



HEALTH PLAN COMMUNITY

2023 PRODUCTS AT A GLANCE
INDIVIDUAL, SMALL, AND LARGE GROUP

This summary is intended only to highlight the benefits provided by MHP Community and should not be relied upon to fully determine coverage. This health plan may not cover all health care expenses. Please refer to the MHP Community Certificate of Coverage for a complete listing of covered services, limitations, and exclusions, and a description of all the terms and conditions of coverage. If this description conflicts in any way with the policy issued to the enrolling group, the policy will prevail. For answers to questions about information that appears in the summary, call Customer Service at 888-327-0671 option 3.



HEALTH PLAN COMMUNITY

2023 McLaren Health Plan (MHP) Individual HMO Plans

| | | | | | | Prescription Drugs | | | |
|---|--|--|---|-------------------------------|-------------------------------|--------------------|-----------------------|-----------------------|-------------------------------|
| Product Name | Deductible and Coinsurance | OOP | Office Visit | Urgent Care | Emergency Room | Generic | Preferred Brand | Non-Preferred Brand | Specialty |
| Gold 1400 | \$1,400 Individual \$2,800 Two or more 20% Coinsurance | \$8,000 Individual \$16,000 Two or more | \$30 Primary Care \$50 Specialist | \$60 | 30% after deductible | \$10 | \$60 | 50% after deductible | 50% after deductible |
| NEW IN 2023 Gold 1400 VCP (Virtual Care Plan) | \$1,400 Individual \$2,800 Two or more 20% Coinsurance | \$8,000 Individual \$16,000 Two or more | \$0 Virtual Care Visit \$30 Primary Care \$50 Specialist | \$60 | 30% after deductible | \$10 | \$60 | 50% after deductible | 50% after deductible |
| NEW IN 2023 Gold Standard | \$2,000 Individual \$4,000 Two or more 25% Coinsurance | \$8,700 Individual \$17,400 Two or more | \$30 Primary Care \$60 Specialist | \$45 | 25% after deductible | \$15 | \$30 | \$60 | \$250 |
| NEW IN 2023 McLaren Silver Exchange Rewards | Tier 1: \$2,000 Individual \$4000 Two or More Tier 2: \$8,250 Individual \$16,500 Two or More 0% Coinsurance | \$8,250 Individual \$16,500 Two or more | Covered 100% after deductible | Covered 100% after deductible | Covered 100% after deductible | \$10 | \$75 | 50% coinsurance | 50% coinsurance |
| Silver Exchange | \$3,800 Individual \$7,600 Two or more Rx Deductible: \$500 Coinsurance: Medical: 20%; Rx: 40% | \$8,550 Individual \$17,100 Two or more | \$30 Primary Care \$65 Specialist after deductible | \$75 | 20% after deductible | \$20 | \$75 | \$125 | 40% after \$500 Rx deductible |
| Silver Exchange VCP (Virtual Care Plan) | \$3,800 Individual \$7,600 Two or more; Rx Deductible: \$500 Coinsurance: Medical: 20% Rx: 40% | \$8,550 Individual \$17,100 Two or more | \$0 Virtual Care Visit \$30 Primary Care \$65 Specialist after deductible | \$75 | 20% after deductible | \$20 | \$75 | \$125 | 40% after \$500 Rx deductible |
| Silver 5000 | \$5,000 Individual \$10,000 Two or more 30% Coinsurance | \$8,350 Individual \$16,700 Two or more | \$40 Primary Care \$80 Specialist | \$60 | 30% after deductible | \$10 | \$75 | \$150 | 30% after deductible |
| New IN 2023 Silver Standard | \$5,800 Individual \$11,600 Two or more 40% Coinsurance | \$8,900 Individual \$17,800 Two or more | \$40 Primary Care \$80 Specialist | \$60 | 40% after deductible | \$20 | \$40 | \$80 after deductible | \$350 after deductible |
| *Bronze 6500 | \$6,500 Individual \$13,000 Two or more 50% Coinsurance | \$9,100 Individual \$18,200 Two or more | 50% after deductible | 50% after deductible | 50% after deductible | \$25 | \$75 after deductible | 50% after deductible | 50% after deductible |

