

Plan Year Plan Name Market Employer Contribution to HRA		2018 Platinum HRA 1500 Plan Small Group \$750					
				Category	Service	In Network MHPC Directly Contracted	Out of Network
					Individual Deductible	\$1,500	Not Applicable
					Family Deductible	\$3,000	Not Applicable
Member's Coinsurance	20%	Not Applicable					
Individual OOP Max	\$6,550	Not Applicable					
Family OOP Max	\$13,100	Not Applicable					
Preventive Care	Preventive Care/Screening/Immunization	No Charge	Not Covered				
	Well Baby Visits and Care	No Charge	Not Covered				
Office Visits	Primary Care Visit to Treat an Injury or Illness	\$20	Not Covered				
	Specialist Visit	\$40	Not Covered				
	Mental/Behavioral Health Outpatient Services	\$20	Not Covered				
	Substance Abuse Disorder Outpatient Services	\$20	Not Covered				
	Other Practitioner Office Visit	\$40	Not Covered				
Emergency Care	Urgent Care Centers or Facilities	\$60	\$60*				
	Emergency Room Services	20% Coinsurance after deductible	20% Coinsurance after deductible*				
	Emergency Transportation/Ambulance	20% Coinsurance after deductible	20% Coinsurance after deductible*				
Laboratory and Imaging	Laboratory Outpatient and Professional Services	20% Coinsurance after deductible	Not Covered				
	X-rays and Diagnostic Imaging	20% Coinsurance after deductible	Not Covered				
	Imaging (CT/PET Scans, MRIs)	20% Coinsurance after deductible	Not Covered				
Maternity Care	Prenatal Office Visits	No Charge	Not Covered				
	All Other Maternity Care	20% Coinsurance after deductible	Not Covered				
Hospital - Outpatient	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	20% Coinsurance after deductible	Not Covered				
	Outpatient Surgery Physician/Surgical Services	20% Coinsurance after deductible	Not Covered				
Hospital - Inpatient	Inpatient Hospital Services (e.g., Hospital Stay)	20% Coinsurance after deductible	Not Covered				
	Inpatient Physician and Surgical Services	20% Coinsurance after deductible	Not Covered				
	Mental/Behavioral Health Inpatient Services	20% Coinsurance after deductible	Not Covered				
	Substance Abuse Disorder Inpatient Services	20% Coinsurance after deductible	Not Covered				
Surgery	Reconstructive Surgery	20% Coinsurance after deductible	Not Covered				
	Bariatric Surgery	20% Coinsurance after deductible	Not Covered				
	Transplant	20% Coinsurance after deductible	Not Covered				
	Treatment for Temporomandibular Joint Disorders	20% Coinsurance after deductible	Not Covered				
	Accidental Dental	20% Coinsurance after deductible	Not Covered				

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				Home Health Care	Home Health Care Services	20% Coinsurance after deductible	Not Covered
Hospice Services	20% Coinsurance after deductible	Not Covered					
Habilitation Services	20% Coinsurance after deductible	Not Covered					
Skilled Nursing Facility	20% Coinsurance after deductible	Not Covered					
Autism Treatment	Outpatient Mental Health Services to Treat Autism	20% Coinsurance after deductible	Not Covered				
	Habilitation Services to Treat Autism	20% Coinsurance after deductible	Not Covered				
Other Services	Chiropractic Care	20% Coinsurance after deductible	Not Covered				
	Diabetes Education	20% Coinsurance after deductible	Not Covered				
	Allergy Testing	20% Coinsurance after deductible	Not Covered				
	Routine Eye Exam (Adult)	20% Coinsurance after deductible	Not Covered				
	Routine Eye Exam for Children	20% Coinsurance after deductible	Not Covered				
	Eye Glasses for Children	20% Coinsurance after deductible	Not Covered				
	Infertility Treatment	20% Coinsurance after deductible	Not Covered				
	Weight Loss Programs	20% Coinsurance after deductible	Not Covered				
	Chemotherapy	20% Coinsurance after deductible	Not Covered				
	Dialysis	20% Coinsurance after deductible	Not Covered				
	Durable Medical Equipment	20% Coinsurance after deductible	Not Covered				
	Infusion Therapy	20% Coinsurance after deductible	Not Covered				
	Outpatient Rehabilitation Services	20% Coinsurance after deductible	Not Covered				
	Prosthetic Devices	20% Coinsurance after deductible	Not Covered				
	Radiation	20% Coinsurance after deductible	Not Covered				
	Rehabilitative Occupational and Rehabilitative Physical Therapy	20% Coinsurance after deductible	Not Covered				
	Rehabilitative Speech Therapy	20% Coinsurance after deductible	Not Covered				
	Prescription Drugs Other	20% Coinsurance after deductible	Not Covered				
	Mental Health Other	20% Coinsurance after deductible	Not Covered				
Prescription Drugs	Generic Drugs	\$10	Not Covered				
	Preferred Brand Drugs	\$30	Not Covered				
	Non-Preferred Brand Drugs	\$200	Not Covered				
	Specialty Drugs	\$300	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.

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Arabic:

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