

**We have a
plan to keep
you healthy.**



Your Extended Family.





Access. Quality. Commitment.

With the new Health Insurance Marketplace, you have a choice. Molina Healthcare is the answer.

Here is why you should join our extended family.

EXPERIENCE YOU CAN TRUST We have more than 30 years of experience caring for individuals and their families. This includes providing health insurance in 10 states for more than 1.8 million members.

FLEXIBILITY YOU WANT Because we offer care through Medicare, Medicaid and the Health Insurance Marketplace, we can cover each member in your family. This makes it convenient and easy for you and your family.

A COMMITMENT TO YOUR COMMUNITY We provide health education, programs and services to create a healthier community.

About Molina Healthcare.

Our company was created more than 30 years ago by Dr. C. David Molina. Dr. Molina was an emergency room doctor who believed that everyone should have access to high-quality care. Today, we provide medical services through Medicaid, Medicare and the Health Insurance Marketplace. Because we treat our members like family, we make sure they get the care they need, close to home.

About the Health Insurance Marketplace.

The Marketplace offers access to health care for everyone. Whether you have had health insurance before or not. Whether you are an individual or have a large family. Whether you are sick or healthy. No matter what, you now have access to affordable Molina Healthcare insurance through the Marketplace.

Call us for more information: (888) 560-2025

MolinaHealthcare.com

Molina offers a variety of plans to fit your needs.

Molina Healthcare plans are designed to meet your family's unique needs and budget. Talk to family members and friends you trust before you make a decision.

	VALUE	MONTHLY PREMIUMS	CO-PAYMENTS	MAY BE IDEAL FOR:
SILVER	Best	Lower	Lower	Members who want low monthly premiums and co-payment costs.
GOLD	Better	Higher	Moderate	Higher income members who can afford moderate monthly premiums and co-payments.

This is a plan overview. For complete details, see our 2014 Benefits At-A-Glance insert in this brochure.




All of our plans meet the standards of the Affordable Care Act. Each plan includes these essential health benefits:

- Regular office visits
- Lab and radiology testing
- Mental health and drug abuse services
- Emergency services
- Prescription drug coverage
- Hospital care
- Maternity and newborn care
- Help recovering from injury
- Free preventive and wellness services
- Pediatric services, including vision care

Coverage that goes beyond the doctor's office.

We know every member has different needs. That's why we offer more than just access to doctors.

We offer a wide range of services for our members, such as:

 <p>24-HOUR NURSE ADVICE LINE Call the line, anytime. Our nurses are ready to answer your medical questions.</p>	 <p>PERSONAL CARE MANAGEMENT Our skilled health care staff is here to help you with your chronic medical issues like asthma, diabetes and high blood pressure so you can live a healthier life.</p>
 <p>RIDES TO YOUR MEDICAL APPOINTMENTS We make it easier for you to get to your appointment. We offer our Silver plan members up to 4 low-cost rides per month.</p>	 <p>ONLINE MEMBER SERVICES Change your address, phone number, even your primary care doctor. You can also sign up to receive alerts and appointment reminders. It's all at MyMolina.com, 24 hours a day.</p>
 <p>PREGNANCY PROGRAM You have a friend at every stage of pregnancy. With our Motherhood Matters® program, we're here to support you and your baby's health.</p>	 <p>DEDICATED CUSTOMER SUPPORT Our friendly staff speaks several different languages. We're here to answer your questions from 8:00 a.m. to 5:00 p.m., Monday through Friday.</p>
 <p>QUALITY HEALTH AND WELLNESS PROGRAMS Have an important health screening coming up? We'll remind you. Need help scheduling an appointment or getting there? We can help. We'll also let you know about health events in your area and put you in touch with the right people for social services like counseling and housing assistance.</p>	

