Your Choice for Quality Coverage and Care.

Only Memorial Hermann Health Plan can offer coverage backed by Memorial Hermann, a trusted name in health for more than 100 years. By combining care delivery, physicians and health coverage, Memorial Hermann has built Houston's first and only truly integrated health system designed to deliver care that's safer, smarter and more cost effective.

Designed with Your Business in Mind.

Large Group HMO coverage from Memorial Hermann Health Plan provides businesses in Greater Houston with the highest quality care at the best possible price. Plus, our Large Group HMO plans offer something no other insurance provider can: a unique relationship with Memorial Hermann, one of the largest and most respected health systems in the nation.



To learn more about how Memorial Hermann Health Plan is transforming health coverage and advancing care in our community, visit healthplan.memorialhermann.org or call 713.338.6556 today.

Exclusions and Limitations

The Benefits as described in the applicable Evidence of Coverage or Certificate of Coverage are not available for any services, complications from services, treatment or supplies which are not Medically Necessary and essential to the diagnosis or direct care and treatment of a Sickness, Injury, condition, disease, or bodily malfunction. MHCHP and MHHIC will not pay for any charges incurred for or in connection with:

- The amount of any charge which is greater than the Allowed Charge, except as otherwise provided for in
- he Evidence of Coverage or Certificate of Coverage Services for Ambulance for transportation from Hospital or other health care facility, unless the Covered Person is being transferred to another
- Blood or blood plasma which is replaced by or for a Covered Person. This exclusion does not apply to the required coverage of whole blood and blood
- Services or supplies for which the Provider has not obtained a certificate of need or such other approvals as required by law.
- · Care and or treatment by a Christian Science . Completion of Claim forms
- Services or supplies related to Cosmetic Surgery except as otherwise stated in the Evidence of Coverage or Certificate of Coverage; complication of Cosmetic Surgery; Drugs prescribed for cosmetic
- Services related to custodial or domiciliary care Dental care or treatment, including appliances and dental implants, except as otherwise stated in the
- Evidence of Coverage or Certificate of Coverage Care or treatment by means of dose intensive Evidence of Coverage or Certificate of Coverage.
- is educational providing the Covered Person with any of the following: training in the activities of daily living; instruction in scholastic skills such as reading and writing; preparation for an occupation; or treatment for behavior problems or learning lisabilities except as otherwise stated in the Evidence of Coverage or Certificate of Coverage.
- procedures, Hospitalizations, Drugs, biological products or medical devices, except as otherwise stated in the Evidence of Coverage or Certificate of overage. Denials based on Expe Investigational treatments are Adverse Determinations subject to the Utilization Review process including reviews by an External Review
- Extraction of teeth, except as otherwise stated in he Evidence of Coverage or Certificate of Coverage
- · Services or supplies for or in connection with: Coverage or Certificate of Coverage for Covered Persons through the end of the month in which need for (or changes of) eyeglasses or lenses
- Except as otherwise stated in the Evidence of Coverage or Certificate of Coverage for Covered Persons through the end of the month in which he or she turns age 19 eyeglasses or lenses of Eye Surgery such as radial keratotomy or Lasik Surgery, when the primary purpose is to correct
- myopia (nearsightedness), hyperopia (farsightedness) or astigmatism (blurring) Services or supplies provided by one of the follow members of Your family: Spouse, Child, parent, in-law, brother, sister or grandparent.
- Services or supplies furnished in connection with ny procedures to enhance fertility which involve harvesting, storage and/or manipulation of eggs and sperm. This includes, but is not limited to the ollowing: a) procedures: embryo transfer: embry sperm, surrogate motherhood; b) Prescription Drug ot eligible under the "Prescription Drug Benefit section of the Evidence of Coverage or Certificate of Coverage; and c) ovulation predictor kits. See also the separate exclusion addressing sterilization
- Except as stated in the Newborn hearing screenin and hearing aids provisions, services or supplied related to hearing aids and hearing exams to determine the need for hearing aids or the need to
- Services or supplies related to herbal medicine
- · Services or supplies related to hypnotism.
- Services or supplies related to medicinal marijuan Elective abortions when prohibited by law.

