MCLAREN HEALTH PLAN COMMUNITY

INDIVIDUAL HMO – SILVER STANDARD 73%
SCHEDULE OF COST SHARING

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
$5,700 Individual $11,400 Family	$7,200 Individual $14,400 Family

Benefit	In-Network Member Financial Responsibility	Out-of-Network Member Financial Responsibility
Preventive Services	$0	100% - No Coverage
Diabetic Services	40% Coinsurance and Deductible	100% - No Coverage
Primary Care Physician (PCP) Office Visits	$30 Copayment No Deductible	100% - No Coverage
Specialist Office Visit (other than Allergy Testing and Allergy Injections)	$60 Copayment No Deductible	100% - No Coverage
Allergy Testing (Non-Injections)	40% Coinsurance and Deductible	100% - No Coverage
Allergy Injections	$0 after Deductible	100% - No Coverage
Immunizations (other than Preventive Care)	40% Coinsurance and Deductible	100% - No Coverage
Maternity Care	• Prenatal Office Visits - $0 • All other Maternity Care - 40% Coinsurance and Deductible	100% - No Coverage
Injectable Drugs Provided in the Physician Office	40% Coinsurance and Deductible	100% - No Coverage
Emergency Care – Emergency Room	40% Coinsurance and Deductible	40% Coinsurance and Deductible
Urgent Care	$45 Copayment No Deductible	$45 Copayment plus Balance Billing No Deductible

Benefit	In-Network Member Financial Responsibility	Out-of-Network Member Financial Responsibility
Ground Ambulance	40% Coinsurance and Deductible	40% Coinsurance and Deductible plus Balance Billing
Air Ambulance	40% Coinsurance and Deductible	40% Coinsurance and Deductible
Inpatient Hospital Services	40% Coinsurance and Deductible	100% - No Coverage
Outpatient Hospital Services	40% Coinsurance and Deductible	100% - No Coverage
Diagnostic and Therapeutic Services and Tests (other than Preventive Services)	40% Coinsurance and Deductible	100% - No Coverage
Organ and Tissue Transplants	40% Coinsurance and Deductible	100% - No Coverage
Special Surgical Procedures	40% Coinsurance and Deductible	100% - No Coverage
Breast Reconstruction Following Mastectomy	40% Coinsurance and Deductible	100% - No Coverage
Skilled Nursing Facility Services	40% Coinsurance and Deductible	100% - No Coverage
Home Care Services	40% Coinsurance and Deductible	100% - No Coverage
Hospice Care	40% Coinsurance and Deductible	100% - No Coverage
Outpatient Mental Health Services	$30 Copayment No Deductible	100% - No Coverage
Inpatient Mental Health Services	40% Coinsurance and Deductible	100% - No Coverage
Emergency Mental Health Services	40% Coinsurance and Deductible	40% Coinsurance and Deductible
Outpatient Substance Abuse Services	$30 Copayment No Deductible	100% - No Coverage
Inpatient Substance Abuse Services	40% Coinsurance and Deductible	100% - No Coverage
Emergency Substance Abuse Services	40% Coinsurance and Deductible	40% Coinsurance and Deductible
Outpatient Habilitative Services (not including Speech Therapy, Occupational Therapy, and Physical Therapy)	40% Coinsurance and Deductible	100% - No Coverage
Outpatient Rehabilitation (not including Speech Therapy,	40% Coinsurance and Deductible	100% - No Coverage

Benefit	In-Network Member Financial Responsibility	Out-of-Network Member Financial Responsibility
Occupational Therapy, and Physical Therapy)		
Speech Therapy, Occupational Therapy, and Physical Therapy	$30 Copayment No Deductible	100% - No Coverage
Durable Medical Equipment (DME) and Supplies	40% Coinsurance and Deductible	100% - No Coverage
Reproductive Care and Family Planning Services	40% Coinsurance and Deductible	100% - No Coverage
Pediatric Vision	40% Coinsurance and Deductible	100% - No Coverage
Oral Surgery	40% Coinsurance and Deductible	100% - No Coverage
Temporomandibular Joint Syndrome (TMJ) Services	40% Coinsurance and Deductible	100% - No Coverage
Orthognathic Surgery	40% Coinsurance and Deductible	100% - No Coverage
Pain Management	40% Coinsurance and Deductible	100% - No Coverage
Approved Clinical Trials	Member Cost Sharing applicable to Routine Patient Costs outside of Approved Clinical Trial	100% - No Coverage
Cancer Drug Therapy	40% Coinsurance and Deductible	100% - No Coverage
Educational Services	40% Coinsurance and Deductible	100% - No Coverage
Autism Spectrum Disorder Services a. Outpatient Mental Health b. ABA (Habilitative) Services	a. $30 Copayment; No Deductible b. 40% Coinsurance and Deductible	100% - No Coverage

Pharmacy	In-Network Member Financial Responsibility*	Out-of-Network Member Financial Responsibility
Tier 1 (Preferred Generic)	$20 Copayment No Deductible	100% - No Coverage
Tier 2 (Preferred Brand)	$40 Copayment No Deductible	100% - No Coverage
Tier 3 (Non-Preferred Generic and Non-Preferred Brand)	$80 Copayment and Deductible	100% - No Coverage

Tier 4 (Specialty Drugs)	$350 Copayment and Deductible	100% - No Coverage
Preventive Drugs	$0	100% - No Coverage

*Specialty Drugs must be filled at an MHP Community Preferred Specialty Pharmacy.