

McLaren Individual & Medicare Supplement Plans 2027

About Us

- Based in Flint, Michigan, McLaren Health Plan was founded in 1998
- Individual, Medicare and Medicaid Products
- Serving members in 60 counties in Michigan's lower peninsula
- Contracted with top health care systems in Michigan
- Expansive provider network
- Subsidiary of McLaren Health Care Corporation, one of the largest integrated health systems in Michigan

Reasons McLaren Health Plan is a great choice!



- We are a Michigan-based company
- When you call us, you are speaking to someone right here in Michigan!
- Smaller plan – means high touch, personal experience for members!
- Dedicated agent support team – means great service for you!
- Expansive and continually growing provider network!
- Highly responsive Customer Service team!
- Competitive plan offerings and pricing for 2027

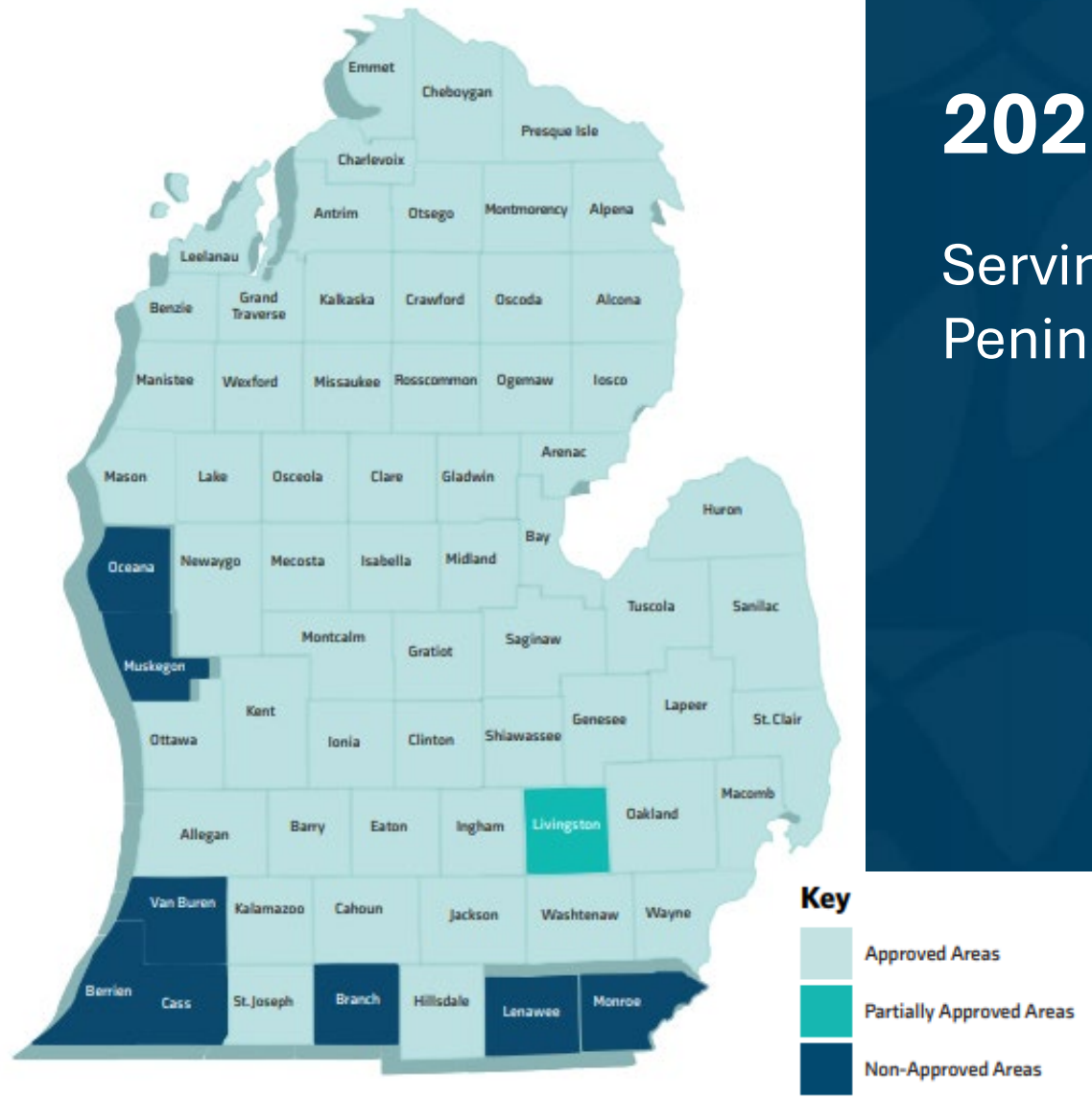
Most Favorable Rating Areas - 2027

The below rating areas are what we refer to as our “sweet spot” for having the most competitive rates for our plans.

