McLaren
HEALTH PLAN COMMUNITY

Plan Year		2023	
Plan Name		McLaren Silver Exchange VCP (Virtual Care Plan)	
Market		Individual - On/Off Exchange	
Category	**Service**	**In Network**	**Out of Network**
General Plan Information	Individual Deductible	$3,800	Not Applicable
	Family Deductible	$7,600	Not Applicable
	Member's Coinsurance	20%	Not Applicable
	Individual OOP Max	$8,550	Not Applicable
	Family OOP Max	$17,100	Not Applicable
Preventive Care	Preventive Care/Screening/Immunization	No Charge	Not Covered
	Well Baby Visits and Care	No Charge	Not Covered
Office Visits	Primary Care Visit to Treat an Injury or Illness	$30	Not Covered
	Specialist Visit	$65 after deductible	Not Covered
	Virtual Care Services	$0	Not Covered
	Mental/Behavioral Health Outpatient Services	$30	Not Covered
	Substance Abuse Disorder Outpatient Services	$30	Not Covered
	Other Practitioner Office Visit	$30	Not Covered
Emergency Care	Urgent Care Centers or Facilities	$75	$75
	Emergency Room Services	20% Coinsurance after deductible	20% Coinsurance after deductible
	Emergency Transportation/Ambulance	20% Coinsurance after deductible	20% Coinsurance after deductible
Laboratory and Imaging	Laboratory Outpatient and Professional Services	20% Coinsurance after deductible	Not Covered
	X-rays and Diagnostic Imaging	20% Coinsurance after deductible	Not Covered
	Imaging (CT/PET Scans, MRIs)	20% Coinsurance after deductible	Not Covered
Maternity Care	Prenatal Office Visits	No Charge	Not Covered
	All Other Maternity Care	20% Coinsurance after deductible	Not Covered
Hospital - Outpatient	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	20% Coinsurance after deductible	Not Covered
	Outpatient Surgery Physician/Surgical Services	20% Coinsurance after deductible	Not Covered
Hospital - Inpatient	Inpatient Hospital Services (e.g., Hospital Stay)	20% Coinsurance after deductible	Not Covered
	Inpatient Physician and Surgical Services	20% Coinsurance after deductible	Not Covered
	Mental/Behavioral Health Inpatient Services	20% Coinsurance after deductible	Not Covered
	Substance Abuse Disorder Inpatient Services	20% Coinsurance after deductible	Not Covered
Surgery	Reconstructive Surgery	20% Coinsurance after deductible	Not Covered
	Bariatric Surgery	20% Coinsurance after deductible	Not Covered
	Transplant	20% Coinsurance after deductible	Not Covered
	Treatment for Temporomandibular Joint Disorders	20% Coinsurance after deductible	Not Covered
	Accidental Dental	20% Coinsurance after deductible	Not Covered

Category	Service	In Network	Out of Network
Home Health Care	**Home Health Care Services**	20% Coinsurance after deductible	Not Covered
	Hospice Services	20% Coinsurance after deductible	Not Covered
	Habilitation Services	20% Coinsurance after deductible	Not Covered
	Skilled Nursing Facility	20% Coinsurance after deductible	Not Covered
Autism Treatment	**Outpatient Mental Health Services to Treat Autism**	$30	Not Covered
	Habilitation Services to Treat Autism	20% Coinsurance after deductible	Not Covered
Other Services	**Chiropractic Care**	20% Coinsurance after deductible	Not Covered
	Diabetes Education	20% Coinsurance after deductible	Not Covered
	Allergy Testing	20% Coinsurance after deductible	Not Covered
	Routine Eye Exam (Adult)	20% Coinsurance after deductible	Not Covered
	Routine Eye Exam for Children	20% Coinsurance after deductible	Not Covered
	Eye Glasses for Children	20% Coinsurance after deductible	Not Covered
	Infertility Treatment	20% Coinsurance after deductible	Not Covered
	Weight Loss Programs	20% Coinsurance after deductible	Not Covered
	Chemotherapy	20% Coinsurance after deductible	Not Covered
	Dialysis	20% Coinsurance after deductible	Not Covered
	Durable Medical Equipment	20% Coinsurance after deductible	Not Covered
	Infusion Therapy	20% Coinsurance after deductible	Not Covered
	Outpatient Rehabilitation Services	20% Coinsurance after deductible	Not Covered
	Prosthetic Devices	20% Coinsurance after deductible	Not Covered
	Radiation	20% Coinsurance after deductible	Not Covered
	Rehabilitative Occupational and Rehabilitative Physical Therapy	20% Coinsurance after deductible	Not Covered
	Rehabilitative Speech Therapy	20% Coinsurance after deductible	Not Covered
	Prescription Drugs Other	20% Coinsurance after deductible	Not Covered
	Mental Health Other	20% Coinsurance after deductible	Not Covered
		Rx Deductible - $500	
Prescription Drugs	**Generic Drugs**	$20	Not Covered
	Preferred Brand Drugs	$75	Not Covered
	Non-Preferred Brand Drugs	$125	Not Covered
	Specialty Drugs	40% after Rx deductible	Not Covered

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).

Arabic:
ملحوظة:إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-888-327-0671 (رقم هاتف الصم والبكم: 711).