO 10 VISITS
PHYSICAL THERAPY	20% COINSURANCE AFTER DEDUCTIBLE. 25 VISITS IN NETWORK	20% COINSURANCE AFTER DEDUCTIBLE. 25 VISITS IN NETWORK	0% COINSURANCE AFTER DEDUCTIBLE. 25 VISITS IN NETWORK
PPO NETWORK MENTAL HEALTH	\$50 COPAY	\$65 COPAY	DEDUCTIBLE APPLIES
TELEHEALTH	\$0 COPAY	\$0 COPAY	\$0 COPAY

All copays (Rx and medical apply to out-of-pocket max)

Always refer to the official SBC document for plan details, limitations and exclusions.
Thin Blue Line Benefits Association Holdings, LLC is a Registered and Licensed Texas Corporation.
Health Insurance plans are exclusively sold and issued to association members and their dependents.
This plan comparison is for illustrative purposes only and does constitute a complete list of coverage.



Healthcare Plans by Thin Blue Line Benefits

New additional chronic care, mental health, and Rx benefits added for all Thin Blue Line Plans

CHRONIC CARE VIRTUAL/ TELE SERVICES	
CHRONIC CARE MANAGEMENT SERVICES	100% IF NO RX REQUIRED / \$45 COPAY IF RX PRESCRIBED
DIABETES MANAGEMENT AND ASSISTANCE	100% IF NO RX REQUIRED / \$45 COPAY IF RX PRESCRIBED
STROKE AND HEART DISEASE	100% IF NO RX REQUIRED / \$45 COPAY IF RX PRESCRIBED
ARTHRITIS AND PAIN MANAGEMENT	100% IF NO RX REQUIRED / \$45 COPAY IF RX PRESCRIBED
HIGH BLOOD PRESSURE	100% IF NO RX REQUIRED / \$45 COPAY IF RX PRESCRIBED
CANCER SUPPORT	100% IF NO RX REQUIRED / \$45 COPAY IF RX PRESCRIBED
MENTAL HEALTH	
OVERALL DEDUCTIBLE	\$0
OUT-OF-POCKET MAX	\$0
MENTAL HEALTH COUNSELING IN OFFICE	\$45
24 HOUR CRISIS CALL LINE	100% COVERED
REMOTE VIDEO OR TELE COUNSELING	100% COVERED
BEHAVIORAL HEALTH TELE / VIDEO COUNSELING	100% COVERED
SAME COUNSELOR OPTION AVAILABLE FOR VIRTUAL / TELE CARE	100% COVERED
VIRTUAL WORKSHOPS	100% COVERED
RX ENHANCED RIDER <i>(Rx Enhancement does not apply towards deductible or OPM)</i>	
400 GENERIC MEDICATIONS (93% OF MEDICATIONS)	\$0
NAME BRAND RX AND SPECIALTY RX	DIRECT COMMERCIAL WHOLESALE PRICING/NON PBM

Plan Premiums

	VALUE	PRIME	ULTRA
MEMBER	\$778.00	\$937.00	\$1187.00
MEMBER + SPOUSE	\$1398.00	\$1742.00	\$2096.00
MEMBER + CHILD(REN)	\$1344.00	\$1624.00	\$2047.00
FAMILY	\$1986.00	\$2393.00	\$3005.00

Plans and premiums published as of July 2024 and are subject to change at any time

07/31/2024

