

Effective date 1/1/26

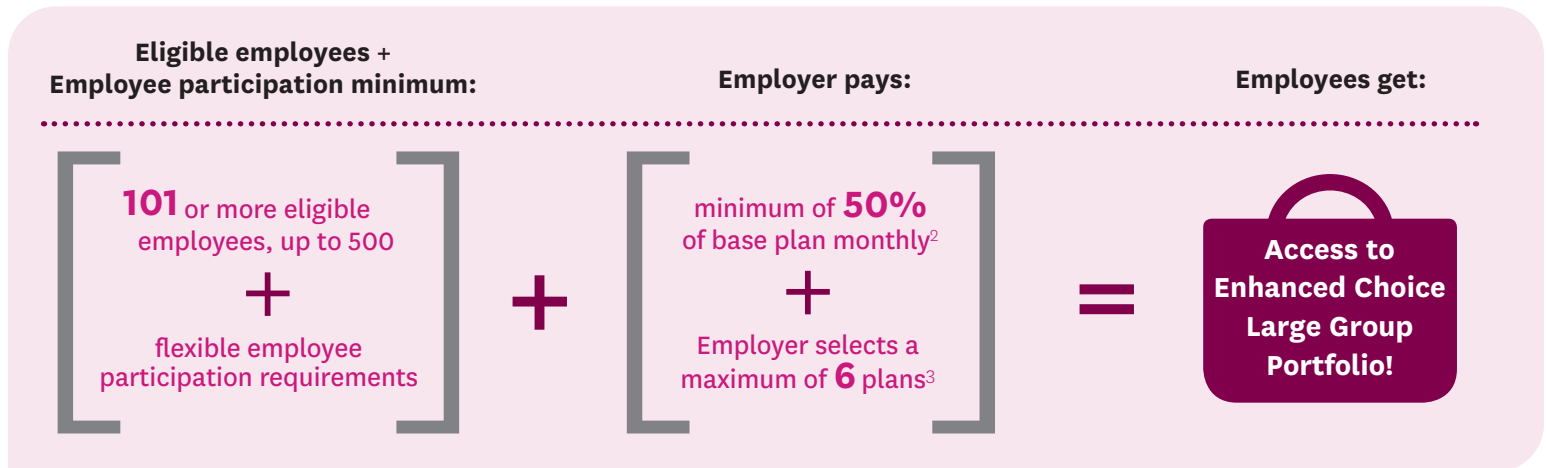
Health Net offers a defined contribution solution to give your new midsize clients the same advantage as large group businesses. Our Enhanced Choice portfolio for California groups 101–500 offers both choice and financial flexibility.



Our Enhanced Choice rate cap¹

We help you to keep selling strong with a second year rate cap option! Qualified new groups can take advantage of a second-year rate guarantee¹ on all Enhanced Choice plans for effective dates 1/1/2026 through 3/1/2027.

How it works



Large Group HMO/EOA medical benefits

| Medical | | | | | | | | |
|-------------------------|--------------------------------|--------------------|---------------------------|----------------------|--------------------|--------------------------------|---|----------------|
| Plan code ⁵ | Plan name | Office visit (PCP) | Office visit (specialist) | Teladoc ⁴ | Inpatient hospital | Outpatient surgery | Out-of-pocket maximum (single / family) | Emergency room |
| Full Network HMO | | | | | | | | |
| MZI | 10/250a (\$1,500 / \$3,000) | \$10 | \$30 | \$0 | \$250 per admit | Hospital: \$250; ASC: \$100 | \$1,500 / \$3,000 | \$150 |
| MZN | 20/250a (\$1,500 / \$3,000) | \$20 | \$40 | \$0 | \$250 per admit | Hospital: \$250; ASC: \$100 | \$1,500 / \$3,000 | \$150 |
| MZL | 20/0 (\$1,500 / \$3,000) | \$20 | \$40 | \$0 | \$0 | Hospital: \$0 ASC: \$0 | \$1,500 / \$3,000 | \$150 |
| MZK | 15/250a (\$2,500 / \$5,000) | \$15 | \$35 | \$0 | \$250 per admit | Hospital: \$250; ASC: \$100 | \$2,500 / \$5,000 | \$150 |
| MZM | 20/20% (\$2,500 / \$5,000) | \$20 | \$40 | \$0 | 20% | Hospital: 20% ASC: 10% | \$2,500 / \$5,000 | \$150 |
| MZO | 20/500a (\$2,500 / \$5,000) | \$20 | \$40 | \$0 | \$500 per admit | Hospital: \$500 ASC: \$200 | \$2,500 / \$5,000 | \$150 |
| MZU | 30/500a (\$2,500 / \$5,000) | \$30 | \$50 | \$0 | \$500 per admit | Hospital: \$500 ASC: \$200 | \$2,500 / \$5,000 | \$150 |
| MZR | 30/20% (\$2,500 / \$5,000) | \$30 | \$50 | \$0 | 20% | Hospital: 20% ASC: 10% | \$2,500 / \$5,000 | \$150 |