Rating Area	General Area	Counties
7	Greater Lansing	Ingham, Eaton, Clinton
5	Greater Flint	Genesee, Lapeer, Shiawassee
3	St. Clair	St. Clair

2027 Approved Service Area

Serving 60 Counties in Michigan's Lower Peninsula



McLaren Health Plan Providers*



**Always check the provider directory online for the most updated information!*

And more!

2027 Individual Plan Benefit Highlights

PLAN	DEDUCTIBLE AND COINSURANCE	OUT OF POCKET MAX	OFFICE VISIT	URGENT CARE	EMERGENCY ROOM	GENERIC	PREFERRED BRAND	NON-PREFERRED BRAND	SPECIALTY
MHP GOLD	\$2,100 INDIVIDUAL \$4,200 FAMILY 20% COINSURANCE	\$8,000 INDIVIDUAL \$16,000 FAMILY	\$30 PRIMARY CARE \$60 SPECIALIST	\$75	\$300	\$10	\$75	50% AFTER DEDUCTIBLE	50% AFTER DEDUCTIBLE
MHP GOLD STANDARD	\$2,500 INDIVIDUAL \$5,000 FAMILY 25% COINSURANCE	\$8,600 INDIVIDUAL \$17,200 FAMILY	\$30 PRIMARY CARE \$60 SPECIALIST	\$45	25% AFTER DEDUCTIBLE	\$15	\$30	\$60	\$250
MHP SILVER EXCHANGE REWARDS*	REWARDS: \$2,000/\$4,000 IN-NETWORK: \$8,000/\$16,000 REWARDS: 0% COINSURANCE IN-NETWORK: 50% COINSURANCE	\$9,000 INDIVIDUAL \$18,000 FAMILY	REWARDS: 100% AFTER DEDUCTIBLE IN-NETWORK: 50% AFTER DEDUCTIBLE	REWARDS: 100% AFTER DEDUCTIBLE IN-NETWORK: 50% AFTER DEDUCTIBLE	REWARDS: 100% AFTER DEDUCTIBLE IN-NETWORK: 50% AFTER DEDUCTIBLE	\$10	\$85	50% AFTER DEDUCTIBLE	50% AFTER DEDUCTIBLE
MHP SILVER EXCHANGE	\$4,250 INDIVIDUAL \$8,500 FAMILY 20% COINSURANCE	\$10,150 INDIVIDUAL \$20,300 FAMILY	\$30 PRIMARY CARE \$75 SPECIALIST	\$75	20% AFTER DEDUCTIBLE	\$20	\$75	\$175 AFTER DEDUCTIBLE	50% AFTER DEDUCTIBLE
MHP SILVER STANDARD	\$6,400 INDIVIDUAL \$12,800 FAMILY 40% COINSURANCE	\$10,300 INDIVIDUAL \$20,600 FAMILY	\$40 PRIMARY CARE \$80 SPECIALIST	\$60	40% AFTER DEDUCTIBLE	\$20	\$40	\$80 AFTER DEDUCTIBLE	\$350 AFTER DEDUCTIBLE
MHP BRONZE	\$8,250 INDIVIDUAL \$16,500 FAMILY 50% COINSURANCE	\$10,150 INDIVIDUAL \$20,300 FAMILY	50% AFTER DEDUCTIBLE	50% AFTER DEDUCTIBLE	50% AFTER DEDUCTIBLE	\$20	\$100 AFTER DEDUCTIBLE	50% AFTER DEDUCTIBLE	50% AFTER DEDUCTIBLE
MHP EXPANDED BRONZE STANDARD	\$7,500 INDIVIDUAL \$15,000 FAMILY 50% COINSURANCE	\$12,000 INDIVIDUAL \$24,000 FAMILY	\$50 PRIMARY CARE \$100 SPECIALIST	\$75	50% AFTER DEDUCTIBLE	\$25	\$50 AFTER DEDUCTIBLE	\$100 AFTER DEDUCTIBLE	\$500 AFTER DEDUCTIBLE
MHP BRONZE SAVER (HDHP) EXPANDED	\$8,500 INDIVIDUAL \$17,000 FAMILY 0% COINSURANCE	\$8,500 INDIVIDUAL \$17,000 FAMILY	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE
MHP YOUNG ADULT/CATASTROPHIC (30 YRS AND UNDER)	\$12,000 INDIVIDUAL \$24,000 FAMILY 0% COINSURANCE	\$12,000 INDIVIDUAL \$24,000 FAMILY	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	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE

*Rewards Plans - MHP Community Rewards Plans offer two networks of providers, the Community Network and a Rewards Network. The Rewards Network can reduce deductible expenses to members.



