
 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, [insert contact information]. 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 www.[insert].com or call 1-800-[insert] to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$4,500/individual or \$9,000/family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this plan begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible</u> ?	Yes	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <u>deductibles</u> for specific services?	No	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	\$6,550/individual or \$13,100/family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, <u>balance-billing charges</u> and health care this plan doesn't cover.	Even though you pay these expenses they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See McLarenHealthPlan.org or call 1-800-0671 for a list of <u>network providers</u> .	This plan uses a <u>provider network</u> . You will pay less if you use a provider in the <u>plan's network</u> (a " <u>Participating Provider</u> "). You will pay the most if you use a <u>non-Participating Provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>Provider's charge</u> and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>Participating Provider</u> might use a <u>non-Participating Provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> . Note, however, that some services require plan <u>Preauthorization</u> in order to be covered.

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

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

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</a> office or clinic	Primary care visit to treat an injury or illness	\$20/visit - <a href="#">Deductible</a> does not apply.	Not Covered	
	<a href="#">Specialist</a> visit	\$40/visit - <a href="#">Deductible</a> does not apply.	Not Covered	<a href="#">Plan Preauthorization</a> for some services is required. See Section 8.02.01 of your Certificate of Coverage.
	<a href="#">Preventive care/screening/immunization</a>	No charge <a href="#">Deductible</a> does not apply.	Not Covered	<a href="#">Plan Preauthorization</a> for some services is required. See Section 8.02.01 of your Certificate of Coverage. 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.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	30% <a href="#">Coinsurance</a>	Not Covered	<a href="#">Plan Preauthorization</a> is required for genetic testing.
	Imaging (CT/PET scans, MRIs)	30% <a href="#">Coinsurance</a>	Not Covered	<a href="#">Plan Preauthorization</a> is required.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="#">www.[insert].com</a>	Tier 1 (Generic drugs)	\$10/prescription <a href="#">Deductible</a> 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>
	Tier 2 (Preferred brand drugs)	\$30/prescription <a href="#">Deductible</a> does not apply.	Not Covered	
	Tier 3 (Non-preferred brand drugs)	\$200/prescription <a href="#">Deductible</a> does not apply.	Not Covered	
	<a href="#">Specialty drugs</a>	\$300/prescription <a href="#">Deductible</a> does not apply.	Not Covered	Only Brand Drugs are Covered. <a href="#">Plan Preauthorization</a> 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>
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% <a href="#">Coinsurance</a>	Not Covered	<a href="#">Plan Preauthorization</a> for some services is required. See Section 8.02.01 of your Certificate of Coverage.
	Physician/surgeon fees	30% <a href="#">Coinsurance</a>	Not Covered	

[\* For more information about limitations and exceptions, see the plan or policy document at [McLarenHealthPlan.org](http://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)	
If you need immediate medical attention	<a href="#">Emergency room care</a>	30% <u>Coinsurance</u>	30% <u>Coinsurance</u>	Emergency room care from a <u>Non-Participating Provider</u> may result in a <u>balance bill</u> .
	<a href="#">Emergency medical transportation</a>	30% <u>Coinsurance</u>	30% <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> .
If you have a hospital stay	Facility fee (e.g., hospital room)	30% <u>Coinsurance</u>	Not Covered	<u>Plan Preauthorization</u> is required for the service to be Covered (with the exception of Maternity Care.)
	Physician/surgeon fees	30% <u>Coinsurance</u>	Not Covered	<u>Plan Preauthorization</u> is required for the service to be Covered (with the exception of Maternity Care.)
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20/visit <u>Deductible</u> does not apply.	Not Covered	
	Inpatient services		Not Covered	<u>Plan Preauthorization</u> is required for the service to be Covered.
If you are pregnant	Office visits	30% <u>Coinsurance</u>	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.)
	Childbirth/delivery professional services	30% <u>Coinsurance</u>	Not Covered	
	Childbirth/delivery facility services	30% <u>Coinsurance</u>	Not Covered	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	30% <u>Coinsurance</u>	Not Covered	
	<a href="#">Rehabilitation services</a>	30% <u>Coinsurance</u>	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.

[\* 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)	
If you need help recovering or have other special health needs	<a href="#">Habilitation services</a>	30% <u>Coinsurance</u>	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.
	<a href="#">Skilled nursing care</a>	30% <u>Coinsurance</u>	Not Covered	60 days annual max
	<a href="#">Durable medical equipment</a>	30% <u>Coinsurance</u>	Not Covered	Durable medical equipment that costs \$3,000 or more requires <u>Plan Preauthorization</u> .
	<a href="#">Hospice services</a>	30% <u>Coinsurance</u>	Not Covered	Inpatient hospice services require <u>Plan Preauthorization</u> . 45 days annual max for inpatient hospice services.
If your child needs dental or eye care	Children's eye exam	30% <u>Coinsurance</u>	Not Covered	Benefit maximum: 1 eye exam per calendar year.
	Children's glasses	30% <u>Coinsurance</u>	Not Covered	Benefit maximum: 1 pair of glasses per calendar year.
	Children's dental check-up	Not Covered	Not Covered	Not Covered

#### Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other [excluded services](#).)

- |                                                                                                                                                               |                                                                                                                                                          |                                                                                                                                           |
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| <ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Cosmetic surgery</li> <li>• Dental care (Pediatric)</li> <li>• Dental care (Adult)</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 eye care (Adult)</li> <li>• Routine foot care</li> </ul> |
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Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

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| <ul style="list-style-type: none"> <li>• Bariatric surgery</li> <li>• Chiropractic care</li> </ul> | <ul style="list-style-type: none"> <li>• Infertility services</li> <li>• Weight loss programs</li> </ul> |
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**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 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 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 (877-999-664 or [DIFS-HICAP@Michigan.gov](mailto:DIFS-HICAP@Michigan.gov)).

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

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**Does this plan meet the Minimum Value Standards? No**

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](#).

-----*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*-----

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](#) \$4500
- [Specialist](#) [*cost sharing*] \$40
- Hospital (facility) [*cost sharing*] 30%
- Other [*cost sharing*] 30%

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>	
<u>Deductibles</u>	\$2,800
Copayments	\$0
<u>Coinsurance</u>	\$3,700
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$6,560</b>

**Managing Joe's type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$4500
- [Specialist](#) [*cost sharing*] \$40
- Hospital (facility) [*cost sharing*] 30%
- Other [*cost sharing*] 30%

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>\$7,400</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$1,300
Copayments	\$900
<u>Coinsurance</u>	\$600
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$2,860</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$4500
- [Specialist](#) [*cost sharing*] \$40
- Hospital (facility) [*cost sharing*] 30%
- Other [*cost sharing*] 30%

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>\$1,900</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$1,100
Copayments	\$100
<u>Coinsurance</u>	\$500
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,700</b>