



The Right Plan **for State of Michigan** **Medicare Retirees**

833-358-2404 (TTY: 711)

McLarenHealthPlan.org/SOM





The **Right Plan** for State of Michigan Medicare Retirees

Despite the difficulties most of us have experienced with airlines, they do get something right 100% of the time: They instruct you to put on your own oxygen mask first before helping others. They understand why taking care of yourself is important, and so do we. That's why McLaren Medicare has put together a benefit package designed to make it easy for you to get the care you need, when you need it.

Affordable coverage, quality care and thousands of doctors and providers to choose from – any way you look at it, a McLaren Medicare plan is a smart move. Our network includes not only the exceptional, compassionate care you get from McLaren hospitals, but also from hospitals such as Henry Ford Health, Spectrum, Sparrow, Covenant, Ascension, Munson, Michigan Medicine and more.

Need on-demand care? You can visit your nearest McLaren Now+Clinic located in select Walgreens throughout the state. You get easy, convenient, cost-effective treatment for minor illnesses and injuries, screenings, vaccinations and lab testing, with an on-site pharmacy, too!

Can't get to a McLaren Now+Clinic? Try our virtual care app, McLarenNow. McLarenNow offers you the convenience of a face-to-face visit with a provider from the comfort of your own home or wherever you are by using secure video on your smartphone, tablet or computer with a webcam – 24/7/365.

In addition to getting the medical care you need, make it your goal this year to improve your mental and emotional well-being too. Let McLaren Medicare help you become the best version of you!



McLarenNow and McLaren Now+Clinics Open for SOM Medicare Retirees

Telemedicine visits are a great way to seek care when traditional in-person visits are not possible. McLarenNow is a 24/7 telemedicine option available for urgent medical needs. Use McLarenNow for a \$10 copay if you need to be seen for cold, flu, coronavirus symptoms, minor injuries, illness, skin conditions and more.

For on-demand minor urgent care, try McLaren Now+Clinic located inside participating Walgreens. They offer high-quality, efficient and cost-effective care for minor illnesses, injuries and conditions such as ear infections or chronic illness management. McLaren Now+Clinic visits are covered with a \$0 copay. Go to McLarenHealthPlan.org/McLarenConnect and click on the **McLarenNow** or **McLaren Now+Clinic** links to learn more.



McLaren Medicare Featured Benefits

Affordable Premiums

We keep your premium contributions affordable, while offering outstanding value and special savings and discounts.

No Referrals for In-Network Specialist

You don't need a referral to see an in-network specialist for an office visit.

Our Cost-Saving Hearing Benefit

Routine hearing exam covered at 100% (must use TruHearing providers). Hearing aids \$699 or \$999 per aid (one per ear every two years). Must use TruHearing providers - see Evidence of Coverage for more information.

Transportation Benefit

Transportation is covered 100%. This includes 20 one-way non-emergency trips to health-related locations (50 miles one way).

McLarenNow Available 24/7

Virtual visits with a doctor or health provider have become a convenient way to receive primary care. We want you to get the care you need, when you need it, wherever you are. Best of all, McLarenNow visits are covered with a \$10 copay! We also cover telehealth visits with contracted mental health and behavioral health providers with a \$10 copay.

Our Provider Network

McLaren Medicare gives you access to more than 76,000 providers across 76 counties. McLaren, Sparrow, Henry Ford Health, Spectrum, Hurley, Michigan Medicine, Ascension, Covenant, Henry Ford Health and other health systems throughout Michigan are McLaren Medicare contracted hospitals from which you can seek care. Visit McLarenHealthPlan.org/SOM to find your doctor or hospital or to see new providers added to the network.



Special Programs and Services

We take a holistic approach to your health. If you have high blood pressure, asthma or diabetes, our health management programs are designed to help you manage your chronic conditions. Want to lose weight or quit smoking? Need help with depression or mental health services? We have programs to help you with that, too!

The team at McLaren Medicare takes a proactive approach to identifying your special health needs. We have member health surveys that help our nurses custom-design plans for you, and if your situation warrants, ongoing support programs with your own personal nurse case manager will guide and help you on your path to better health. Your nurse is available to assist you with your unique health care needs, such as transitioning from one care setting to another (like from hospital to home), or to help with managing complex or multiple medical conditions. Call Member Service at 888-358-2404 (TTY: 711) for more information.

