

Plan Year Plan Name Market		2021 McLaren Platinum HSA 1400 Plan Small Group					
				Category	Service	In Network	Out of Network
				General Plan Information	Individual Deductible	\$1,400	Not Applicable
Family Deductible	\$2,800	Not Applicable					
Member's Coinsurance	0%	Not Applicable					
	Individual OOP Max	\$1,400	Not Applicable				
	Family OOP Max	\$2,800	Not Applicable				
Preventive Care	Preventive Care/Screening/Immunization	No Charge	Not Covered				
	Well Baby Visits and Care	No Charge	Not Covered				
	Primary Care Visit to Treat an Injury or Illness	No charge after deductible	Not Covered				
	Specialist Visit	No charge after deductible	Not Covered				
Office Visits	Mental/Behavioral Health Outpatient Services	No charge after deductible	Not Covered				
	Substance Abuse Disorder Outpatient Services	No charge after deductible	Not Covered				
	Other Practitioner Office Visit	No charge after deductible	Not Covered				
Emergency Care	Urgent Care Centers or Facilities	No charge after deductible	No charge after deductible*				
	Emergency Room Services	No charge after deductible	No charge after deductible*				
	Emergency Transportation/Ambulance	No charge after deductible	No charge after deductible*				
	Laboratory Outpatient and Professional Services	No charge after deductible	Not Covered				
Laboratory and Imaging	X-rays and Diagnostic Imaging	No charge after deductible	Not Covered				
	Imaging (CT/PET Scans, MRIs)	No charge after deductible	Not Covered				
Maternity Care	Prenatal Office Visits	No Charge	Not Covered				
	All Other Maternity Care	No charge after deductible	Not Covered				
Hospital - Outpatient	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	No charge after deductible	Not Covered				
	Outpatient Surgery Physician/Surgical Services	No charge after deductible	Not Covered				
Hospital - Inpatient	Inpatient Hospital Services (e.g., Hospital Stay)	No charge after deductible	Not Covered				
	Inpatient Physician and Surgical Services	No charge after deductible	Not Covered				
	Mental/Behavioral Health Inpatient Services	No charge after deductible	Not Covered				
	Substance Abuse Disorder Inpatient Services	No charge after deductible	Not Covered				
Surgery	Reconstructive Surgery	No charge after deductible	Not Covered				
	Bariatric Surgery	No charge after deductible	Not Covered				
	Transplant	No charge after deductible	Not Covered				
	Treatment for Temporomandibular Joint Disorders	No charge after deductible	Not Covered				
	Accidental Dental	No charge after deductible	Not Covered				

Plan Name	Plan Year		2021	
Category Service In Network Out of Network				
Home Health Care Home Health Care Hospice Services Habilitation Services No charge after deductible Not Covered Habilitation Services No charge after deductible Not Covered Habilitation Services No charge after deductible Not Covered No charge after deductible Not Covered No charge after deductible Not Covered Habilitation Services to Treat Autism No charge after deductible Not Covered Habilitation Services to Treat Autism No charge after deductible Not Covered Habilitation Services to Treat Autism No charge after deductible Not Covered Habilitation Services to Treat Autism No charge after deductible Not Covered Routine Eye Exam (Adult) No charge after deductible Not Covered Routine Eye Exam for Children No charge after deductible Not Covered No charge after deductible Not Covered No charge after deductible Not Covered Weight Loss Programs No charge after deductible Not Covered Weight Loss Programs No charge after deductible Not Covered Dialysis No charge after deductible Not Covered Rehabilitative Occupational and Rehabilitative Physical Therapy No charge after deductible Not Covered Rehabilitative Speech Therapy No charge after deductible Not Covered No charge after deductible Not Covered Rehabilitative Speech Therapy No charge after deductible Not Covered No charge after deductible				
Home Health Care Habilitation Services Habilitation Services No charge after deductible Not Covered Habilitation Services No charge after deductible Not Covered Not charge after deductible Not Covered Not Covered Not Covered Not Covered Not Covered Habilitation Services to Treat Autism No charge after deductible Not Covered Habilitation Services to Treat Autism No charge after deductible Not Covered Habilitation Services to Treat Autism No charge after deductible Not Covered No charge after deductible Not Covered Not Covered Allergy Testing No charge after deductible Not Covered Routine Eye Exam (Adult) Not Covered No charge after deductible Not Covered Not charge after deductible Not Covered Infertility Treatment No charge after deductible Not Covered Not charge after