- Person engaged, or tried to engage, in an illegal occupation or committed or tried to commit ar ctable offense in the jurisdiction in which it is
- nitted, or a felony. Services or supplies necessary while the Covered Person is in the custody of law enforcement.
- on the job and which is covered or could have been ered for Benefits provided under workers compensation, employer's liability, occupational disease or similar law. This does not apply to the following persons for whom coverage under compensation: a self-employed person or a partr of a limited liability partnership, members of a limited liability company or partners of a partnership who actively perform services or behalf of the self-employed business, the limited liability partnership, limited liability company or the
- charges are included in the fee for the Surgery.
- rship costs for health clubs, weight loss clinics and similar programs. Services and supplies related to marriage, career or
- financial counseling, sex therapy or family therapy nutritional counseling and related services, except as otherwise stated in the Evidence of Coverage or Certificate of Coverage. narges for missed appointments
- Charges for nicotine dependence treatments a management Drugs unless otherwise stated in the "Preventive and Wellness Care" section of the
- Evidence of Coverage or Certificate of Coverage Any charge identified as a Non-Covered Charge or which are specifically limited or excluded elsewhere in this Certificate of Coverage, or which are not Medically Necessary and Appropriate, except as otherwise stated in the Evidence of Coverage or Certificate of Coverage.
- Non-Prescription Drugs or supplies, except insulin needles and syringes and glucose test strips and lancets;
- lostomy bags, belts and irrigators; and as stated in the Evidence of Coverage or Certificate of Coverage for food and food products for inherited metabolic diseases
- course of his or her normal duties as a religious including, but not limited to, such items as TV's,
- telephones, first aid kits, exercise equipment, ai ditioners, humidifiers, saunas, hot tubs, he following exclusions apply specifically to
- Charges to administer an orally-administer
- travel or not approved by the ACIP, Charges for a Prescription Drug which is
- labeled "Caution limited by Federal Law to Investigational use"; or Experimental. Charges for refills in excess of that specifie by the prescribing Practitioner, or refilled to
- Charges for refills dispensed after one year from the original date of the Prescription
- Charges for controlled substances as a replacement for a previously dispensed controlled substance that was lost, misused,
- stolen, broken or destroyed. Charges for Drugs, except insulin, which can obtained legally without a practitioner
- Charges for a Prescription Drug which is to be taken by or given to the Covered Pe whole or in part, while confined in:
- an Inpatient Hospital
- an extended care facility a Hospice
- a substance abuse center
 an alcohol abuse or mental health center a convalescent home
- a nursing home or similar institution
 a Provider's office
- Therapeutic devices or appliances without Hypodermic needles or syringes, except

- Charges for any Drug used to treat baldness caused, directly or indirectly, by a Covered Person
- Covered Person taking part in the commission
 - Charges for Drugs needed due to conditions undeclared war or an act of war.

