2023



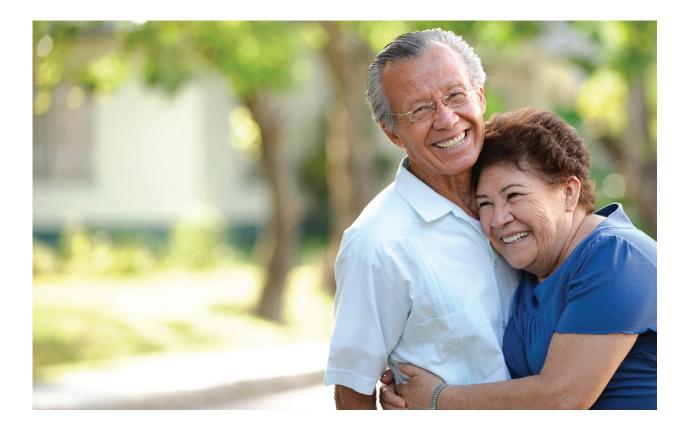


SUMMARY OF BENEFITS

State of Michigan Retirees

This is a summary of drug and health services covered by McLaren Medicare for January 1, 2023 - December 31, 2023 he benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To see a complete list of services we cover, please review the Evidence of Coverage on **www.mclarenhealthplan.org/SOM**.

To join **McLaren Medicare** you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area. Our service area consists of the following counties in Michigan: Alcona, Alger, Alpena, Antrim, Arenac, Baraga, Barry, Bay, Benzie, Berrien, Calhoun, Cass, Charlevoix, Cheboygan, Chippewa, Clare, Clinton, Crawford, Delta, Dickenson, Eaton, Emmet, Genesee, Gladwin, Gogebic, Grand Traverse, Gratiot, Hillsdale, Houghton, Huron, Ingham, Ionia, Iosco, Iron, Isabella, Kalamazoo, Kalkaska, Kent, Keweenaw, Lake, Lapeer, Leelanau, Livingston, Luce, Mackinac, Macomb, Manistee, Marquette, Mecosta, Menominee, Midland, Missaukee, Montcalm, Montmorency, Newaygo, Oakland, Oceana, Ogemaw, Ontonagon, Osceola, Oscoda, Otsego, Ottawa, Presque Isle, Roscommon, Saginaw, St. Clair, St. Joseph, Sanilac, Schoolcraft, Shiawassee, Tuscola, Van Buren, Washtenaw, Wayne and Wexford.



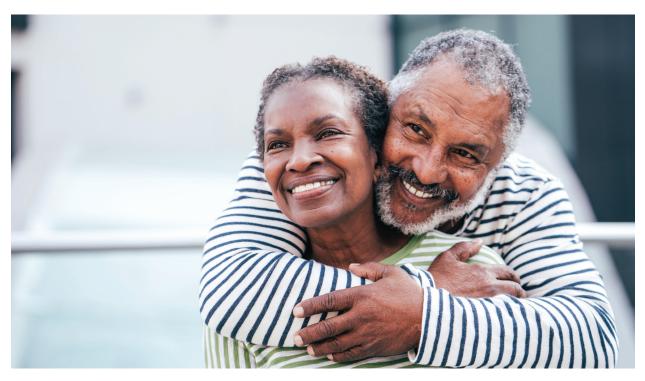
Deductibles, Coinsurance, and Maximum Out-of-Pocket Costs		
Deductible	\$125	
Coinsurance	None	
Maximum Out-of-Pocket for Medical Services	\$500	
Physician Office Services		
Primary Care Physician Visit (in person and virtual)	\$20 copay	
Specialist Office Visit (in person and virtual)	\$20 copay	
McLarenNow	\$10 copay	
McLaren CareNow Clinic Visit	\$О сорау	
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	\$O	
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	





For more information, please call us at 833-358-2404 (TTY: 711).

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 is an HMO plan with a Medicare contract. Enrollment in McLaren Medicare depends on contract renewal.