Individual

2023 McLaren Health Plan (MHP) Individual HMO Plans

| | | | | | | Prescription Drugs | | | |
|---------------------------------------|---|--|--|-------------------------------|-------------------------------|-------------------------------|-----------------------|------------------------|------------------------|
| Product Name | Deductible and Coinsurance | OOP | Office Visit | Urgent Care | Emergency Room | Generic | Preferred Brand | Non-Preferred Brand | Specialty |
| *Bronze 6500 VCP (Virtual Care Plan) | \$6,500 Individual \$13,000 Two or more 50% Coinsurance | \$9,100 Individual \$18,200 Two or more | \$0 Virtual Care Visit 50% after deductible | 50% after deductible | 50% after deductible | \$25 | \$75 after deductible | 50% after deductible | 50% after deductible |
| Expanded Bronze Standard | \$7,500 Individual \$15,000 Two or more 50% Coinsurance | \$9,000 Individual \$18,000 Two or more | \$50 Primary Care \$100 Specialist | \$75 | 50% after deductible | \$25 | \$50 after deductible | \$100 after deductible | \$500 after deductible |
| NEW IN 2023 Bronze Standard | \$9,100 Individual \$18,200 Two or more 0% Coinsurance | \$9,100 Individual \$18,200 Two or more | Covered 100% after deductible | Covered 100% after deductible | Covered 100% after deductible | Covered 100% after deductible | | | |

2023 McLaren Health Plan (MHP) Individual HSA Qualified HDHP On and Off Exchange

| | | | | | | Prescription Drugs | | | |
|---------------------|--|---|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------|---------------------|-----------|
| Product Name | Deductible and Coinsurance | OOP | Office Visit | Urgent Care | Emergency Room | Generic | Preferred Brand | Non-Preferred Brand | Specialty |
| Bronze Saver (HDHP) | \$7,100 Individual \$14,200 Two or more 0% Coinsurance | \$7,100 Individual, \$14,200 Two or more; (\$9,100 for an Individual in a Family) | Covered 100% after deductible | Covered 100% after deductible | Covered 100% after deductible | Covered 100% after deductible | | | |

2023 McLaren Health Plan (MHP) Individual Young Adult/Catastrophic On and Off Exchange

| | | | | | | Prescription Drugs | | | |
|---|--|--|---|-------------------------------|-------------------------------|-------------------------------|-----------------|---------------------|-----------|
| Product Name | Deductible and Coinsurance | OOP | Office Visit | Urgent Care | Emergency Room | Generic | Preferred Brand | Non-Preferred Brand | Specialty |
| Young Adult/ Catastrophic (30 years and under) | \$9,100 Individual \$18,200 Two or more 0% Coinsurance | \$9,100 Individual \$18,200 Two or more | No Charge for Visits 1-3; Covered 100% after deductible for all further visits | Covered 100% after deductible | Covered 100% after deductible | Covered 100% after deductible | | | |

* **Bronze 6500 & Bronze 6500 VCP - New Benefit. Outpatient Lab Services covered with a \$10 copay.**

Product Network Descriptions

Rewards Plans MHP Community Rewards Plans offer two networks of physicians to members; the larger Community Network and a Rewards Network which can reduce costs to members.

HMO Plans All other Individual MHP Community Plans use the Community Network of physicians.