Prevention and Wellness

With McLaren Medicare, you'll get postcards and newsletters with reminders about the importance of preventive care. This includes annual exams, mammograms, cancer screenings and the list goes on. Your good health is important to us.

Contact Us

The McLaren Medicare team is available to answer your questions.

April 1-Sept. 30: Monday-Friday, 8 a.m. to 8 p.m.
Oct. 1 - March 31: Seven days a week, 8 a.m. to 8 p.m.
(Except Thanksgiving and Christmas days)



McLaren Medicare complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. McLaren Medicare is an HMO/HMO-POS with a Medicare contract. Enrollment in McLaren Medicare depends on contract renewal. H6322_SOM0VR65_M

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 833-358-2404 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 833-358-2404 (رقم هاتف الصم والبكم: 711).

Medicare 2023 Summary of Benefits

| Deductibles, Coinsurance, and Maximum Out-of-Pocket Costs | |
|-----------------------------------------------------------|-----------------------------------------------|
| Deductible | \$125 |
| Coinsurance | None |
| Maximum Out-of-Pocket for Medical Services | \$500 |
| Maximum Out-of-Pocket for Prescription Drugs | \$1,500 |
| Physician Office Services | |
| Primary Care Physician Visit (in person and virtual) | \$20 copay |
| Specialist Office Visit (in person and virtual) | \$20 copay |
| McLarenNow | \$10 copay |
| McLaren CareNow Clinic Visit | \$0 copay |
| Preventive Services | Covered at 100% |
| Allergy Testing & Therapy | After deductible, covered at 100% |
| Allergy Injections | Covered at 100% |
| Emergency/Urgent Care | |
| Emergency Care | \$65 copay (waived if admitted within 3 days) |
| Urgent Care | \$20 copay |
| Ambulance | After deductible, covered at 100% |
| Inpatient Hospital Services | |
| Inpatient Hospital | After deductible, covered at 100% |
| Inpatient Mental Health & Substance Abuse | After deductible, covered at 100% |
| Outpatient Services | |
| Outpatient Surgery | After deductible, covered at 100% |
| Radiology Services (X-ray, MRI, CT) | After deductible, covered at 100% |
| Laboratory and Pathology Services | Covered at 100% |
| Chemotherapy | After deductible, covered at 100% |
| Radiation Therapy | After deductible, covered at 100% |

| Alternatives to Hospital Care | |
|---------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| Skilled Nursing Facility (SNF) | After deductible, covered at 100% (up to 120 days per confinement) |
| Hospice Care | Covered by Original Medicare |
| Home Health Care | After deductible, covered at 100% |
| Additional Services | |
| Chiropractic Care (subluxation manipulation only) | \$20 copay |
| Durable Medical Equipment | Covered at 100% |
| Prosthetics & Orthotics | Covered at 100% |
| Physical/Speech/Occupational Therapy | \$20 copay |
| Supplemental Benefits | |
| Transportation | Covered at 100% (20 one-way non-emergency trips to health-related locations. 50-mile limit one way) |
| Hearing Exam — Routine Exam | Covered at 100% (must use TruHearing providers) |
| Hearing Aids | \$699 or \$999 copay per aid (one per ear every two years) Must use TruHearing providers — see Evidence of Coverage for more information |

Prior authorization may apply for some services.
Contact Member Services for more information.

| Part D Prescription Drugs | |
|----------------------------------------|-------------|
| Maximum Out-of-Pocket for Part D Drugs | \$1,500 |
| Retail (30-day supply) | |
| Tier 1 | \$10 |
| Tier 2 | \$10 |
| Tier 3 | \$30 |
| Tier 4 | \$60 |
| Tier 5 | \$60 |
| Tier 6 | \$0 |
| Mail Order (90-day supply) | |
| Tier 1 | \$20 |
| Tier 2 | \$20 |
| Tier 3 | \$60 |
| Tier 4 | \$120 |
| Tier 5 | Not offered |
| Tier 6 | Not offered |