




The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, visit us at [mclarenhealthplan.org](http://mclarenhealthplan.org) or call Customer Service at (888) 327-0671. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary> or call (888) 327-0671 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	\$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; or \$5,000 / individual or \$10,000 / family	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by family members meets the overall family <a href="#">deductible</a> .
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes, the deductible doesn't apply to <a href="#">preventive care</a> , and certain services subject to flat dollar <a href="#">copayments</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	\$8,000 / individual or \$16,000 / family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	Yes. See <a href="http://mclarenhealthplan.org">mclarenhealthplan.org</a> or call (888) 327-0671 for a list of <a href="#">network providers</a> .	This plan uses a <a href="#">provider</a> network. You will pay less if you use a provider in the <a href="#">plan's</a> network (a " <a href="#">Participating Provider</a> "). You will pay the most if you use a <a href="#">non-Participating Provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">Provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware your <a href="#">Participating Provider</a> might use a <a href="#">non-Participating Provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
<b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies. Native American limited [plans](#) have zero [cost-sharing](#) when you see an IHCP [provider](#) or with IHCP referral to a non-IHCP [provider](#).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you visit a health care <a href="#">provider's office</a> or clinic	Primary care visit to treat an injury or illness	\$40/visit <u>Deductible</u> does not apply	Not covered	None. Cost sharing waived at non-IHCP with IHCP referral.
	<a href="#">Specialist</a> visit	\$80/visit <u>Deductible</u> does not apply	Not covered	<a href="#">Plan Preauthorization</a> for some services is required. See Section 8.2.1 of your Certificate of Coverage. The penalty for not having prior authorization is denial of payment. Cost sharing waived at non-IHCP with IHCP referral.
	<a href="#">Preventive care/screening/immunization</a>	No charge <u>Deductible</u> does not apply	Not covered	<a href="#">Plan Preauthorization</a> for some services is required. See Section 8.2.1 of your Certificate of Coverage. The penalty for not having prior authorization is denial of payment. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. Cost sharing waived at non-IHCP with IHCP referral.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	40% <u>coinsurance</u>	Not covered	<a href="#">Plan Preauthorization</a> is required for genetic testing. The penalty for not having prior authorization is denial of payment. Cost sharing waived at non-IHCP with IHCP referral.
	Imaging (CT/PET scans, MRIs)	40% <u>coinsurance</u>	Not covered	<a href="#">Plan Preauthorization</a> is required. The penalty for not having prior authorization is denial of payment. Cost sharing waived at non-IHCP with IHCP referral.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at	Generic drugs – Tier 1 (Preferred Generic drugs)	\$20/prescription <u>Deductible</u> does not apply	Not covered	<a href="#">Plan Preauthorization</a> is required for some drugs. See the Plan Formulary at <a href="http://www.mclarenhealthplan.org/community-member/marketplace-mhp.aspx">http://www.mclarenhealthplan.org/community-member/marketplace-mhp.aspx</a>  A 90-day supply of Brand Name Drugs or Generic
	Preferred brand drugs – Tier 2 (Preferred brand drugs)	\$40/prescription <u>Deductible</u> does not apply	Not covered	