taking part in a riot or other civil disorder

- Charges for Drugs dispensed to a Covered Pers while on active duty in any armed force Charges for Drugs for which there is no charg This usually means Drugs furnished by the Covered Person's employer, labor union, or
- similar group in its medical department or clinic; a body; or any public program, except Medicaid paid for or sponsored by any government body. But, if a charge is made, and We are legally required to pay it, We will. Charges for Drugs covered under the Home Healt
- Charges for Drugs needed due to an on-the-jo
- or job-related Injury or Illness; or conditions for which Benefits are payable by Workers' Compensation, or similar laws. Exception: This exclusion does not apply to the following persons for whom coverage under workers are actually covered for workers' compensation a self-employed person or a partner of a limited liability partnership, members of a limited liability company or partners of a partnership who activel perform services on behalf of the self-employed business, the limited liability partnership, limited
- liability company or the partnership.
 Compounded Drugs that do not contain at least one ingredient that requires a Prescription Orde Prescription Drugs or new dosage forms that are used in conjunction with a treatment or proced that is determined to not be a Covered Service.
- Drugs used solely for the purpose for weight los Life Enhancement Drugs for the treatment of
- United States, except as required for Emergence Services or supplies that are not furnished by an
- eligible Provider. Services related to Outpatient Private Duty Nursing care, except as provided under the Ho Health Care subsection of the Evidence of
- Coverage or Certificate of Coverage. Services or supplies related to rest or convalescen
- Room and board charges for a Covered Person in any Facility for any period of time during which he or she was not physically present overnight Except as stated in the "Preventive and Wellness
- Care" section, routine examinations or Preventive Care, including related x-rays and laboratory tests except where a specific Illness or Injury is revealed or where definite symptomatic condition is present: premarital or similar examinations o
- Services or supplies related to routine foot care o an open cutting operation to treat weak,
- strained, flat, unstable or unbalanced feet metatarsalgia or bunions; the removal of nail roots; and
- treatment or removal of corns, calluses or toenails in conjunction with the treatment of netabolic or peripheral vascular disease Self-administered services such as: biofeedback
- patient-controlled analgesia on an Outpatient Services provided by a social worker, except as otherwise stated in the Evidence of Coverage
- Certificate of Coverage. Services or supplies: o Eligible for payment under either federal
- or state programs (except Medicaid and Medicare). This provision applies whether or not the Covered Person asserts his or her rights to obtain this coverage or payment for these For which a charge is not usually made, such as
- associate, or services at a public health fair: been charged if he or she did not have health

- obligation to reimburse the Provider; Provided by or in a government Hospital excep
- Of a non-service Emergency; or
- By a Veterans' Administration Hospital of a non-se related Illness or Injury; Exception: This exclusion ation Hospital of a non-service not apply to military retirees, their Dependents and the Dependents of active duty military personnel who are covered under both the Evidence of Coverage or Certificat of Coverage and under military health coverage and who eceive care in facilities of the Uniformed Services. Provided outside the United States other than in the case of
- Ill-time student. Exception: Subject to Our Pre-Approva eligibility for full-time student status, provided the Covere Person is either enrolled and attending an Accredited School in a foreign country; or is participating in an academic program in a foreign country, for which the institution of higher learning at which the student ountry for which eligibility as a full-time student has no been Pre-Approved by Us are Non-Covered Charges
- Travel to obtain medical treatment, Drugs or supplies is not covered. In addition, We will not cover treatment, Drugs or supplies that are unavailable or illegal in the United States Stand-by services required by a Provider
- Charges for third party requests for physical examination Diagnostic Services and Immunizations in connectic obtaining or continuing employment; obtaining or
- naintaining a license issued by a municipality, state or federal government: obtaining Benefits coverage: foreig examinations required for participation in athletic activitie Transplants, except as otherwise listed in the Evidence of
- Coverage or Certificate of Coverage. Transportation, travel. Vision therapy.
- Services or supplies received as a result of a war, or an act of war, if the Illness or Injury occurs while the Covered Person is serving in the military, naval or air forces of any organization and Illness or Injury suffered as a result of special hazards incident to such service if the Illness or Injury occurs while the Covered Person is serving in such orces and is outside the home area.
- Weight reduction or control including surgical procedure regimens and supplements, food or food supplements ippetite suppressants or other medications; exercise programs, exercise or other equipment; and other services and supplies that are primarily intended to control weight or treat obesity, including morbid obesity, or for the purpose of weight reduction, regardless of the existence of Evidence of Coverage or Certificate of Coverage.
- Wigs, toupees, hair transplants, hair weaving or any Drug if such Drug is used in connection with baldness with the exception of hair loss following chemotherapy/radiotherap or for Syphilitic alopecia up to one per lifetime or maximum

