

Health Net Pharmacy Benefits

\$3,000 deductible (\$0/\$0/\$0)

HSA-Compatible PPO

Benefit Description	Participating pharmacy – member responsibility	Nonparticipating pharmacy – member responsibility
Tier 1 – Drugs listed on the Health Net formulary (primarily generic)	0%	50% AWP (\$250 max)
Tier 2 – Drugs and diabetic supplies (including insulin) listed on the Health Net formulary (primarily brand name)	0%	50% AWP (\$250 max)
Tier 3 – Drugs include non-preferred Brand Name Drugs, Brand Name Drugs with a generic equivalent (when Medically Necessary), drugs listed as Tier 3 in the Formulary, drugs indicated as “NF”, if approved, or drugs not listed in the Formulary.	0%	50% AWP (\$250 max)
Specialty Tier – High-cost drugs used to treat complex medical conditions	0%	Not covered
Deductible – Brand drugs	\$3,000 deductible per member per calendar year in-network, \$6,000 deductible per member per calendar year out-of-network, combined with medical	
Out-of-pocket maximum	Per calendar year, combined with the medical out-of-pocket maximum	

Mail order convenience

If your prescription is for a maintenance medication (a drug that you will be taking for an extended period of time), you have the option of filling it through our convenient and cost-saving mail order pharmacy program. Under this program, your copayments for up to a 90-day supply are:

Benefit level	Member responsibility
Tier 1 – Generic	0%
Tier 2 – Brand, preferred	0%
Tier 3 – Non-formulary	0%

Generic substitutions

Generic drugs will be dispensed when a generic drug equivalent is available. Health Net will cover brand-name drugs that have generic equivalents only when the brand-name drug is medically necessary and the physician obtains prior authorization from Health Net, subject to copayment requirements described in the member’s Schedule of Benefits.

For complete information, log on as a Health Net member at www.healthnet.com > **My Pharmacy Benefits > Mail Order Pharmacy** or call Member Services at 800-676-6976.

Health Net's Nondiscrimination Notice

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