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McLaren Medicare

2025 MAPD Product First Look

V2 826



About McLaren Health Plan

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- Government programs - Individual, Medicare and Medicaid products
- Contracted with top health care systems in Michigan
- Based in Flint, MI
- Medicare service area includes 61 counties in Michigan
- More than 85,000 providers and growing
- Subsidiary of McLaren Health Care Corporation, the third largest integrated health system in Michigan



McLaren Medicare Service Area

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McLaren Medicare Approved Service Area 2025

- Serving 61 counties in the Michigan's lower peninsula
- More than 85,000 providers and growing
 - 11,000+ PCP's
 - 64,500+ Specialists
 - 185 Hospitals
 - 9,100+ Ancillary Providers (*DME, Lab, Radiology, PT*)



Key
Approved Areas
Non-Approved Areas

Rev.10/24

McLaren Medicare Providers*

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*And more

McLaren Medicare

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Part C Benefit	McLaren Inspire (HMO) H6322-001	McLaren Inspire Plus (HMO) H6322-002	McLaren Inspire Flex (HMO-POS) *H6322-003-01	McLaren Inspire Flex (HMO-POS) **H6322-003-02
Monthly Premium	\$0	\$25	\$0	\$49
Maximum Annual Out of Pocket	\$4,200	\$3,500	\$3,800 INN \$10,000 INN/OUT	\$3,800 INN \$10,000 INN/OUT
Part C Deductible	\$0	\$0	\$0	\$0
Primary Care Office Visit	\$0	\$0	\$0	\$0
Specialist Office Visit	\$40	\$25	\$30	\$25
Inpatient Hospital Stay	\$275/day days 1-7 \$0/day days 8+	\$225/day days 1-7 \$0/day days 8+	\$200/day days 1-7 \$0/day days 8+	\$200/day days 1-7 \$0/day days 8+
Virtual Care - McLaren Care Now	\$0	\$0	\$0	\$0

Highlights

- No referral needed to see an in-network specialist
- **Six new counties** added for the \$0 premium Inspire Flex (003-01) plan
- Added OON MOOP to Inspire Flex Plan
- **LOWER** specialist copays
- **LOWER** inpatient per day copays
- No increase in our low MOOP
- \$0 Deductible on all plans
- Transportation on all plans

This plan is only available to people who reside in Bay, **Clare, Charlevoix, Cheboygan, Clinton, **Eaton**, Emmet, Genesee, Ingham, Lapeer, Macomb, Oakland, **Ogemaw**, **Sanilac**, **Shiawassee**, St. Clair and **Tuscola** counties.*

***This plan is only available to people who reside in Alcona, Allegan, Alpena, Antrim, Arenac, Barry, Benzie, Berrien, Branch Calhoun, Cass, Crawford, Gladwin, Grand Traverse, Gratiot, Hillsdale, Huron, Ionia, Iosco, Jackson, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Livingston, Manistee, Mecosta, Midland, Missaukee, Montcalm, Montmorency, Newaygo, Osceola, Oscoda, Otsego, Ottawa, Presque Isle, Roscommon, Saginaw, Van Buren, Washtenaw, Wayne, and Wexford counties.*



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McLaren Medicare

Extra Benefits Not Included in Original Medicare



Vision - \$100 - \$225 annual allowance for frames and lenses



Hearing - \$0 exam - \$699/\$999 copay per hearing aid, one per ear every two years – Powered by TruHearing



Dental – preventive plus, \$1,500 annual benefit



OTC Allowance \$135- \$145 MAPD per quarter (no rollover)– Paid with Benefits Mastercard® Prepaid Card



Grocery and/or utilities \$50 per month (Inspire not included) – Paid with Benefits Mastercard® Prepaid Card (SSBCI Benefit only, member must qualify)



Fitness - \$100 - \$200 annual reimbursement – Paid with Benefits Mastercard® Prepaid Card



Personal Emergency Response System (PERS) – Covered at \$0 (Inspire not included)