[\* For more information about limitations and exceptions, see the [plan](#) or policy document at McLarenHealthPlan.org.]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
<a href="http://www.mclarenhealthplan.org/community-member/marketplace-mhp.aspx">http://www.mclarenhealthplan.org/community-member/marketplace-mhp.aspx</a>	Non-preferred brand drugs – Tier 3 (Non-preferred generic and non-preferred brand drugs)	\$80/prescription after <u>Deductible</u>	Not covered	Drugs may be dispensed from a Mail Order or Retail Pharmacy if a Member successfully completes a 30-day trial of the Drug. The 90-day supply may be obtained with two <u>Copayments</u> after the <u>Deductible</u> , if applicable.  The penalty for not having prior authorization is denial of payment. Cost sharing waived at non-IHCP with IHCP referral.
	<a href="#">Specialty drugs</a>	\$350/prescription after <u>Deductible</u>	Not covered	Only Brand Drugs are Covered. <u>Plan Preauthorization</u> is required. See the Plan Formulary at <a href="http://www.mclarenhealthplan.org/community-member/marketplace-mhp.aspx">http://www.mclarenhealthplan.org/community-member/marketplace-mhp.aspx</a>  The penalty for not having prior authorization is denial of payment. Cost sharing waived at non-IHCP with IHCP referral.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	40% <u>Coinsurance</u>	Not covered	<u>Plan Preauthorization</u> for some services is required. See Section 8.2.1 of your Certificate of Coverage. The penalty for not having prior authorization is denial of payment. Cost sharing waived at non-IHCP with IHCP referral.
	Physician/surgeon fees	40% <u>Coinsurance</u>	Not covered	
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	None. Cost sharing waived at non-IHCP with IHCP referral.
	<a href="#">Emergency medical transportation</a>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	Emergency medical transportation from a <u>Non-Participating Provider</u> may result in a <u>balance bill</u> .
	<a href="#">Urgent care</a>	\$60/visit <u>Deductible</u> does not apply	\$60/visit <u>Deductible</u> does not apply	Urgent care from a Non-Participating Provider may result in a <u>balance bill</u> . Cost sharing waived at non-IHCP with IHCP referral.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	40% <u>coinsurance</u>	Not covered	<u>Plan Preauthorization</u> is required for the service to be Covered (with the exception of Maternity Care.) The penalty for not having prior authorization is denial of payment. Cost sharing waived at non-IHCP with IHCP
	Physician/surgeon fees	40% <u>coinsurance</u>	Not covered	

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
				referral.
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$40/visit <u>Deductible</u> does not apply	Not covered	None. Cost sharing waived at non-IHCP with IHCP referral.
	Inpatient services	40% <u>coinsurance</u>	Not covered	<u>Plan Preauthorization</u> is required for the service to be Covered. The penalty for not having prior authorization is denial of payment. Cost sharing waived at non-IHCP with IHCP referral.
<b>If you are pregnant</b>	Office visits	No charge <u>Deductible</u> does not apply	Not covered	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) Cost sharing waived at non-IHCP with IHCP referral.
	Childbirth/delivery professional services	40% <u>coinsurance</u>	Not covered	
	Childbirth/delivery facility services	40% <u>coinsurance</u>	Not covered	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	40% <u>coinsurance</u>	Not covered	<u>Plan Preauthorization</u> is required for the service to be Covered. Housekeeping services and custodial care are excluded. The penalty for not having prior authorization is denial of payment. Cost sharing waived at non-IHCP with IHCP referral.
	<a href="#">Rehabilitation services</a>	\$40/visit <u>Deductible</u> does not apply for Speech, Occupational and Physical Therapy;  40% <u>coinsurance</u> for all other	Not covered	Physical and Occupational Therapy Disorder and Speech Therapy Treatment for Treatment other than for Autism Spectrum; 30 visits annual max for each. <u>Plan Preauthorization</u> is required for the service to be Covered. The penalty for not having prior authorization is denial of payment. Cost sharing waived at non-IHCP with IHCP referral.
	<a href="#">Habilitation services</a>	\$40/visit  <u>Deductible</u> does not apply	Not covered	Physical and Occupational Therapy Disorder and Speech Therapy Treatment for Treatment other than for Autism Spectrum; 30 visits annual max for each. <u>Plan Preauthorization</u> is required for the service to be Covered. The penalty for not having prior

