

Quality health care you deserve

NEW
lower rates!



MolinaMarketplace.com



Your Extended Family.

Health care made simple

Get a plan that's good for you and your budget

From preventive to emergency care, with Molina, you have more choices. And a great affordable plan.

Plus, based on your income, you might be able to get help paying for most of your plan, or even all of it.

We help you stay covered

We offer plans through Medicare, Medicaid and the Health Insurance Marketplace. So we can cover every member of your family. Through all the changes life throws your way.

About Molina

Ever since our founder, Dr. C. David Molina, opened his first clinic in 1980, it has been our mission to provide high-quality health care to those in need. We are committed to you and today, as always, we treat our members like family.

If you don't have health coverage, you might have to pay extra at tax time. In 2016, the penalty is either 2.5% of your income or \$695 per person, whichever is greater. Remember, you may be able to get help paying for health care. So enroll and avoid penalties.



Molina offers a variety of plans to fit your needs

Lower premiums often mean higher deductibles. But this is just an overview. For complete details, see the 2016 Benefits At-A-Glance in this brochure.

	Bronze	Silver	Gold
Monthly Premiums This is the amount you pay per month for your health plan.	Lowest	Lower	Higher
Copayments These are fixed amounts you pay to providers and facilities for services you receive.	Highest	Low to Moderate	Moderate
Deductibles This is the amount you must pay out of pocket before Molina helps pay for certain services.	Higher	Low to Moderate	Moderate
Services Subject to Deductible For Silver and Gold plans, the medical deductible applies only to Outpatient Facility and to Inpatient Services.	Most	Fewest	Fewest

All our plans cover:



Emergency services and urgent care



Mental health and substance abuse services



Skilled nursing facilities



FREE Preventive care and wellness services



Outpatient surgery



Prescription drugs



Regular office visits



Lab and radiology testing



Mail order pharmacy



Specialist office visits without a referral



Maternity services



Home health care

Coverage that goes beyond the doctors office:

- **FREE** 24-hour Nurse Advice
- **FREE** Pregnancy program
- **FREE** Personal care management
- **FREE** Online member services
- **FREE** Dedicated toll-free member support
- **FREE** Quality health and wellness programs
- **FREE** Translation services

Everything you need to stay healthy, close to home

Our hospitals, doctors and other providers are right in the neighborhood. With all the care you need to feel your best.

Choose Molina Healthcare.

(855) 540-1981

Molina Marketplace 2016 Benefits At-A-Glance

NEW
lower rates!

	Bronze	Silver 100	Silver 150	Silver 200	Silver 250	Gold
Features (Individual/Family)						
Annual Medical Deductible	\$5,000/\$10,000 ²	\$0	\$450/\$900 ¹	\$2,000/\$4,000 ¹	\$2,000/\$4,000 ¹	\$500/\$1,000 ¹
Annual Prescription Drug Deductible	Included in Medical deductible	\$0	\$0	\$0	\$200/\$400 ³	\$0
Annual Out-of-Pocket Max	\$6,850/\$13,700	\$1,500/\$3,000	\$2,250/\$4,500	\$5,450/\$10,900	\$6,850/\$13,700	\$6,850/\$13,700

Benefits^{4,5}						
Emergency Room ⁶	\$300 △	\$100	\$150	\$300	\$300	\$250
Urgent Care	\$75 △	\$15	\$30	\$60	\$75	\$60
PCP Office Visit	\$25 △	No Charge	\$10	\$20	\$20	\$15
Mental Health Services, Outpatient	\$25 △	No Charge	\$10	\$20	\$20	\$15
Substance Abuse Services, Outpatient	\$25 △	No Charge	\$10	\$20	\$20	\$15
Specialist Office Visit	\$75 △	\$10	\$30	\$55	\$55	\$35
Habilitative Services	40% △	10%	20%	30%	30%	20%
Rehabilitative Services	40% △	10%	20%	30%	30%	20%
Outpatient Surgery	40% △	10%	20% △	30% △	30% △	20% △
X-rays	\$75 △	\$10	\$30	\$55	\$55	\$35
Lab Tests	\$30 △	\$10	\$10	\$35	\$35	\$15
Inpatient Hospital Services	40% △	10%	20% △	30% △	30% △	20% △
Maternity Care	40% △	10%	20% △	30% △	30% △	20% △
Tier-1 Generic Drugs	\$15	\$2	\$5	\$10	\$10	\$15
Tier-2 Preferred Brand Drugs	\$65 △	\$15	\$30	\$55	\$55	\$50
Tier-3 Non-Preferred Brand Drugs	40% △	10%	20%	30%	30% △	20%
Tier-4 Specialty (Oral & Injectable) Drugs	40% △	10%	20%	30%	30% △	20%