Meals – post hospital \$0 for 2 weeks



Transportation – all plans

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McLaren Medicare

Part D (Rx), Dental & Optional Supplemental Dental



McLaren Medicare Prescription

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	McLaren Retail	McLaren Mail Order
Part D Deductible	None	
Tier 1 (preferred generics)		
1-month supply	\$0.00	Not Available
3-month supply	\$0.00	\$0.00
Tier 2 (generics)		
1-month supply	\$12.00	Not Available
3-month supply	\$36.00	\$27.00
Tier 3 (preferred brand)		
1-month supply	\$47.00	Not Available
3-month supply	\$141.00	\$105.75
Tier 4 (non-preferred brand)		
1-month supply	\$100.00	Not Available
3-month supply	\$300.00	\$225.00
Tier 5 (specialty drugs)		
1-month supply	33% all plans	
Tier 6 (select care drugs)		
1-month supply	\$0.00	Not Available
3-month supply	\$0.00	\$0.00
Part D Insulins		
1-month supply	Tier 2 \$10 Tier 3 \$35	Not Available
3-month supply	Tier 2 \$30 Tier 3 \$105	Tier 2 \$23 Tier 3 \$79

Part D Highlights

- \$0 deductible on all tiers
- \$0 copay on Tiers 1 & 6
- Powered by [MedImpact](#)

McLaren Medicare MSB Dental

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McLaren Medicare - Dental Benefits		MSB
	Services	Network: PPO and Premier
Diagnostic	Oral Exams	100%
	Bitewing Radiographs	100%
	Full-Mouth Series Xray/Panoramic Film	100%
	Additional Tests & Examinations	Not covered
Preventive	Dental Prophylaxis	100%
	Fluoride Treatment	100%
Restorative	Amalgams	50%
	Resin Based Composites	50%
	Onlays and Crowns	Not covered
	Crown Repairs	50%
Periodontics	Perio Maintenance	100%
	Perio Non-Surgical Procedures	50%
Prosthodontics, removeable	Dentures & Denture Relines/Repairs	Not covered
Oral & Maxillofacial Surgery	Simple Extractions	50%
	Brush Biopsy	100%
Adjunctive General Services	Emergency Palliative Treatment	100%
Deductible	<i>(per person total per calendar year)</i>	\$0
Maximum Plan Payment	<i>(per person total per calendar year on all services)</i>	\$1,500

Note: The coinsurance amounts are what the plan pays.



McLaren Medicare Optional Dental Buy Up

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McLaren Medicare - Optional Dental Buy Up		OSB 1 100/50/25	OSB 2 100/80/50
		\$23.00 per month	\$41.00 per month
	Services	Network: PPO and Premier	Network: PPO and Premier
Restorative	Onlays and Crowns	25%	50%
Endodontics	Endodontics (Root Canals)	50%	80%
Periodontics	Perio Surgical Procedures	50%	80%
Prosthodontics, removeable	Dentures	25%	50%
	Denture Relines/Repairs	50%	80%
Implant Services	Implant Services	25%	50%
	Implant Repairs	50%	80%
Prosthodontics, fixed	Bridges	25%	50%
	Bridge Repairs	50%	80%
Oral & Maxillofacial Surgery	Surgical Extractions/Oral Surgery	50%	80%
Adjunctive General Services	Occlusal Guards/Occlusal Adjustments	50%	80%
	Anesthesia	50%	80%
Deductible		\$0	\$0
Maximum Plan Payment	<i>(per person total per calendar year on all services)</i>	\$1,000	\$1,500

Note: The coinsurance amounts are what the plan pays.

Optional Dental Coverage

We are partnering with Delta Dental to provide members with the option to purchase additional coverage to supplement the dental benefits provided in the McLaren Medicare MAPD plans

- There is no deductible for either plan
- No waiting period
- Delta PPO & Premier Providers



MEDICARE

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McLaren Medicare Enrollment Platform



jessie.weber Home Agent Portal Saved Applications Admin Portal Agent Credit URL Log Off

- Health Profile
- 1 ZIP Code
- 2 Blue Button
- 3 My Drugs
- 4 My Doctor
- 5 Our Plans

Explore Plans

Enter your ZIP Code below to find Medicare plans and review rates.