HEALTH PLAN COMMUNITY

2023 McLaren Health Plan (MHP) Community HMO Products for Small Groups Off Exchange

| | | | | | | Prescription Drugs | | | |
|--|--|--|--|-----------------------|------------------------|--------------------|-----------------|---------------------|-----------------|
| Product Name | Deductible and Coinsurance | OOP | Office Visit | Urgent Care | Emergency Room | Generic | Preferred Brand | Non-Preferred Brand | Specialty |
| *Platinum Rewards | \$500 Individual \$1,000 Two or more 20% Coinsurance | \$3,000 Individual \$6,000 Two or more | \$30 Primary Care \$40 Specialist | \$60 | \$250 | \$20 | \$45 | \$75 | \$250 |
| *Platinum Rewards 1250 | \$1,250 Individual \$2,500 Two or more 20% Coinsurance | \$5,000 Individual \$10,000 Two or more | \$30 Primary Care \$40 Specialist | \$60 | \$250 | \$20 | \$45 | \$75 | \$250 |
| *Gold Rewards | \$4,000 Individual \$8,000 Two or more 25% Coinsurance | \$8,150 Individual \$16,300 Two or more | \$40 Primary Care \$75 Specialist | \$60 | \$100 after deductible | \$30 | \$50 | \$125 | \$275 |
| *Silver Rewards | \$9,100 Individual \$18,200 Two or more 0% Coinsurance | \$9,100 Individual \$18,200 Two or more | 100% after deductible | 100% after deductible | 100% after deductible | \$35 | \$125 | 50% Coinsurance | 50% Coinsurance |
| Platinum 750 | \$750 Individual \$1,500 Two or more 20% Coinsurance | \$2,500 Individual \$5,000 Two or more | \$20 Primary Care \$40 Specialist | \$65 | \$250 | \$20 | \$45 | \$75 | \$250 |
| Gold 1250 | \$1,250 Individual \$2,500 Two or more 20% Coinsurance | \$7,500 Individual \$15,000 Two or more | \$30 Primary Care \$60 Specialist | \$50 | \$250 | \$25 | \$50 | \$125 | \$275 |
| NEW PLAN IN 2023 Gold 1250 VCP (Virtual Care Plan) | \$1,250 Individual \$2,500 Two or more 20% Coinsurance | \$7,500 Individual \$15,000 Two or more | \$0 Virtual Care Visit \$30 Primary Care \$60 Specialist | \$50 | \$250 | \$25 | \$50 | \$125 | \$275 |
| Gold 2500 | \$2,500 Individual \$5,000 Two or more 20% Coinsurance | \$7,350 Individual \$14,700 Two or more | \$25 Primary Care \$50 Specialist | \$50 | \$250 | \$30 | \$65 | \$125 | \$275 |
| Silver 3500 | \$3,500 Individual \$7,000 Two or more 40% Coinsurance | \$8,750 Individual \$17,500 Two or more | \$45 Primary Care \$80 Specialist | \$60 | 40% after deductible | \$30 | \$90 | \$150 | \$300 |
| NEW PLAN IN 2023 Silver 3500 VCP (Virtual Care Plan) | \$3,500 Individual \$7,000 Two or more 40% Coinsurance | \$8,750 Individual \$17,500 Two or more | \$0 Virtual Care Visit \$45 Primary Care \$80 Specialist | \$60 | 40% after deductible | \$30 | \$90 | \$150 | \$300 |

| 2023 McLaren Health Plan (MHP) Community HMO Products for Small Groups Off Exchange | | | | | | | | | |
|---|---|---|---|----------------------------|----------------------------|----------------------------|-----------------------|-----------------------------------|-----------------------------------|
| | | | | | | Prescription Drugs | | | |
| Product Name | Deductible and Coinsurance | OOP | Office Visit | Urgent Care | Emergency Room | Generic | Preferred Brand | Non-Preferred Brand | Specialty |
| Silver 5000 | \$5,000 Individual \$10,000 Two or more 60% Coinsurance | \$9,100 Individual \$18,200 Two or more | \$50 Primary Care \$80 Specialist | \$60 | \$400 | \$30 | \$90 | \$150 | \$300 |
| Silver 5500 | \$5,500 Individual \$11,000 Two or more 30% Coinsurance | \$9,100 Individual \$18,200 Two or more | \$40 Primary Care \$60 Specialist | \$60 | \$400 after deductible | \$30 | \$90 | \$150 | \$300 |
| Bronze 6500-1 | \$6,500 Individual \$13,000 Two or more 50% Coinsurance | \$8,300 Individual \$16,600 Two or more | 50% after deductible | 50% after deductible | 50% after deductible | \$30 | \$100 | 50% after deductible Max \$250 | 50% after deductible Max \$350 |
| Bronze 6500-2 | \$6,500 Individual \$13,000 Two or more 50% Coinsurance | \$8,300 Individual \$16,600 Two or more | \$65 Primary Care 50% after deductible Specialist | 50% after deductible | 50% after deductible | \$30 | \$100 | 50% after deductible Max \$250 | 50% after deductible Max \$350 |
| 2023 McLaren Health Plan (MHP) Community HMO Products for Small Groups HSA Off the Exchange | | | | | | | | | |
| HDHP HSA Gold 1750 | \$1,750 Individual \$3,500 Two or more 20% Coinsurance | \$3,000 Individual, \$6,000 Two or more | 20% after deductible | 20% after deductible | 20% after deductible | \$25 after deductible | \$75 after deductible | \$100 after deductible | 20% after deductible Max \$300 |
| HDHP HSA Silver 3000 | \$3,000 Individual \$6,000 Two or more 30% Coinsurance | \$6,000 Individual \$12,000 Two or more (\$9,100 for an Individual within a Family) | 30% after deductible | 30% after deductible | 30% after deductible | \$35 after deductible | \$85 after deductible | \$125 after deductible | 30% after deductible Max \$350 |
| HDHP HSA Bronze 6900 | \$6,900 Individual \$13,800 Two or more 0% Coinsurance | \$6,900 Individual \$13,800 Two or more (\$9,100 for an Individual within a Family) | No charge after deductible | No charge after deductible | No charge after deductible | No charge after deductible | | | |
| 2023 McLaren Health Plan (MHP) Community HMO Select Products for Small Groups Off Exchange | | | | | | | | | |
| Gold 2500 Select | \$2,500 Individual \$5,000 Family 20% Coinsurance | \$7,350 Individual, \$14,700 Family | \$25 Primary Care \$50 Specialist | \$50 | \$250 | \$30 | \$65 | \$125 | \$275 |
| Silver 5000 Select | \$5,000 Individual \$10,000 Family 60% Coinsurance | \$9,100 Individual \$18,200 Family | \$50 Primary Care \$80 Specialist | \$60 | \$400 | \$30 | \$90 | \$150 | \$300 |