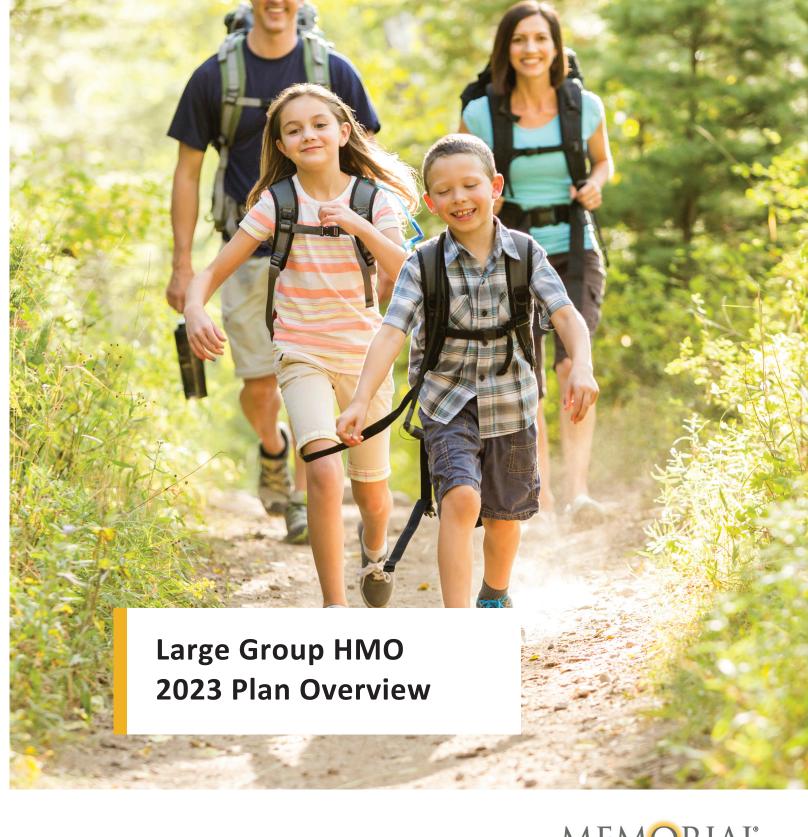
The intent of this information is for marketing purposes only. This information is meant for health insurance brokers and agents only, not intended for public distribution.

The benefits listed are purely illustrative; please contact Memorial Hermann Health Plan for more information.

Benefit exclusions and limitations may apply. All applicants must complete and submit an application to obtain coverage from Memorial Hermann Health Plan

Please do not send money in any form to Memorial Hermann Health Plan in response to

These plans have not been approved by TDI and are subject to change





All HMO Products are underwritten by Memorial Hermann Commercial Health Plan, Inc.

Memorial Hermann Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Memorial Hermann Commercial Health Plan has determined that the prescription drug coverage offered by Select 6550 H.S.A. is, on average for all plan participants, NOT expected to pay out as much as standard Medicare prescription drug coverage pays. Therefore, your coverage is considered non-creditable coverage. You will most likely get more help with your drug costs if you join a Medicare drug plan than if you only have prescription drug coverage from the large group plans listed above.

Please note, you may pay a higher premium (a penalty) if you do not join a Medicare drug plan when you first become eligible. While you can keep your current coverage from the list of large group plans above, you have decisions to make about Medicare prescription drug coverage that may affect how much you pay for that coverage, depending on if and when you join a drug plan ou can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 to December 7. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 855.645.8448 (TTY 711 Copyright © 2022 Memorial Hermann. All rights reserved