Your ZIP Code [Help Me Choose](#) [Go To Plans](#)



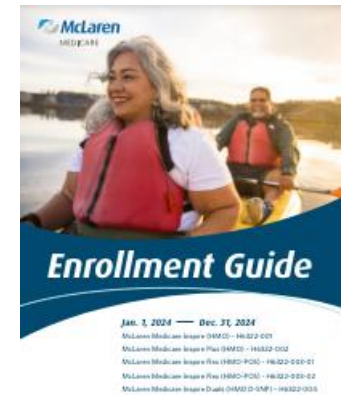
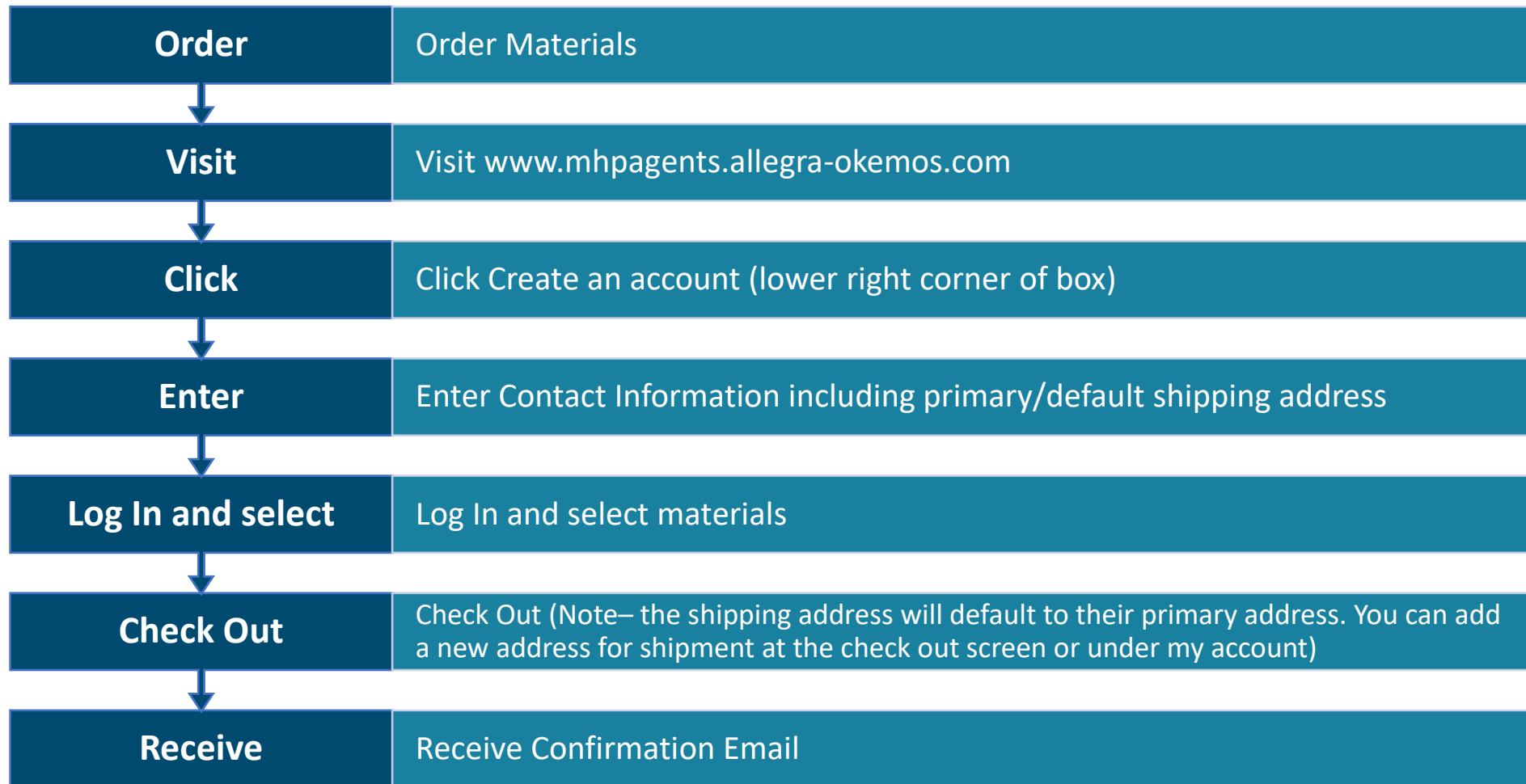
McLaren Medicare Commissions

