

2026 Premier Portfolio

- Optional adult vision and dental add on available on most plans.
 - Not available on Clear Silver plan.

Michigan HMO Portfolio (Premier)

SILVER	GOLD
Clear Silver	Everyday Gold
Standard Silver	Elite Gold
	Standard Gold

2026 Provider Network Highlights

In-Network Providers:

- McLaren **New!**
- Ascension Borgess
- Corewell Health
 - Beaumont Health
 - Spectrum Health
 - Lakeland Health
- Deckerville Community Hospital
- Harper Hutzell Hospital
- Henry Ford Hospital System
- Hill & Dales Healthcare
- Hurley Medical Center
- Huron Valley-Sinai Hospital
- North Ottawa Community Hospital
- Pontiac General Hospital
- Three Rivers Health System



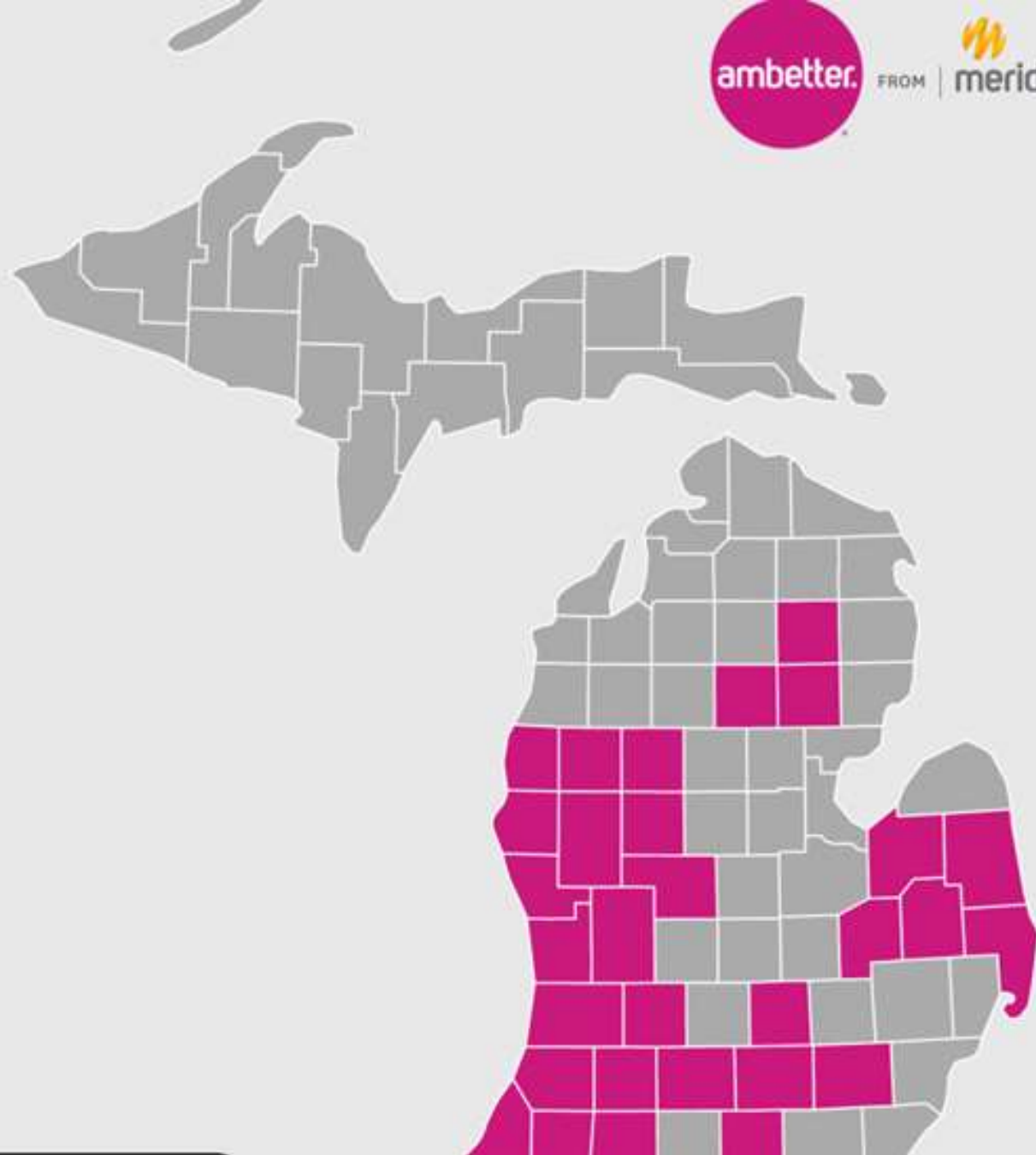
**This is only a partial provider list, refer to the Ambetter Guide for a list of contracted providers.*

2026 County Coverage

Lake

Osceola

Washtenaw



Standard Silver

\$0 deductible, lower maximum out of pocket and copays at the 94% AV.

	Base	73%AV	87% AV	94% AV
Deductible	\$6,000	\$3,000	\$700	\$0
Max out-of-pocket	\$8,900	\$7,400	\$3,300	\$2,200
Coinsurance	40%	40%	30%	25%
Virtual 24/7 Care*	\$40	\$40	\$20	\$0
PCP Visits	\$40	\$40	\$20	\$0
Specialist Visits	\$80	\$80	\$40	\$10
Lab	40% AD	40% AD	30% AD	25%
Preferred Generic/Generic Rx	\$20/\$20	\$20/\$20	\$10/\$10	\$0/\$0
Preferred Rx	\$40	\$40	\$20	\$15
Urgent Care	\$60	\$60	\$30	\$5

INT= Integrated Medical and Rx Deductible | AD = After Deductible | NCAD = No Charge After Deductible *Virtual care may vary by market.