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Additional Plan Information

- Rewards Plan – The MHP Community Silver Rewards Plan offers two networks of providers, the Community Network and a Rewards Network.
- The Rewards Network can reduce deductible expenses to members.
- Virtual Care through **McLaren Now** — Because we know minor injuries and illnesses don't always happen during business hours, you can avoid long wait times by using the McLaren Now app.
- Providers are available to you anytime, anywhere — 24/7/365
- Additional benefits include:
 - Birth control coverage
 - Breastfeeding support and supplies including double electric breast pump and breast milk storage supplies
 - Tobacco Cessation Treatment
 - Medical management programs (for specific needs like weight management, back pain, and diabetes)

McLaren Health Plan 2027 Medicare Supplement Plans

McLaren Medicare Supplement

McLaren also offers Medicare Supplement Plans

- No service area restriction, available to anyone residing in the state of Michigan
- No network restrictions. Ability to use any provider who accepts Medicare
- Guaranteed Issue upon becoming eligible for Medicare A&B
- McLaren Medicare Supplement rates adjust annually in April
- Family Discount Available
- MHP offers Medicare supplement options for Plans A, C, D, F, F-HD, G, G-HD or N. Note: Plans C, F, and HD-F are only available to those eligible for Medicare prior to Jan. 1, 2020 and may be subject to underwriting.
- For more information, please visit our website <https://www.mclarenhealthplan.org/mclaren-health-plan/medicare-supplement>

McLaren Health Plan 2027 Agent Tools & Contacts

McLaren Enrollment Platform

Enrolling Individual members using the MHP enrollment platform is easy!

- 1) Get your login credentials
- 2) Go to enroll.mclaren.org
- 3) Login to the MHP individual plan enrollment tool powered by HealthSherpa.
- 4) Utilize the script provided to guide the member through the enrollment process

Online Tools



Information at your Fingertips

- [MHP Individual Plan Information](#)
- [Plan Brochure](#)
- [Hospital Network](#)
- [Service Area Map](#)
- [Find a Provider](#)
- [Certificate of Coverage](#)

Sales & Marketing Materials

Order your supply of 2027 Materials and have them shipped directly to you!

Order	Order Materials
Visit	Visit www.mhpagents.allegra-okemos.com
Click	Click Create an account (lower right corner of box)
Enter	Enter Contact Information including primary/default shipping address
Log In and select	Log In and select materials
Check Out	Check Out (Note– the shipping address will default to your primary address. You can add a new address for shipment at the check out screen or under “My Account”)
Receive	Receive Confirmation Email



McLaren Health Plan Commissions - 2027

Individual

Agents must complete annual FFM certification and maintain valid Michigan producer's license to be eligible for payment on exchange plans.

	New Business	Renewal
Individual	5%	2%

Medicare Supplement

	Years 1 – 3 (Monthly)	Years 4+ (Monthly)
Guarantee Issue	\$35	\$20
Tier 1	\$35	\$20
Tier 2	\$30	\$15
Tier 3	\$30	\$15
Under 65	\$0	\$0

Getting Appointed With McLaren Health Plan

Not appointed with McLaren Health Plan? Appointing is easy!



- To get started, click on the QR Code or link below:
- You'll need your:
 - Valid Resident Producer (or Non-Resident Producer) License
 - E & O Coverage \$1,000,000
 - AHIP, Pinpoint, Miramar. or NABIP Certificate (If Appointing for Medicare Advantage too)

<https://mclarenhealthcare.my.site.com/agentportal/s/appointment-application>



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Contact Information - Your Team

MHPagentservices@mclaren.org

or call us at:

1-888-327-0671, Option 3

- **Get appointed with McLaren**
- **Application issues**
- **General questions**
- **Commission inquiry**

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Questions?

Thank you!!