## MCLAREN HEALTH PLAN COMMUNITY

## INDIVIDUAL HMO – BRONZE 6500 – 0 COST SHARING/NATIVE AMERICAN – VIRTUAL CARE PLAN 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.

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

Benefit	In-Network Member Financial Responsibility	Out-of-Network I/T/U Provider Member Financial Responsibility	Out-of-Network Member Financial 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% -
		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	\$0	Provider	100% -
Provided in the		Balance Billing	No Coverage
Physician Office			
Emergency Care –	\$0	\$0	\$0
Emergency Room			
Urgent Care	\$0	Provider	Provider
		Balance Billing	Balance Billing
Ground Ambulance	\$0	Provider	Provider
		Balance Billing	Balance Billing
Air Ambulance	\$0	\$0	\$0
Inpatient Hospital	\$0	Provider	100% -
Services		Balance Billing	No Coverage

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Benefit	In-Network Member Financial Responsibility	Out-of-Network I/T/U Provider Member Financial Responsibility	Out-of-Network Member Financial Responsibility
Outpatient Hospital	\$0	Provider	100% -
Services		Balance Billing	No Coverage
Diagnostic and	\$0	Provider	100% -
Therapeutic Services		Balance Billing	No Coverage
and Tests (other than			
Preventive Services)			
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% -
		Balance Billing	No Coverage
Hospice Care	\$0	Provider	100% -
		Balance Billing	No Coverage
Outpatient Mental	\$0	Provider	100% -
Health Services		Balance Billing	No Coverage
Inpatient Mental	\$0	Provider	100% -
Health Services		Balance Billing	No Coverage
Emergency Mental Health Services	\$0	\$0	\$0
Outpatient Substance	\$0	Provider	100% -
Abuse Services		Balance Billing	No Coverage
Inpatient Substance	\$0	Provider	100% -
Abuse Services		Balance Billing	No Coverage
Emergency Substance Abuse Services	\$0	\$0	\$0
Outpatient Habilitative	\$0	Provider	100% -
Services		Balance Billing	No Coverage
Outpatient	\$0	Provider	100% -
Rehabilitation		Balance Billing	No Coverage
Durable Medical	\$0	Provider	100% -
Equipment (DME) and Supplies		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
Reproductive Care and Family Planning Services	\$0	Provider Balance Billing	100% - No Coverage
Pediatric Vision	\$0	Provider Balance Billing	100% - No Coverage
Oral Surgery	\$0	Provider Balance Billing	100% - No Coverage
Temporomandibular Joint Syndrome (TMJ) Services	\$0	Provider Balance Billing	100% - No Coverage
Orthognathic Surgery	\$0	Provider Balance Billing	100% - No Coverage
Pain Management	\$0	Provider Balance Billing	100% - No Coverage
Approved Clinical Trials	\$0 Member Cost Sharing applicable to Routine Patient Costs outside of Approved Clinical Trial	Provider Balance Billing	100% - No Coverage
Cancer Drug Therapy	\$0	Provider Balance Billing	100% - No Coverage
Educational Services	\$0	Provider Balance Billing	100% - No Coverage
Autism Spectrum Disorder Services a. Outpatient Mental Health b. ABA (Habilitative) Services	\$0	Provider Balance Billing	100% - No Coverage
Virtual Care Visit	\$0	Provider Balance Billing	100% - No Coverage

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	\$0	Provider	100% -
Generic)		Balance Billing	No Coverage
Tier 2 (Preferred	\$0	Provider	100% -
Brand)		Balance Billing	No Coverage
Tier 3 (Non-Preferred	\$0	Provider	100% -
Generic and Non- Preferred Brand)		Balance Billing	No Coverage
Tier 4 (Specialty Drugs)	\$0	Provider	100% -
		Balance Billing	No Coverage
Preventive Drugs	\$0	Provider	100% -
		Balance Billing	No Coverage

<sup>\*</sup>Specialty Drugs must be filled at an MHP Community Preferred Specialty Pharmacy.