○ copay ● coinsurance △ deductible applies

Benefits at No Cost to You

 Preventive Care Services

 Tier-5 Preventive Drugs

 Hospice

 Family Planning (including birth control)

 Child Vision Exam (refraction)

 Child Eyeglasses (lenses and frames)

 Child Contact Lenses (instead of glasses)

¹ Applies only to Outpatient Hospital / Facility and Inpatient Hospital / Facility Services

² Combined Medical and Pharmacy Deductible (Waived for Preventive Care, Preventive Drugs and Generic Drugs)

³ Applies only to Non-Preferred Brand Name Drugs and Specialty Drugs

⁴ Deductible does not apply unless indicated

⁵ Certain benefits require Prior Authorization prior to obtaining services

⁶ This cost is waived if admitted directly to the hospital for Inpatient Services (refer to Inpatient Hospital Services for applicable Cost sharing information)

This "2016 Benefits At-A-Glance" is intended to be a summary of covered benefits that lists some features of our plan. It does not list or describe all benefits covered under a specific product or every limitation or exclusion. Please consult the Molina Healthcare of Michigan, Inc. Agreement and Individual Certificate of Coverage for a detailed description of benefits, exclusions, and limitations.



Your Extended Family.

Getting the care you need

Molina Healthcare has an extensive network of primary care providers, specialists and facilities available to you as a member. To view the network and provider's contact information, please visit the provider online directory at MolinaMarketplace.com or call (855) 540-1981.

If you are away from Molina Healthcare's service area and need emergency care, go to the nearest emergency room.

Authorization Process

Most services are available to you without prior authorization. However, some services do require prior authorization. For a list of covered services that do and do not require prior authorization, please visit MolinaMarketplace.com or call (855) 540-1981.

Pharmacy

We cover prescription generic and brand name drugs, and specialty (oral and injectable) drugs when such prescription drugs are on the Formulary and obtained through Molina's contracted pharmacies. We also offer Mail Order for many drugs on the Formulary, please refer to your Certificate for more detail.

You can also view our Drug Formulary and Mail Order information at MolinaMarketplace.com or call us at (855) 540-1981.

Your Privacy

Your privacy is important to us. We respect and protect your privacy. Molina uses and shares your information to provide you with health benefits. Molina wants to let you know how your information is used or shared.

Why does Molina use or share your Protected Health Information (PHI)?

- To provide for your treatment
- To pay for your health care
- To review the quality of the care you get
- To tell you about your choices for care
- To run our health plan
- To share PHI as required or permitted by law

If you become a Molina Healthcare Member, you will receive Molina Healthcare's full Notice of Privacy Practices. Our Notice of Privacy Practices is also available on our website at MolinaMarketplace.com.

When does Molina need your written authorization (approval) to use or share your PHI?

Molina needs your written approval to use or share your PHI for purposes not listed above.

What are your privacy rights?

- To look at your PHI
- To get a copy of your PHI
- To amend your PHI
- To ask us to not use or share your PHI in certain ways
- To get a list of certain people or places we have shared your PHI with

How does Molina protect your PHI?

Molina protects your PHI in many ways across our health plan. This includes PHI in written word, spoken word, or in a computer. Below are some ways Molina Healthcare protects PHI, including race, ethnicity, and language data:

- Molina has policies and rules to protect PHI.
- Molina limits who may see PHI. Only Molina staff with a need to know PHI may use it.
- Molina staff is trained on how to protect and secure PHI.
- Molina staff must agree in writing to follow the rules and policies that protect and secure PHI.
- Molina secures PHI in our computers. PHI in our computers is kept private by using firewalls and passwords.

Non-Covered Benefits

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(855) 540-1981

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