Large Group HMO Plans from Memorial Hermann Health Plan

	Select 001 HMO	Select 002 HMO	Select 003 HMO	Select 500-80 HMO	Select 1000-60 HMO	Select 1000-80 HMO	Select 1000-100 HMO	Select 1500-80 HMO	Select 2000-80 HMO	Select 2000-100 HMO	Select 2500-80 HMO	Select 3000-80 HMO	Select 3000-100 HMO	Select 5000-80 HMO	Select 5000-100 HMO	Select 6600-100 Standard HMO	Select 3000-100 HSA HMO	Select 5000-100 HSA HMO	Select 6550-100 HSA HMO
In-Network Deductible	\$0	\$3,000	\$6,000	\$500	\$1,000	\$1,000	\$1,000	\$1,500	\$2,000	\$2,000	\$2,500	\$3,000	\$3,000	\$5,000	\$5,000	\$6,600	\$3,000	\$5,000	\$6,550
Family Deductible (for display only)	\$0	\$6,000	\$12,000	\$1,000	\$2,000	\$2,000	\$2,000	\$3,000	\$4,000	\$4,000	\$5,000	\$6,000	\$6,000	\$10,000	\$10,000	\$13,200	\$6,000	\$10,000	\$13,100
Out-of-Pocket Maximum (individual)	\$6,600	\$6,850	\$7,000	\$3,500	\$3,500	\$4,000	\$4,000	\$5,000	\$5,000	\$3,500	\$5,500	\$5,500	\$5,500	\$6,350	\$6,350	\$6,600	\$4,500	\$6,350	\$6,550
Out-of-Pocket Maximum (Family)	\$13,200	\$13,700	\$14,000	\$7,000	\$7,000	\$8,000	\$8,000	\$10,000	\$10,000	\$7,000	\$11,000	\$11,000	\$11,000	\$12,700	\$12,700	\$13,200	\$9,000	\$12,700	\$13,100
Member Responsibility	0%	50%	50%	20%	40%	20%	0%	20%	20%	0%	20%	20%	0%	20%	0%	0%	0%	0%	0%
РСР	\$30	\$5	\$5	\$25	\$15	\$25	\$25	\$25	\$30	\$30	\$30	\$30	\$30	\$35	\$35	\$35	No Charge After Deductible	No Charge After Deductible	No Charge After Deductible
Specialist	\$55	\$10	\$10	\$50	\$30	\$50	\$50	\$50	\$60	\$60	\$60	\$60	\$60	\$70	\$70	\$70	No Charge After Deductible	No Charge After Deductible	No Charge After Deductible
Telemedicine/ Telehealth	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	\$45	\$45	\$45
Urgent Care	\$55	\$10	\$10	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	No Charge After Deductible	No Charge After Deductible	No Charge After Deductible
Emergency Room	\$250	50% Coinsurance After Deductible	50% Coinsurance After Deductible	\$250 then 20% Coinsurance	\$300 then 40% Coinsurance	\$300 then 20% Coinsurance	\$300	\$300 then 20% Coinsurance	\$300 then 20% Coinsurance	\$250	\$300 then 20% Coinsurance	\$300 then 20% Coinsurance	\$300	\$350 then 20% Coinsurance	No Charge After Deductible	\$350	No Charge After Deductible	No Charge After Deductible	No Charge After Deductible
Independent & Outpatient Lab/ Pathology	No Charge	50% Coinsurance After Deductible	50% Coinsurance After Deductible	\$25	\$25 Copay	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	No Charge After Deductible	No Charge After Deductible	No Charge After Deductible
Radiology/X-rays	No Charge	50% Coinsurance After Deductible	50% Coinsurance After Deductible	\$50	\$50 Copay	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	No Charge After Deductible	No Charge After Deductible	No Charge After Deductible
MRI/Scans/Nuclear Medicine	\$250	50% Coinsurance After Deductible	50% Coinsurance After Deductible	20% Coinsurance After Deductible	40% Coinsurance After Deductible	20% Coinsurance After Deductible	No Charge After Deductible	20% Coinsurance After Deductible	20% Coinsurance After Deductible	No Charge After Deductible	20% Coinsurance After Deductible	20% Coinsurance After Deductible	No Charge After Deductible	20% Coinsurance After Deductible	No Charge After Deductible	\$150	No Charge After Deductible	No Charge After Deductible	No Charge After Deductible
Inpatient Hospital	\$350 / Day for the First 3 Days of Admission	50% Coinsurance After Deductible	50% Coinsurance After Deductible	20% Coinsurance After Deductible	40% Coinsurance After Deductible	20% Coinsurance After Deductible	No Charge After Deductible	20% Coinsurance After Deductible	20% Coinsurance After Deductible	No Charge After Deductible	20% Coinsurance After Deductible	20% Coinsurance After Deductible	No Charge After Deductible	20% Coinsurance After Deductible	No Charge After Deductible	No Charge After Deductible	No Charge After Deductible	No Charge After Deductible	No Charge After Deductible
