CMCLAREN HEALTH PLAN COMMUNITY

INDIVIDUAL HMO – BRONZE SAVER – 0 COST SHARING/NATIVE AMERICAN SCHEDULE OF COST SHARING

This document is a part of your Certificate of Coverage. It provides information about your financial responsibility with respect to your MHP Community Benefits. Please review the detailed chart below for information specific to each Covered Service. This plan is intended to meet the requirements of a High Deductible Health Plan.

Deductible	Out-of-Pocket Maximum	Pharmacy Deductible
\$0 Individual	\$0 Individual	\$0 Individual
\$0 Family	\$0 Family	\$0 Family

Benefit	In-Network Member Financial Responsibility	Out-of-Network I/T/U Provider Member Financial	Out-of-Network Member Financial Responsibility
		Responsibility	
Preventive Services	\$0	Provider	100% -
		Balance Billing	No Coverage
Diabetic Services	\$0	Provider	100% -
		Balance Billing	No Coverage
Primary Care Physician	\$0	Provider	100% -
(PCP) Office Visits		Balance Billing	No Coverage
Specialist Office Visit	\$0	Provider	100% -
(other than Allergy		Balance Billing	No Coverage
Testing and Allergy			
Injections)			
Allergy Testing (Non-	\$0	Provider	100% -
Injections)		Balance Billing	No Coverage
Allergy Injections	\$0	Provider	100% -
		Balance Billing	No Coverage
Immunizations (other	\$0	Provider	100% -
than Preventive Care)		Balance Billing	No Coverage
Maternity Care	\$0	Provider	100% -
		Balance Billing	No Coverage
Injectable Drugs Provided	\$0	Provider	100% -
in the Physician Office		Balance Billing	No Coverage
Emergency Care –	\$0	Provider	Provider
Emergency Room		Balance Billing	Balance Billing
Urgent Care	\$0	Provider	Provider
		Balance Billing	Balance Billing
Ambulance	\$0	Provider	Provider
		Balance Billing	Balance Billing

2022 Benefit Year 1

Benefit	In-Network Member Financial Responsibility	Out-of-Network I/T/U Provider Member Financial Responsibility	Out-of-Network Member Financial Responsibility
Inpatient Hospital	\$0	Provider	100% -
Services		Balance Billing	No Coverage
Outpatient Hospital	\$0	Provider	100% -
Services		Balance Billing	No Coverage
Diagnostic and Therapeutic Services and Tests (other than Preventive Services)	\$0	Provider Balance Billing	100% - No Coverage
Organ and Tissue	\$0	Provider	100% -
Transplants		Balance Billing	No Coverage
Special Surgical	\$0	Provider	100% -
Procedures		Balance Billing	No Coverage
Breast Reconstruction	\$0	Provider	100% -
Following Mastectomy		Balance Billing	No Coverage
Skilled Nursing Facility	\$0	Provider	100% -
Services		Balance Billing	No Coverage
Home Care Services	\$0	Provider	100% -
	4 -	Balance Billing	No Coverage
Hospice Care	\$0	Provider	100% -
	40	Balance Billing	No Coverage
Outpatient Mental Health	\$0	Provider	100% -
Services	<u> </u>	Balance Billing Provider	No Coverage
Inpatient Mental Health	\$0		100% -
Services Francisco Montal Health	\$ 0	Balance Billing Provider	No Coverage Provider
Emergency Mental Health Services	\$ 0	Balance Billing	Balance Billing
Outpatient Substance	\$0	Provider	100% -
Abuse Services	Ų	Balance Billing	No Coverage
Inpatient Substance	\$0	Provider	100% -
Abuse Services	70	Balance Billing	No Coverage
Emergency Substance	\$0	Provider	Provider
Abuse Services	7 -	Balance Billing	Balance Billing
Outpatient Habilitative	\$0	Provider	100% -
Services	,	Balance Billing	No Coverage
Outpatient Rehabilitation	\$0	Provider	100% -
		Balance Billing	No Coverage
Durable Medical	\$0	Provider	100% -
Equipment (DME) and		Balance Billing	No Coverage
Supplies			
Reproductive Care and	\$0	Provider	100% -
Family Planning Services		Balance Billing	No Coverage
Pediatric Vision	\$0	Provider	100% -
		Balance Billing	No Coverage

Benefit	In-Network Member Financial Responsibility	Out-of-Network I/T/U Provider Member Financial Responsibility	Out-of-Network Member Financial Responsibility
Oral Surgery	\$0	Provider	100% -
		Balance Billing	No Coverage
Temporomandibular Joint	\$0	Provider	100% -
Syndrome (TMJ) Services		Balance Billing	No Coverage
Orthognathic Surgery	\$0	Provider	100% -
		Balance Billing	No Coverage
Pain Management	\$0	Provider	100% -
		Balance Billing	No Coverage
Approved Clinical Trials	\$0 Member Cost Sharing	Provider	100% -
	applicable to Routine	Balance Billing	No Coverage
	Patient Costs outside of		
	Approved Clinical Trial		
Cancer Drug Therapy	\$0	Provider	100% -
		Balance Billing	No Coverage
Educational Services	\$0	Provider	100% -
		Balance Billing	No Coverage
Autism Spectrum	\$0	Provider	100% -
Disorder Services		Balance Billing	No Coverage
a. Outpatient			
Mental Health			
b. ABA (Habilitative)			
Services			

Pharmacy	In-Network Member Financial Responsibility*	Out-of-Network I/T/U Provider Member Financial Responsibility	Out-of-Network Member Financial Responsibility
Tier 1 (Preferred Generic)	\$0	Provider	100% -
		Balance Billing	No Coverage
Tier 2 (Preferred Brand)	\$0	Provider	100% -
		Balance Billing	No Coverage
Tier 3 (Non-Preferred	\$0	Provider	100% -
Generic and Non-		Balance Billing	No Coverage
Preferred Brand)			
Tier 4 (Specialty Drugs)	\$0	Provider	100% -
		Balance Billing	No Coverage
Preventive Drugs	\$0	Provider	100% -
		Balance Billing	No Coverage

^{*}Specialty Drugs must be filled at an MHP Community Preferred Specialty Pharmacy.