

Taking care of kids, seniors and families for **over 30 years**

Molina Marketplace



MolinaHealthcare.com

Access. Quality. Commitment.



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

Health care has changed. Now you have more choices. And with Molina Healthcare, you can get 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 keep it simple

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 Dr. C. David Molina started our company over 30 years ago, we've been caring for children, families and people with disabilities. And today, we still treat all our members like family.

If you don't have health coverage, you might have to pay extra at tax time. In 2015, the penalty is 2% of your income or \$325 per person. 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 2015 Benefits at a Glance in this brochure.

	Monthly Premiums	Co-payments	Deductibles
SILVER	Lower	Lower	Lower
GOLD	Higher	Moderate	Moderate
BRONZE	Lowest	Highest	Higher

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.

All our plans cover:

- Free preventive care and wellness services
- Regular office visits
- Lab and radiology testing
- Mental health and substance abuse services
- Emergency services
- Prescription drugs
- Hospital care
- Maternity and newborn care
- Pediatric services, including vision care

Coverage that goes beyond the doctor's office

Besides access to great local doctors, we offer lots of extras to help you stay healthy.



FREE 24-hour Nurse Advice

Got a medical question? Give us a call day or night – our nurses are here for you whenever you need them



FREE Online member services

Change your doctor, order a new ID card, view member benefits and more. Find it all at MyMolina.com, 24 hours a day



FREE Pregnancy program

For the healthiest pregnancy, we give moms-to-be the support they need every step of the way



FREE Dedicated member support

We're here to answer your health care questions Monday to Friday, 8:00 a.m. – 5:00 p.m.



FREE Personal care management

Our skilled health care staff can connect you with counseling or housing, help schedule appointments and get a ride to them, and more



FREE Quality health and wellness programs

Get help managing asthma, diabetes, COPD, high blood pressure and other chronic issues for a higher quality of life

Choose Molina Healthcare. Call (855) 540-1847
or visit MolinaHealthcare.com/Marketplace today.

Molina Marketplace 2015 Benefits At-A-Glance

	Silver 100 Plan	Silver 150 Plan	Silver 200 Plan	Silver 250 Plan	Gold Plan	Bronze Choice Plan	Silver Choice 100 Plan	Silver Choice 150 Plan	Silver Choice 200 Plan	Silver Choice 250 Plan	Gold Choice Plan
FEATURES¹											
Annual Deductible (individual/family)	N/A					\$4,500/\$9,000⁵	\$0	\$250/\$500⁵	\$1,700/\$3,400⁵	\$2,000/\$4,000⁵	\$500/\$1,000⁵
Prescription Drug Deductible (individual/family)						N/A	\$0	\$0	\$0	\$200/\$400⁷	\$0
Annual Out-of-Pocket Maximum (individual/family)	\$2,250/\$4,500	\$2,250/\$4,500	\$5,200/\$10,400	\$6,600/\$13,200	\$6,600/\$13,200	\$6,600/\$13,200	\$2,250/\$4,500	\$2,250/\$4,500	\$5,200/\$10,400	\$6,600/\$13,200	\$6,600/\$13,200
BENEFITS²											
Emergency and Urgent Care											
Emergency Room⁴	\$100 co-pay	\$150 co-pay	\$500 co-pay	\$500 co-pay	\$300 co-pay	\$300 co-pay	\$100 co-pay	\$150 co-pay	\$250 co-pay	\$250 co-pay	\$250 co-pay
Urgent Care	\$15 co-pay	\$30 co-pay	\$60 co-pay	\$75 co-pay	\$60 co-pay	\$75 co-pay	\$15 co-pay	\$30 co-pay	\$60 co-pay	\$75 co-pay	\$60 co-pay
Office Visits²											
Preventive Care	No Charge					No Charge					
Prenatal Visit											
Well-child Visit											
Family Planning											
Primary Care	\$0 co-pay	\$15 co-pay	\$25 co-pay	\$30 co-pay	\$20 co-pay	\$25 co-pay	\$0 co-pay	\$10 co-pay	\$25 co-pay	\$25 co-pay	\$15 co-pay
Specialty Care	\$10 co-pay	\$40 co-pay	\$75 co-pay	\$75 co-pay	\$55 co-pay	\$75 co-pay	\$10 co-pay	\$30 co-pay	\$55 co-pay	\$55 co-pay	\$35 co-pay
Other Practitioner Care	\$10 co-pay	\$40 co-pay	\$75 co-pay	\$75 co-pay	\$55 co-pay	\$75 co-pay	\$10 co-pay	\$30 co-pay	\$55 co-pay	\$55 co-pay	\$35 co-pay
Habilitative Care	10% coinsurance	25% coinsurance	35% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance	10% coinsurance	20% coinsurance	30% coinsurance	30% coinsurance	20% coinsurance
Rehabilitative Care	10% coinsurance	25% coinsurance	35% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance	10% coinsurance	20% coinsurance	30% coinsurance	30% coinsurance	20% coinsurance
Mental Health Services	\$0 co-pay	\$15 co-pay	\$25 co-pay	\$30 co-pay	\$20 co-pay	\$25 co-pay	\$0 co-pay	\$10 co-pay	\$25 co-pay	\$25 co-pay	\$15 co-pay
Substance Abuse services	\$0 co-pay	\$15 co-pay	\$25 co-pay	\$30 co-pay	\$20 co-pay	\$25 co-pay	\$0 co-pay	\$10 co-pay	\$25 co-pay	\$25 co-pay	\$15 co-pay
Pediatric Vision Services³											
Vision Exam	No charge					No charge					
Glasses	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay
Contacts	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay
Prescription Drugs											
Formulary Generic Drugs	\$3 co-pay	\$10 co-pay	\$30 co-pay	\$30 co-pay	\$20 co-pay	\$16 co-pay	\$3 co-pay	\$10 co-pay	\$15 co-pay	\$15 co-pay	\$15 co-pay
Formulary Preferred Brand Drugs	\$8 co-pay	\$25 co-pay	\$65 co-pay	\$65 co-pay	\$55 co-pay	\$65 co-pay	\$8 co-pay	\$20 co-pay	\$50 co-pay	\$50 co-pay	\$35 co-pay
Formulary Non Preferred Brand Drugs	10% coinsurance	25% coinsurance	35% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance	10% coinsurance	20% coinsurance	30% coinsurance	30% coinsurance	20% coinsurance
Specialty Drugs	10% coinsurance	25% coinsurance	35% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance	10% coinsurance	20% coinsurance	30% coinsurance	30% coinsurance	20% coinsurance
Outpatient Hospital / Facility Services											
Laboratory Services	\$0 co-pay	\$15 co-pay	\$25 co-pay	\$30 co-pay	\$20 co-pay	\$30 co-pay	\$0 co-pay	\$10 co-pay	\$25 co-pay	\$25 co-pay	\$15 co-pay
Radiology Services	\$10 co-pay	\$40 co-pay	\$75 co-pay	\$75 co-pay	\$55 co-pay	\$75 co-pay	\$10 co-pay	\$30 co-pay	\$55 co-pay	\$55 co-pay	\$35 co-pay
Specialized Scanning Services (CT, MRI, PET Scans)	10% coinsurance	25% coinsurance	35% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance	10% coinsurance	20% coinsurance	30% coinsurance	30% coinsurance	20% coinsurance
Medical/Surgical Services	10% coinsurance	25% coinsurance	35% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance	10% coinsurance	20% coinsurance	30% coinsurance	30% 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	40% coinsurance	10% coinsurance	20% coinsurance	30% coinsurance	30% coinsurance	20% coinsurance
Hospice Care	No Charge					No Charge					
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	\$100 co-pay per trip	\$100 co-pay per trip	\$150 co-pay per trip	\$250 co-pay per trip	\$250 co-pay per trip	\$250 co-pay per trip
Non-Emergency Medical and Non-Emergency Non-Medial Transportation to & from Medical Appointments³	No Charge				Not Covered	Not Covered	No Charge				Not Covered
SUPPLEMENTAL BENEFITS											
24-Hour Nurse Advice Line	No Charge					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 and Non-Emergency Non-Medical Transportation 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