PT/OT/ST/Chiro	\$30 limited to 60 combined PT/OT/ST visits; limited to 10 Chiro visits	\$5 limited to 60 combined PT/OT/ST visits; limited to 10 Chiro visits	\$5 limited to 60 combined PT/OT/ST visits; limited to 10 chiro visits	\$25 limited to 60 combined PT/OT/ST visits; limited to 10 chiro visits	\$15 limited to 60 combined PT/OT/ST visits; limited to 10 chiro visits	\$25 limited to 60 combined PT/OT/ST visits; limited to 10 chiro visits	\$25 limited to 60 combined PT/OT/ST visits; limited to 10 chiro visits	\$25 limited to 60 combined PT/OT/ST visits; limited to 10 chiro visits	\$30 limited to 60 combined PT/OT/ST visits; limited to 10 chiro visits	\$30 limited to 60 combined PT/OT/ST visits; limited to 10 chiro visits	\$30 limited to 60 combined PT/OT/ST visits; limited to 10 chiro visits	\$30 limited to 60 combined PT/OT/ST visits; limited to 10 chiro visits	\$30 limited to 60 combined PT/OT/ST visits; limited to 10 Chiro visits	\$35 limited to 60 combined PT/OT/ST visits; limited to 10 chiro visits	\$35 limited to 60 combined PT/OT/ST visits; limited to 10 chiro visits	\$35 limited to 60 combined PT/OT/ST visits; limited to 10 chiro visits	No Charge After Deductible limited to 60 combined PT/OT/ST visits; limit- ed to 10 chiro visits		No Charge After Deductible limited to 60 combined PT/OT/ ST visits; limited to 10 chiro visits
Retail Generic Rx	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred	\$2 - Preferred \$10 - Non Preferred, After Deductible	\$2 - Preferred \$10 - Non Preferred, After Deductible	No Charge After Deductible
Retail Brand Rx	\$50 - Preferred \$60 - Non Preferred	\$45 - Preferred \$55 - Non Preferred	\$45 - Preferred \$55 - Non Preferred	\$25 - Preferred \$35 - Non Preferred	\$25 - Preferred \$35 - Non Preferred	\$25 - Preferred \$35 - Non Preferred	\$25 - Preferred \$35 - Non Preferred	\$40 - Preferred \$50 - Non Preferred	\$40 - Preferred \$50 - Non Preferred	\$25 - Preferred \$35 - Non Preferred	\$40 - Preferred \$50 - Non Preferred	\$25 - Preferred \$35 - Non Preferred, After Deductible	\$25 - Preferred \$35 - Non Preferred, After Deductible	No Charge After Deductible					
Retail Non- Formulary Brand Rx	\$100 - Preferred \$110 - Non Preferred	\$75 - Preferred \$85 - Non Preferred	\$75 - Preferred \$85 - Non Preferred	\$50 - Preferred \$60 - Non Preferred	\$50 - Preferred \$60 - Non Preferred	\$50 - Preferred \$60 - Non Preferred	\$50 - Preferred \$60 - Non Preferred	\$75 - Preferred \$85 - Non Preferred	\$75 - Preferred \$85 - Non Preferred	\$50 - Preferred \$60 - Non Preferred	\$75 - Preferred \$85 - Non Preferred	\$50 - Preferred \$60 - Non Preferred, After Deductible	\$50 - Preferred \$60 - Non Preferred, After Dedectible	No Charge After Deductible					
Retail Specialty Rx	25% Coinsurance \$300 Maximum per Prescription per Member	25% Coinsurance After Deductible \$300 Maximum per Prescription per Member	25% Coinsurance After Deductible \$300 Maximum per Prescription per Member	25% Coinsurance \$300 Maximum per Prescription per Member	25% Coinsurance \$300 Maximum per Prescription per Member	25% Coinsurance \$300 Maximum per Prescription per Member	25% Coinsurance \$300 Maximum per Prescription per Member	25% Coinsurance \$300 Maximum per Prescription per Member	25% Coinsurance \$300 Maximum per Prescription per Member	25% Coinsurance \$300 Maximum per Prescription per Member	25% Coinsurance \$300 Maximum per Prescription per Membe	25% Coinsurance \$300 Maximum per Prescription per Member	25% Coinsurance After Deductible \$300 Maximum per Prescription per Member	25% Coinsurance After Deductible \$300 Maximum per Prescription per Member	No Charge After Deductible				