deductible Not Covered Dialysis No charge after deductible Not Covered Not charge after deductible Not Covered Dialysis No charge after deductible Not Covered Not charge after deductible Not Covered Not charge after deductible Not Covered Not Covered Not charge after deductible Not Covered Not charge after deductible Not Covered Not charge after deductible Not Covered Rehabilitative Occupational and Rehabilitative Physical Therapy No charge after deductible Not Covered Rehabilitative Speech Therapy No charge after deductible Not Covered Not charge after deductible Not Covered Not charge after deductible Not Covered Not Covered Not charge after deductible Not Covered Not covered Not charge after deductible Not Covered Not covered Not cha	Category	Service	In Network	Out of Network
Habilitation Services Skilled Nursing Facility No charge after deductible Not Covered Skilled Nursing Facility No charge after deductible Not Covered No charge after deductible Not Covered Habilitation Services to Treat Autism No charge after deductible Not Covered Habilitation Services to Treat Autism No charge after deductible Not Covered Chiropractic Care Diabetes Education No charge after deductible Not Covered No charge after deductible Not Covered No charge after deductible Not Covered Routine Eye Exam (Adult) No charge after deductible Not Covered Routine Eye Exam (Adult) No charge after deductible Not Covered Routine Eye Exam for Children No charge after deductible Not Covered Hinfertility Treatment No charge after deductible Not Covered Weight Loss Programs No charge after deductible Not Covered Weight Loss Programs No charge after deductible Not Covered Chemotherapy No charge after deductible Not Covered Rehabilitative Occupational and Rehabilitative Physical Therapy No charge after deductible Not Covered Rehabilitative Speech Therapy No charge after deductible Not Covered Mental Health Other No charge after deductible Not Covered Mental Health Other No charge after deductible Not Covered No charge	Home Health Care	Home Health Care Services	No charge after deductible	Not Covered
Habilitation Services No charge after deductible Not Covered		Hospice Services	No charge after deductible	Not Covered
Autism Treatment Dutpatient Mental Health Services to Treat Autism No charge after deductible Not Covered		Habilitation Services	No charge after deductible	Not Covered
Habilitation Services to Treat Autism		Skilled Nursing Facility	No charge after deductible	Not Covered
Habilitation Services to Treat Autism Chiropractic Care No charge after deductible Not Covered No charge after deductible Not Covered No charge after deductible Not Covered Allergy Testing Routine Eye Exam (Adult) Routine Eye Exam for Children No charge after deductible Not Covered Routine Eye Exam for Children No charge after deductible Not Covered Routine Eye Exam for Children No charge after deductible Not Covered Routine Eye Exam for Children No charge after deductible Not Covered Infertility Treatment No charge after deductible Not Covered Weight Loss Programs No charge after deductible Not Covered Weight Loss Programs No charge after deductible Not Covered Dialysis No charge after deductible Not Covered Dialysis No charge after deductible Not Covered Infusion Therapy No charge after deductible Not Covered Infusion Therapy No charge after deductible Not Covered Prosthetic Devices No charge after deductible Not Covered Rehabilitative Occupational and Rehabilitative Physical Therapy No charge after deductible Not Covered Rehabilitative Speech Therapy No charge after deductible Not Covered Prescription Drugs Other No charge after deductible Not Covered Prescription Drugs Other No charge after deductible Not Covered No charge aft	Autism Treatment	Outpatient Mental Health Services to Treat Autism	No charge after deductible	Not Covered
Diabetes Education	Autism Treatment	Habilitation Services to Treat Autism	No charge after deductible	Not Covered
Allergy Testing Routine Eye Exam (Adult) Routine Eye Exam for Children Routine Eye Exam for Children Routine Eye Exam for Children Eye Glasses for Children No charge after deductible Not Covered Routine Eye Exam for Children No charge after deductible Not Covered Eye Glasses for Children No charge after deductible Not Covered No charge after deductible Not Covered Weight Loss Programs No charge after deductible Not Covered Chemotherapy No charge after deductible Not Covered Dialysis No charge after deductible Not Covered Infusion Therapy No charge after deductible Not Covered Infusion Therapy No charge after deductible Not Covered Prosthetic Devices No charge after deductible Not Covered Rehabilitative Occupational and Rehabilitative Physical Therapy No charge after deductible Not Covered Rehabilitative Speech Therapy No charge after deductible Not Covered Rehabilitative Speech Therapy No charge after deductible Not Covered Rehabilitative Speech Therapy No charge after deductible Not Covered Renabilitative Speech Therapy No charge after deductible Not Covered Renabilitative Speech Therapy No charge after deductible Not Covered No charge after deductible Not Covered Renabilitative Speech Therapy No charge after deductible Not Covered		Chiropractic Care	No charge after deductible	Not Covered