⁶ Combined Medical and Pharmacy Deductible (Waived for preventive care, first three Office Visits and Generic Drugs)

⁷ Applies only to Non-Preferred Brand Name drugs and Specialty drugs

⁸ Applies only to Outpatient Hospital/Facility and Inpatient Hospital/Facility Services

This "2015 Benefits At-A-Glance" is intended to be a summary of coverage benefits that lists some features of our plan, and does not list or describe all benefits covered under a specific product or every limitation or exclusion. Please consult the Molina Healthcare of Texas, Inc. Agreement and Individual Policy for a detailed description of benefits, exclusions and limitations.

Getting the care you need

When you join Molina Healthcare, you will choose a primary care doctor (PCP) from Molina Healthcare's provider network. This is your personal doctor who will provide your care or send you to other doctors (specialists) if needed. Molina Healthcare also has many specialty providers.

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

To view the provider directory online, please visit www.MolinaHealthcare.com/providersearch or call (855) 540-1847.

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 www.MolinaHealthcare.com or call (855) 540-1847.

Second Opinions

If you do not agree with your doctor's plan of care for you, you have the right to a second opinion from another Molina Healthcare Provider or Molina Healthcare shall arrange for you to obtain a second opinion outside the network at no cost to you.

Pharmacy

We cover prescription brand name drugs, non-preferred brand name drugs, generic drugs and specialty (oral and injectable) drugs when such prescription drugs are on the Drug Formulary and obtained through Molina Healthcare's contracted pharmacies.

You can look at our Drug Formulary at MolinaHealthcare.com or by calling us at (855) 540-1847.

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 www.MolinaHealthcare.com.

Case Management

If you have difficulty with a chronic medical condition that requires extra, ongoing attention, Molina Healthcare's care management program helps you better manage your condition and live a healthy life. Members with complex health care needs, such as asthma, behavioral health disorders, diabetes, Chronic Obstructive Pulmonary Disease, high blood pressure or high-risk pregnancy, can get personalized attention from your experienced health care staff. How our case managers can help you:

- Provide advice and help through a 24/7 Nurse Advice Line
- Coordinate speech, physical and occupational therapy needs
- Coordinate any durable medical equipment needs
- Coordinate home health visits as needed
- Facilitate communication between all of your healthcare providers when needed
- Coordinate behavioral health needs when appropriate
- Coordinate hospital stay discharge follow-up

Non Covered Benefits

This "2015 Benefits At-A-Glance" is intended to be a summary of coverage benefits that lists some features of our plan, and does not list or describe all benefits covered under a specific product or every limitation or exclusion. Some examples of non-covered benefits include:

- Cosmetic Surgery
- Hair Loss or Growth Treatment
- Surrogacy



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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 **(855) 540-1847**.

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