

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

The 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	\$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%
Outpatient Mental Health & Substance Abuse	\$20 copay

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



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.