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
				authorization is denial of payment. Cost sharing waived at non-IHCP with IHCP referral.
	<a href="#">Skilled nursing care</a>	40% <u>coinsurance</u>	Not covered	45 days annual max. Cost sharing waived at non-IHCP with IHCP referral.
	<a href="#">Durable medical equipment</a>	40% <u>coinsurance</u>	Not covered	Durable medical equipment that costs \$3,000 or more requires <u>Plan Preauthorization</u> . The penalty for not having prior authorization is denial of payment. Cost sharing waived at non-IHCP with IHCP referral.
	<a href="#">Hospice services</a>	40% <u>coinsurance</u>	Not covered	Inpatient hospice services require <u>Plan Preauthorization</u> . The penalty for not having prior authorization is denial of payment. 45 days annual max for inpatient hospice services. Cost sharing waived at non-IHCP with IHCP referral.
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge <u>Deductible</u> does not apply	Not covered	Benefit maximum: 1 eye exam per calendar year. Cost sharing waived at non-IHCP with IHCP referral.
	Children's glasses	No charge <u>Deductible</u> does not apply	Not covered	Benefit maximum: 1 pair of glasses per calendar year. Cost sharing waived at non-IHCP with IHCP referral.
	Children's dental check-up	Not covered	Not covered	Not covered

**Excluded Services & Other Covered Services:**

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Cosmetic surgery</li> <li>• Dental care (Adult)</li> <li>• Dental care (Pediatric)</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing aids</li> <li>• Long-term care</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>• Private-duty nursing</li> <li>• Routine foot care</li> </ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)	
<ul style="list-style-type: none"> <li>• Bariatric surgery</li> <li>• Chiropractic care</li> <li>• Infertility services</li> </ul>	<ul style="list-style-type: none"> <li>• Routine eye care (Adult)</li> <li>• Weight loss programs</li> </ul>

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those

[\* For more information about limitations and exceptions, see the [plan](#) or policy document at McLarenHealthPlan.org.]

agencies is: your state insurance department at the Michigan Health Insurance Consumers Assistance Program (HICAP) at (877) 999-6442 or DIFS-HICAP@Michigan.gov. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: the Department of Insurance and Financial Services (DIFS) at (877) 999-6442. Additionally, a consumer assistance program can help you file your appeal. Contact the Michigan Health Insurance Consumers Assistance Program (HICAP) at (877) 999-6442 or [DIFS-HICAP@Michigan.gov](mailto:DIFS-HICAP@Michigan.gov).

**Does this plan provide Minimum Essential Coverage? Yes**

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

**Does this plan meet the Minimum Value Standards? Yes**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

**Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al (888) 327-0671.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (888) 327-0671.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 (888) 327-0671.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' (888) 327-0671.

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

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About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

**Peg is Having a Baby**

(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$5,000
- [Specialist copayment](#) \$80
- Hospital (facility) [coinsurance](#) 40%
- Other [coinsurance](#) 40%

This EXAMPLE event includes services like:

- [Specialist](#) office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- [Diagnostic tests](#) (*ultrasounds and blood work*)
- [Specialist](#) visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$5,000
<a href="#">Copayments</a>	0
<a href="#">Coinsurance</a>	\$3,000
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$8,060</b>

**Managing Joe's Type 2 Diabetes**

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$5,000
- [Specialist copayment](#) \$80
- Hospital (facility) [coinsurance](#) 40%
- Other [coinsurance](#) 40%

This EXAMPLE event includes services like:

- [Primary care physician](#) office visits (*including disease education*)
- [Diagnostic tests](#) (*blood work*)
- [Prescription drugs](#)
- [Durable medical equipment](#) (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$900
<a href="#">Copayments</a>	\$1,100
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1820</b>

**Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$5,000
- [Specialist copayment](#) \$80
- Hospital (facility) [coinsurance](#) 40%
- Other [coinsurance](#) 40%

This EXAMPLE event includes services like:

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic test](#) (*x-ray*)
- [Durable medical equipment](#) (*crutches*)
- [Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$2,100
<a href="#">Copayments</a>	\$400
<a href="#">Coinsurance</a>	\$
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,500</b>

Note: These numbers assume the patient received care from an IHCP [provider](#) or with IHCP [referral](#) at a non-IHCP. If you receive care from a non-IHCP [provider](#) without a [referral](#) from an IHCP your costs may be higher.

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.