2014 Benefits At-A-Glance



	Silver MST-100	Silver MST-150	Silver MST-200	Silver MST-250	Gold MGT-001
FEATURES¹					
Annual Deductible (individual/family)	N/A				
Prescription Drug Deductible (individual/family)	N/A				
Annual Out-of-Pocket Maximum (individual/family)	\$2,250/\$4,500	\$2,250/\$4,500	\$5,200/\$10,400	\$6,350/\$12,700	\$6,350/\$12,700
BENEFITS					
Office Visits²					
Preventive Care	No Charge				
Prenatal Visits					
Well-child Visits					
Family Planning					
Primary Care	\$0 co-pay	\$15 co-pay	\$25 co-pay	\$30 co-pay	\$20 co-pay
Specialty Care	\$10 co-pay	\$40 co-pay	\$75 co-pay	\$75 co-pay	\$55 co-pay
Other Practitioner Care	\$10 co-pay	\$40 co-pay	\$75 co-pay	\$75 co-pay	\$55 co-pay
Habilitative Care	10% coinsurance	25% coinsurance	35% coinsurance	40% coinsurance	20% coinsurance
Rehabilitative Care	10% coinsurance	25% coinsurance	35% coinsurance	40% coinsurance	20% coinsurance
Mental Health Services	\$10 co-pay	\$40 co-pay	\$75 co-pay	\$75 co-pay	\$55 co-pay
Substance Abuse Services	\$10 co-pay	\$40 co-pay	\$75 co-pay	\$75 co-pay	\$55 co-pay
Emergency and Urgent Care					
Emergency Room ⁴	\$100 co-pay	\$150 co-pay	\$500 co-pay	\$500 co-pay	\$350 co-pay
Urgent Care	\$15 co-pay	\$30 co-pay	\$60 co-pay	\$75 co-pay	\$60 co-pay
Pediatric Vision Services⁵					
Vision Exam	No Charge				
Glasses					
Contacts					
Prescription Drugs					
Formulary Generic Drugs	\$3 co-pay	\$10 co-pay	\$30 co-pay	\$30 co-pay	\$20 co-pay
Formulary Preferred Brand Drugs	\$8 co-pay	\$20 co-pay	\$65 co-pay	\$65 co-pay	\$55 co-pay
Formulary Non Preferred Brand Drugs	10% coinsurance	25% coinsurance	35% coinsurance	40% coinsurance	20% coinsurance
Specialty Drugs	10% coinsurance	25% coinsurance	35% coinsurance	40% coinsurance	20% coinsurance
Outpatient Hospital / Facility Services					
Laboratory Services	\$0 co-pay	\$15 co-pay	\$25 co-pay	\$30 co-pay	\$20 co-pay
Radiology Services	\$10 co-pay	\$40 co-pay	\$75 co-pay	\$75 co-pay	\$55 co-pay
Specialized Scanning Services (CT, MRI, PET Scans)	10% coinsurance	25% coinsurance	35% coinsurance	40% coinsurance	20% coinsurance
Medical/Surgical Services	10% coinsurance	25% coinsurance	35% coinsurance	40% coinsurance	20% coinsurance
Inpatient Hospital Services					
Medical/Surgical, Maternity Care, Mental Health, Substance Abuse, Skilled Nursing Facility	10% coinsurance	25% coinsurance	35% coinsurance	40% coinsurance	20% coinsurance
Hospice Care	0% coinsurance				
Transportation Assistance					
Emergency Transportation - Ambulance	\$100 co-pay per trip	\$150 co-pay per trip	\$500 co-pay per trip	\$500 co-pay per trip	\$350 co-pay per trip
Non-Emergency Medical Transportation to & from Medical Appointments ³	\$5 co-pay per round trip	\$10 co-pay per round trip	\$10 co-pay per round trip	\$10 co-pay per round trip	Not Covered
SUPPLEMENTAL BENEFITS					
24-Hour Nurse Advice Line	No Charge				
Weight control program					
Motherhood Matters®, mothers-to-be program					
Tobacco counseling, smoking cessation program					

1. Certain benefits require Prior Authorization prior to obtaining services.

2. Some Outpatient Professional Services not listed, are not Co-payment based and require a Coinsurance Cost Share

3. Non-Emergency Medical Transportation services are limited to four (4) round trips per month

4. This cost does not apply, if admitted directly to the hospital for inpatient services (refer to Inpatient Hospital Services, for applicable Cost sharing for you)

5. Applicable to Dependent Children through age 18



For more than 30 years, we've been a part of your community. Now we invite you to join our extended family.
Call us toll free at (888) 560-2025.



MolinaHealthcare.com

Product offered by Molina Healthcare of Texas, Inc., a wholly owned subsidiary of Molina Healthcare, Inc. This is a solicitation for insurance and an agent may contact you.