

| Plan Year | | 2018 | |
|--------------------------|---|---|-----------------------------|
| Plan Name | | McLaren Young Adult/Catastrophic - 74917MI0020004 | |
| Market | | Individual - Off Exchange | |
| Category | Service | In Network | Out of Network |
| General Plan Information | Individual Deductible | \$7,350 | Not Applicable |
| | Family Deductible | \$14,700 | Not Applicable |
| | Member's Coinsurance | 0% | Not Applicable |
| | Individual OOP Max | \$7,350 | Not Applicable |
| | Family OOP Max | \$14,700 | Not Applicable |
| Preventive Care | Preventive Care/Screening/Immunization | No Charge after deductible | Not Covered |
| | Well Baby Visits and Care | No Charge after deductible | Not Covered |
| Office Visits | Primary Care Visit to Treat an Injury or Illness | No Charge after deductible | Not Covered |
| | Specialist Visit | No Charge after deductible | Not Covered |
| | 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 and Imaging | Laboratory Outpatient and Professional Services | No Charge after deductible | Not Covered |
| | 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 after deductible | 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 |

| Category | Service | In Network | Out of Network |
|---|---|----------------------------|----------------|
| Home Health Care | Home Health Care Services | No Charge after deductible | Not Covered |
| | Hospice Services | No Charge after deductible | Not Covered |
| | Habilitation Services | No Charge after deductible | Not Covered |
| | Skilled Nursing Facility | No Charge after deductible | Not Covered |
| Other Services | Chiropractic Care | No Charge after deductible | Not Covered |
| | Diabetes Education | No Charge after deductible | Not Covered |
| | Allergy Testing | 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 |
| | 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 |
| | Dialysis | 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 |
| | Prescription Drugs Other | No Charge after deductible | Not Covered |
| | Mental Health Other | No Charge after deductible | Not Covered |
| Prescription Drugs | Generic Drugs | No Charge after deductible | Not Covered |
| | Preferred Brand 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).

Arabic:

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