Medicare Advantage

	All Effective Dates
Initial Enrollment (New to MA) Paid on or before last business day of the full month following member enrollment ⁽¹⁾⁽³⁾	\$626
Renewal ⁽²⁾ Paid annually in a lump sum payment	\$313

Sales and Marketing Materials

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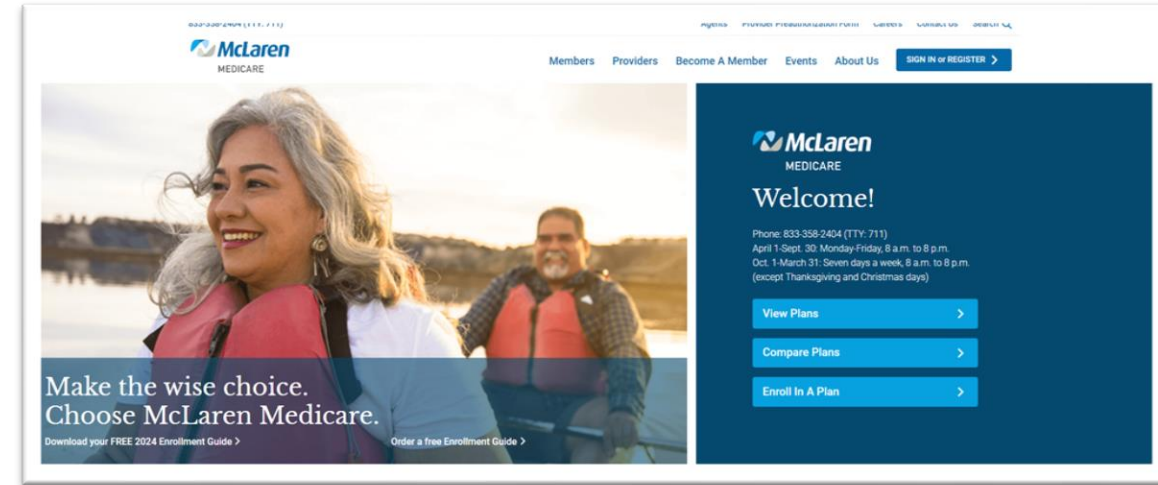
Online Tools

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Information at your Fingertips

- [Website](#)
- [Compare Medicare Plans](#)
- [Provider Search](#)
- [Provider/Pharmacy Directory](#)
- [Part D Formulary](#)
- [Dental Network](#)
- [Member Documents and Forms: EOC, SB, etc.*](#)

*EOC – Evidence Of Coverage; SB – Summary of Benefits
EOB – Explanation of Benefits not found on site



Contact Information

Your Team

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- Get appointed with McLaren
- Application issues
- General questions
- Commission Inquiry
- Agent Helpline:
(888) 327-0671, option 3

McLaren Member Services

(833) 358-2404

April 1 – September 30: Mon. – Fri. 8 a.m. to 8 p.m.

October 1 – March 31: 7 days a week, 8 a.m. to 8 p.m.

(Except Thanksgiving and Christmas days)



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Thank you!