Routine Eye Exam (Adult) Routine Eye Exam for Children Rout Covered Routine Eye Exam for Children Rout Covered Rout Loss Programs Routine Eye Exam for Children Rout Covered Routine Eye Exam for Children Rout Covered Rout Loss Programs Routine Eye Exam for Children Rout Covered Routine Routine Routine Rout Covered Routine Routine Routine Rout Covered Routine Routine Routine Routine Rout Covered Routine Rout Covered Routine Routine Routine Routine Routine Routine Routine Rout Covered Routine Routine Routine Routine Routine Routine Routine Rout Covered Routine		Diabetes Education	No charge after deductible	Not Covered
Routine Eye Exam for Children No charge after deductible Not Covered Eye Glasses for Children No charge after deductible Not Covered Infertility Treatment No charge after deductible Not Covered Weight Loss Programs No charge after deductible Not Covered Chemotherapy No charge after deductible Not Covered No charge after deductible Not Covered Dialysis No charge after deductible Not Covered No charge after deductible Not Covered No charge after deductible Not Covered Infusion Therapy No charge after deductible Not Covered Infusion Therapy No charge after deductible Not Covered Radiation No charge after deductible Not Covered Rehabilitative Occupational and Rehabilitative Physical Therapy No charge after deductible Not Covered Rehabilitative Speech Therapy No charge after deductible Not Covered No charge after deductible Not Co		Allergy Testing	No charge after deductible	Not Covered
Eye Glasses for Children		Routine Eye Exam (Adult)	No charge after deductible	Not Covered
Infertility Treatment		Routine Eye Exam for Children	No charge after deductible	Not Covered
Weight Loss Programs Chemotherapy No charge after deductible Not Covered No charge after deductible Not Covered No charge after deductible Not Covered Durable Medical Equipment No charge after deductible Not Covered Infusion Therapy No charge after deductible Not Covered Outpatient Rehabilitation Services No charge after deductible Not Covered Prosthetic Devices No charge after deductible Not Covered Radiation No charge after deductible Not Covered Rehabilitative Occupational and Rehabilitative Physical Therapy No charge after deductible Not Covered Rehabilitative Speech Therapy No charge after deductible Not Covered Rehabilitative Speech Therapy No charge after deductible Not Covered		Eye Glasses for Children	No charge after deductible	Not Covered
Chemotherapy Dialysis No charge after deductible Not Covered Durable Medical Equipment No charge after deductible Not Covered Prosthetic Devices No charge after deductible Not Covered Radiation No charge after deductible Not Covered Rehabilitative Occupational and Rehabilitative Physical Therapy No charge after deductible Not Covered Rehabilitative Speech Therapy No charge after deductible Not Covered Rehabilitative Speech Therapy No charge after deductible Not Covered Not Covered Not Covered Renabilitative Occupation Rehabilitative Speech Therapy No charge after deductible Not Covered		Infertility Treatment	No charge after deductible	Not Covered
Other Services Dialysis No charge after deductible Not Covered		Weight Loss Programs	No charge after deductible	Not Covered
Durable Medical Equipment Infusion Therapy No charge after deductible Not Covered Radiation Rehabilitative Occupational and Rehabilitative Physical Therapy No charge after deductible Not Covered Rehabilitative Speech Therapy No charge after deductible Not Covered Not Covered No charge after deductible Not Covered Not Covered No charge after deductible Not Covered		Chemotherapy	No charge after deductible	Not Covered
Infusion Therapy Outpatient Rehabilitation Services Prosthetic Devices Radiation Rehabilitative Occupational and Rehabilitative Physical Therapy Rehabilitative Speech Therapy No charge after deductible Not Covered Rescription Drugs Prescription Drugs Preferred Brand Drugs No charge after deductible Not Covered Non-Preferred Brand Drugs No charge after deductible Not Covered Non-Preferred Brand Drugs	Other Services	Dialysis	No charge after deductible	Not Covered
