

MCLAREN HEALTH PLAN COMMUNITY

HMO STANDARD PLAN – GOLD

SCHEDULE OF COPAYMENTS AND DEDUCTIBLES

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	
\$1,400 Individual \$2,800 Family	\$5,000 Individual \$10,000 Family	
Pharmacy Deductible		
\$0 Individual \$0 Family		
Medical Service	In-Network Member Financial Responsibility	Out-of-Network Member Financial Responsibility
Preventive Services	\$0	100% - No Coverage
Diabetic Services	20% Coinsurance and Deductible	100% - No Coverage
Primary Care Physician (PCP) Office Visits	\$20 Copayment No Deductible	100% - No Coverage
Specialist Office Visit	\$50 Copayment No Deductible	100% - No Coverage
Immunizations (other than Preventive Care)	20% Coinsurance and Deductible	100% - No Coverage
Maternity Care	Prenatal Office Visits – \$0 All other Maternity Care – 20% Coinsurance and Deductible	100% - No Coverage
Injectable Drugs Provided in the Physician Office	20% Coinsurance and Deductible	100% - No Coverage
Spinal Treatment	20% Coinsurance and Deductible	100% - No Coverage
Emergency Care – Emergency Room	20% Coinsurance and Deductible	20% Coinsurance and Deductible plus Balance Billing
Urgent Care	\$60 Copayment No Deductible	\$60 Copayment plus Balance Billing No Deductible

Ambulance	20% Coinsurance and Deductible	20% Coinsurance and Deductible plus Balance Billing
Inpatient Hospital Service	20% Coinsurance and Deductible	100% - No Coverage
Outpatient Hospital Services	20% Coinsurance and Deductible	100% - No Coverage
Diagnostic and Therapeutic Services and Tests (other than Preventive Services)	20% Coinsurance and Deductible	100% - No Coverage
Organ and Tissue Transplants	20% Coinsurance and Deductible	100% - No Coverage
Special Surgical Procedures	20% Coinsurance and Deductible	100% - No Coverage
Breast Reconstruction Following Mastectomy	20% Coinsurance and Deductible	100% - No Coverage
Skilled Nursing Facility Services	20% Coinsurance and Deductible	100% - No Coverage
Home Care Services	20% Coinsurance and Deductible	100% - No Coverage
Hospice Care	20% Coinsurance and Deductible	100% - No Coverage
Outpatient Mental Health Services	\$20 Copayment No Deductible	100% - No Coverage
Inpatient Mental Health Services	20% Coinsurance and Deductible	100% - No Coverage
Emergency Mental Health Services	20% Coinsurance and Deductible	20% Coinsurance and Deductible plus Balance Billing
Outpatient Substance Abuse Services	\$20 Copayment No Deductible	100% - No Coverage
Inpatient Substance Abuse Services	20% Coinsurance and Deductible	100% - No Coverage
Emergency Substance Abuse Services	20% Coinsurance and Deductible	20% Coinsurance and Deductible plus Balance Billing
Outpatient Habilitative Services	20% Coinsurance and Deductible	100% - No Coverage
Outpatient Rehabilitation	20% Coinsurance and Deductible	100% - No Coverage
Durable Medical Equipment (DME) And Supplies	20% Coinsurance and Deductible	100% - No Coverage
Reproductive Care and Family Planning Services	20% Coinsurance and Deductible	100% - No Coverage