Product Network Descriptions

Rewards Plans* MHP Community Rewards Plans offer two networks of physicians to members; the larger Community Network and a Rewards Network which can reduce costs to members.

HMO Plans All other Small Group HMO plans use the MHP Community Plans use the Community Network of physicians.

Community Small Group Plans



HEALTH PLAN COMMUNITY

2023 McLaren Health Plan (MHP) Community Point of Service Products for Large Groups

| Product Name | Product Information | Deductible and Coinsurance | Office Visit | Urgent Care | Emergency Room | Prescription Drugs |
|-----------------------|---|---|--|--|--|--|
| Point of Service Plan | The MHP Point of Service Plans utilize the Community Network of physicians. The Point of Service plans are customized for each large group and provide Out of Network Access. | Deductibles range from \$0 to \$5,000 Individual, \$0 to \$10,000 Family. Coinsurance ranges from 70% to 100% | Primary Care Office Visit Copays range from \$10 to \$50; Specialist Office Visit Copays range from \$40 to \$80 | Urgent Care Copays range from \$20 to \$75 | Emergency Room Copays range from \$50 to \$300 | A variety of prescription drug riders are available. |

2023 McLaren Health Plan (MHP) Community HMO Products for Large Groups

| Product Name | Product Information | Deductible and Coinsurance | Office Visit | Urgent Care | Emergency Room | Prescription Drugs |
|--------------|--|---|---|--|--|--|
| HMO | The MHP HMO Plans utilize the Community Network of physicians. | Deductibles range from \$0 to \$5,000 Individual, \$0 to \$10,000 Family. Coinsurance ranges from 70% to 100% | Office Visit Copays range from \$10 to \$50 | Urgent Care Copays range from \$25 to \$75 | Emergency Room Copays range from \$50 to \$300 | A variety of prescription drug riders are available. |

New for 2023: Additional options for deductible, max out of pocket, a 5 tier prescription drug option, and a \$0 virtual visit rider.

2023 McLaren Health Plan (MHP) Community High Deductible Health Plans for Large Groups

Product Information - The MHP HMO High Deductible Health Plans utilize the Community Network of physicians. These plans are HSA (Health Savings Account) compatible plans.

McLaren Health Plan offers qualified High Deductible Health Plans on the HMO or Point-of-Service (POS) platform. We offer a wide variety of deductible and coinsurance options.

New for 2023, we are now offering both Embedded and Aggregate HDHP options. Embedded HDHP options are available on plans with a \$3000 deductible or higher.