Outpatient Rehabilitation ServicesNo charge after deductibleNot CoveredProsthetic DevicesNo charge after deductibleNot CoveredRadiationNo charge after deductibleNot CoveredRehabilitative Occupational and Rehabilitative Physical TherapyNo charge after deductibleNot CoveredRehabilitative Speech TherapyNo charge after deductibleNot CoveredPrescription Drugs OtherNo charge after deductibleNot CoveredMental Health OtherNo charge after deductibleNot CoveredPreferred Brand DrugsNo charge after deductibleNot CoveredNon-Preferred Brand DrugsNo charge after deductibleNot CoveredNon-Preferred Brand DrugsNo charge after deductibleNot CoveredNon-Preferred Brand DrugsNo charge after deductibleNot Covered		Durable Medical Equipment	No charge after deductible	Not Covered
Prosthetic Devices Radiation Rehabilitative Occupational and Rehabilitative Physical Therapy Rehabilitative Speech Therapy Prescription Drugs Other No charge after deductible Not Covered No-Preferred Brand Drugs No charge after deductible Not Covered No-Preferred Brand Drugs No charge after deductible Not Covered		Infusion Therapy	No charge after deductible	Not Covered
Prescription DrugsRadiationNo charge after deductibleNot CoveredRehabilitative Occupational and Rehabilitative Physical TherapyNo charge after deductibleNot CoveredRehabilitative Speech TherapyNo charge after deductibleNot CoveredPrescription Drugs OtherNo charge after deductibleNot CoveredMental Health OtherNo charge after deductibleNot CoveredPreferred Brand DrugsNo charge after deductibleNot CoveredNon-Preferred Brand DrugsNo charge after deductibleNot CoveredNon-Preferred Brand DrugsNo charge after deductibleNot CoveredNon-Preferred Brand DrugsNo charge after deductibleNot Covered		Outpatient Rehabilitation Services	No charge after deductible	Not Covered
Prescription DrugsRehabilitative Occupational and Rehabilitative Physical TherapyNo charge after deductibleNot CoveredRehabilitative Speech TherapyNo charge after deductibleNot CoveredPrescription Drugs OtherNo charge after deductibleNot CoveredMental Health OtherNo charge after deductibleNot CoveredPreferred Brand DrugsNo charge after deductibleNot CoveredNon-Preferred Brand DrugsNo charge after deductibleNot CoveredNon-Preferred Brand DrugsNo charge after deductibleNot Covered		Prosthetic Devices	No charge after deductible	Not Covered
Rehabilitative Speech TherapyNo charge after deductibleNot CoveredPrescription Drugs OtherNo charge after deductibleNot CoveredMental Health OtherNo charge after deductibleNot CoveredGeneric DrugsNo charge after deductibleNot CoveredPreferred Brand DrugsNo charge after deductibleNot CoveredNon-Preferred Brand DrugsNo charge after deductibleNot CoveredNon-Preferred Brand DrugsNo charge after deductibleNot Covered		Radiation	No charge after deductible	Not Covered
Prescription Drugs OtherNo charge after deductibleNot CoveredMental Health OtherNo charge after deductibleNot CoveredGeneric DrugsNo charge after deductibleNot CoveredPreferred Brand DrugsNo charge after deductibleNot CoveredNon-Preferred Brand DrugsNo charge after deductibleNot CoveredNon-Preferred Brand DrugsNo charge after deductibleNot Covered		Rehabilitative Occupational and Rehabilitative Physical Therapy	No charge after deductible	Not Covered
Mental Health OtherNo charge after deductibleNot CoveredPrescription DrugsNo charge after deductibleNot CoveredPreferred Brand DrugsNo charge after deductibleNot CoveredNon-Preferred Brand DrugsNo charge after deductibleNot CoveredNon-Preferred Brand DrugsNo charge after deductibleNot Covered		Rehabilitative Speech Therapy	No charge after deductible	Not Covered
Prescription DrugsGeneric DrugsNo charge after deductibleNot CoveredPreferred Brand DrugsNo charge after deductibleNot CoveredNon-Preferred Brand DrugsNo charge after deductibleNot Covered		Prescription Drugs Other	No charge after deductible	Not Covered
Prescription DrugsPreferred Brand DrugsNo charge after deductibleNot CoveredNon-Preferred Brand DrugsNo charge after deductibleNot Covered		Mental Health Other	No charge after deductible	Not Covered
Non-Preferred Brand Drugs No charge after deductible Not Covered	Prescription Drugs	Generic Drugs	No charge after deductible	Not Covered
No charge after deductible Not Covered		Preferred Brand Drugs	No charge after deductible	Not Covered
Specialty Drugs No charge after deductible Not Covered		Non-Preferred Brand Drugs	No charge after deductible	Not Covered
		Specialty Drugs	No charge after deductible	Not Covered

^{*} Balance billed amounts charged by the provider are the responsibility of the member

McLaren Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-327-0671 (TTY: 711).

: ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-888-327-0671 (رقم هاتف الصم والبكم