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 deductible?	$ 0	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	Yes	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	Prescription drugs - $0/individual or $0/family	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	Not applicable	This plan does not have an out-of-pocket limit on your expenses.
What is not included in the out-of-pocket limit?	Not applicable	This plan does not have an out-of-pocket limit on your expenses.
Will you pay less if you use a network provider?	Yes. See McLarenHealthPlan.org or call 1-800-0671 for a list of network providers.	You pay the least if you use a Participating Provider. You might receive a bill from a Non-Participating I/T/U Provider for the difference between the Provider's charge and what you plan pays (balance billing). You will pay the most if you use a non-Participating Provider/non-I/T/U Provider, and you might receive a bill from a Provider for the difference between the Provider's charge and what you plan pays (balance billing). Be aware your Participating Provider might use a non-Participating Provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral. Note, however, that some services require plan Preauthorization in order to be covered.

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

[* 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	Non-Participating I/T/U Provider	Non-Participating & Non-I/T/U Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No charge Deductible does not apply.	Provider balance bill	Not Covered	
	Specialist visit				Plan Preauthorization for some services is required. See Section 8.02.01 of your Certificate of Coverage.
	Preventive care/screening/ immunization	No charge Deductible does not apply.	Provider balance bill		Plan Preauthorization for some services is required. See Section 8.02.01 of your Certificate of Coverage.
If you have a test	Diagnostic test (x-ray, blood work)	No charge Deductible does not apply.	Provider balance bill	Not Covered	Plan Preauthorization is required for genetic testing.
	Imaging (CT/PET scans, MRIs)				Plan Preauthorization is required.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.mclarenhealthplan.org/community-member/marketplace-mhp.aspx.	Tier 1 (Generic drugs)	No charge Deductible does not apply.	Provider balance bill	Not Covered	Plan Preauthorization is required for some drugs. See the Plan Formulary at http://www.mclarenhealthplan.org/community-member/marketplace-mhp.aspx
	Tier 2 (Preferred brand drugs)				
	Tier 3 (Non-preferred brand drugs)				
	Specialty drugs				Only Brand Drugs are Covered. Plan Preauthorization is required. See the Plan Formulary at http://www.mclarenhealthplan.org/community-member/marketplace-mhp.aspx
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge Deductible does not apply.	Provider balance bill	Not Covered	Plan Preauthorization for some services is required. See Section 8.02.01 of your Certificate of Coverage.
	Physician/surgeon fees				

[* 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	Non-Participating I/T/U Provider	Non-Participating & Non-I/T/U Provider	
If you need immediate medical attention	Emergency room care	No charge Deductible does not apply.	Provider balance bill	Provider balance bill	Emergency room care from a Non-Participating Provider may result in a balance bill.
	Emergency medical transportation		Provider balance bill	Provider balance bill	Emergency medical transportation from a Non-Participating Provider may result in a balance bill.
	Urgent care				Urgent care from a Non-Participating Provider may result in a balance bill.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge Deductible does not apply.	Provider balance bill	Not Covered	Plan Preauthorization is required for the service to be Covered (with the exception of Maternity Care.)
	Physician/surgeon fees				
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge Deductible does not apply.	Provider balance bill	Not Covered	
	Inpatient services				Plan Preauthorization is required for Inpatient services other than maternity to be Covered.
If you are pregnant	Office visits	No charge Deductible does not apply.	Provider balance bill	Not Covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services				
	Childbirth/delivery facility services				
If you need help recovering or have other special health needs	Home health care	No charge Deductible does not apply.	Provider balance bill	Not Covered	
	Rehabilitation services				Physical and Occupational Therapy Disorder and Speech Therapy Treatment for Treatment other than for Autism Spectrum: 30 visits annual max for each. Plan Preauthorization is required for the service to be Covered.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Participating Provider	Non-Participating I/T/U Provider	Non-Participating & Non-I/T/U Provider	
If you need help recovering or have other special health needs	Habilitation services	No charge Deductible does not apply.	Provider balance bill	Not Covered	Physical and Occupational Therapy Disorder and Speech Therapy Treatment for Treatment other than for Autism Spectrum; 30 visits annual max for each. Plan Preauthorization is required for the service to be Covered.
	Skilled nursing care				60 days annual max
	Durable medical equipment				Durable medical equipment that costs $3,000 or more requires Plan Preauthorization.
	Hospice services				Inpatient hospice services require Plan Preauthorization. 45 days annual max for inpatient hospice services.
If your child needs dental or eye care	Children's eye exam	No charge Deductible does not apply.	Provider balance bill	Not Covered	Benefit maximum: 1 eye exam per calendar year.
	Children's glasses				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.)

- Abortions
- Acupuncture
- Cosmetic surgery
- Dental care (Pediatric)
- Dental care (Adult)
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Bariatric surgery
- Chiropractic care
- Infertility services
- Weight loss programs

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-

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

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 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.

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? 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.

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

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

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	$0
Specialist *[cost sharing]*	$0
Hospital (facility) *[cost sharing]*	$0
Other *[cost sharing]*	$0

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)*

Total Example Cost	$12,671

In this example, Peg would pay:

Cost Sharing	
Deductibles	$60
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	$60

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

The plan's overall deductible	$0
Specialist *[cost sharing]*	$0
Hospital (facility) *[cost sharing]*	$0
Other *[cost sharing]*	$0

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)*

Total Example Cost	$7,334

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$55
The total Joe would pay is	$55

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

The plan's overall deductible	$0
Specialist *[cost sharing]*	$0
Hospital (facility) *[cost sharing]*	$0
Other *[cost sharing]*	$0

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	$1,925

In this example, Mia would pay:

Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$0

The plan would be responsible for the other costs of these EXAMPLE covered services.