

## MCLAREN HEALTH PLAN COMMUNITY

### HMO STANDARD PLAN – GOLD (Limited Cost Sharing)

#### 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.

<b>Deductible</b>	<b>Out of Pocket Maximum</b>			
\$1,400 Individual \$2,800 Family	\$5,000 Individual \$10,000 Family			
<b>Pharmacy Deductible</b>				
\$0 Individual \$0 Family				
<b>Medical Service</b>	<b>In-Network Member Financial Responsibility</b>	<b>In-Network I/T/U Provider Member Financial Responsibility</b>	<b>Out-of-Network I/T/U Provider Member Financial Responsibility</b>	<b>Out-of-Network Member Financial Responsibility</b>
Preventive Services	\$0	\$0	Provider Balance Billing	100% - No Coverage
Diabetic Services	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Primary Care Physician (PCP) Office Visits	\$20 Copayment No Deductible	\$0	Provider Balance Billing	100% - No Coverage
Specialist Office Visit	\$50 Copayment No Deductible	\$0	Provider Balance Billing	100% - No Coverage
Immunizations (other than Preventive Care)	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Maternity Care	Prenatal Office Visits – \$0 All other Maternity Care – 20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage

Injectable Drugs Provided in the Physician Office	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Spinal Treatment	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Emergency Care – Emergency Room	20% Coinsurance and Deductible	\$0	Provider Balance Billing	20% Coinsurance and Deductible plus Balance Billing
Urgent Care	\$60 Copayment No Deductible	\$0	Provider Balance Billing	\$60 Copayment plus Balance Billing
Ambulance	20% Coinsurance and Deductible	\$0	Provider Balance Billing	20% Coinsurance and Deductible plus Balance Billing
Inpatient Hospital Service	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Outpatient Hospital Services	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Diagnostic and Therapeutic Services and Tests (other than Preventive Services)	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Organ and Tissue Transplants	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Special Surgical Procedures	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Breast Reconstruction Following Mastectomy	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Skilled Nursing Facility Services	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Home Care Services	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Hospice Care	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Outpatient Mental Health Services	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Inpatient Mental Health Services	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage

Emergency Mental Health Services	20% Coinsurance and Deductible	\$0	Provider Balance Billing	20% Coinsurance and Deductible plus Balance Billing
Outpatient Substance Abuse Services	\$20 Copayment No Deductible	\$0	Provider Balance Billing	100% - No Coverage
Inpatient Substance Abuse Services	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Emergency Substance Abuse Services	20% Coinsurance and Deductible	\$0	Provider Balance Billing	20% Coinsurance and Deductible plus Balance Billing
Outpatient Habilitative Services	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Outpatient Rehabilitation	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Durable Medical Equipment (DME) and Supplies	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Reproductive Care and Family Planning Services	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Pediatric Vision	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Oral Surgery	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Temporomandibular Joint Syndrome (TMJ) Services	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Orthognathic Surgery	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Pain Management	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Approved Clinical Trials	Member Cost Sharing applicable to Routine Patient Costs outside of Approved Clinical Trial	\$0 for Member Cost Sharing applicable to Routine Patient Costs outside of Approved Clinical Trial	Provider Balance Billing	100% - No Coverage
Cancer Drug Therapy	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
Educational Services	20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage

Autism Spectrum Disorder Services a. Outpatient Mental Health b. ABA (Habilitative) Services	a. \$20 Copayment; No Deductible b. 20% Coinsurance and Deductible	\$0	Provider Balance Billing	100% - No Coverage
<b>Pharmacy</b>	<b>In-Network Member Financial Responsibility</b>	<b>In-Network I/T/U Provider Member Financial Responsibility</b>	<b>Out-of-Network I/T/U Provider Member Financial Responsibility</b>	<b>Out-of-Network Member Financial Responsibility</b>
Tier 1	\$10 Copayment No Deductible	\$0	Provider Balance Billing	100% - No Coverage
Tier 2	\$40 Copayment No Deductible	\$0	Provider Balance Billing	100% - No Coverage
Tier 3	\$75 Copayment No Deductible	\$0	Provider Balance Billing	100% - No Coverage
Specialty Drugs	30% Coinsurance and Pharmacy Deductible	\$0	Provider Balance Billing	100% - No Coverage
Preventive Drugs	\$0	\$0	Provider Balance Billing	100% - No Coverage