Effective date 1/1/26

Large Group HMO/EOA medical benefits *(continued)*

| Medical | | | | | | | | |
|------------------------|----------------------------------|--------------------|---------------------------|----------------------|---|---------------------------------|---|----------------|
| Plan code ⁵ | Plan name | Office visit (PCP) | Office visit (specialist) | Teladoc ⁴ | Inpatient hospital | Outpatient surgery | Out-of-pocket maximum (single / family) | Emergency room |
| MZP | 25/750a (\$2,500 / \$5,000) | \$25 | \$45 | \$0 | \$750 per admit | Hospital: \$750 ASC: \$300 | \$2,500 / \$5,000 | \$150 |
| MZT | 30/30% (\$3,500 / \$7,000) | \$30 | \$50 | \$0 | 30% | Hospital: 30% ASC: 20% | \$3,500 / \$7,000 | \$150 |
| MZQ | 30/1000a (\$3,500 / \$7,000) | \$30 | \$50 | \$0 | \$1,000 per admit | Hospital: \$1,000 ASC: \$500 | \$3,500 / \$7,000 | \$150 |
| MZW | 35/750a (\$3,500 / \$7,000) | \$35 | \$55 | \$0 | \$750 per admit | Hospital: \$750 ASC: \$300 | \$3,500 / \$7,000 | \$150 |
| MZY | 40/30% (\$3,500 / \$7,000) | \$40 | \$60 | \$0 | 30% | Hospital: 30% ASC: 20% | \$3,500 / \$7,000 | \$200 |
| MZS | 30/250d (\$4,500 / \$9,000) | \$30 | \$50 | \$0 | \$250 per day, \$750 max per admit | Hospital: \$250 ASC: \$100 | \$4,500 / \$9,000 | \$150 |
| N00 | 40/500d (\$4,500 / \$9,000) | \$40 | \$60 | \$0 | \$500 per day, \$1,500 max per admit | Hospital: \$500 ASC: \$200 | \$4,500 / \$9,000 | \$200 |
| N01 | 40/750a (\$4,500 / \$9,000) | \$40 | 60 | \$0 | \$750 per admit | Hospital: \$750 ASC: \$300 | \$4,500 / \$9,000 | \$200 |
| MZV | 35/30% (\$5,500 / \$11,000) | \$35 | \$55 | \$0 | 30% | Hospital: 30% ASC: 20% | \$5,500 / \$11,000 | \$150 |
| MZZ | 40/40% (\$5,500 / \$11,000) | \$40 | \$60 | \$0 | 40% | Hospital: 40% ASC: 30% | \$5,500 / \$11,000 | \$200 |
| MZJ | 15/1500d (\$6,500 / \$13,000) | \$15 | \$35 | \$0 | \$1,500 per day, \$4,500 max per admit | Hospital: 50% ASC: 40% | \$6,500 / \$13,000 | \$300 |
| MZX | 40/1500d (\$6,500 / \$13,000) | \$40 | \$60 | \$0 | \$1,500 per day, \$4,500 max per admit | Hospital: 50% ASC: 40% | \$6,500 / \$13,000 | \$200 |
| N02 | 50/1500d (\$7,500 / \$15,000) | \$50 | \$70 | \$0 | \$1,500 per day, \$4,500 max per admit | Hospital: 50% ASC: 40% | \$7,500 / \$15,000 | \$300 |
| N03 | 60/1500a (\$9,200 / \$18,400) | \$60 | \$80 | \$0 | \$1,500 per admit + 40% | Hospital: 50% ASC: 40% | \$9,200 / \$18,400 | \$300 |
| ExcelCare HMO | | | | | | | | |
| N3Q | 10/250a (\$1,500 / \$3,000) | \$10 | \$30 | \$0 | \$250 per admit | Hospital: \$250; ASC: \$100 | \$1,500 / \$3,000 | \$150 |
| N3T | 20/0 (\$1,500 / \$3,000) | \$20 | \$40 | \$0 | \$0 | Hospital: \$0 ASC: \$0 | \$1,500 / \$3,000 | \$150 |
| N3S | 15/250a (\$2,500 / \$5,000) | \$15 | \$35 | \$0 | \$250 per admit | Hospital: \$250; ASC: \$100 | \$2,500 / \$5,000 | \$150 |
| N3V | 20/250a (\$1,500 / \$3,000) | \$20 | \$40 | \$0 | \$250 per admit | Hospital: \$250; ASC: \$100 | \$1,500 / \$3,000 | \$150 |
| N3U | 20/20% (\$2,500 / \$5,000) | \$20 | \$40 | \$0 | 20% | Hospital: 20% ASC: 10% | \$2,500 / \$5,000 | \$150 |
| N3W | 20/500a (\$2,500 / \$5,000) | \$20 | \$40 | \$0 | \$500 per admit | Hospital: \$500 ASC: \$200 | \$2,500 / \$5,000 | \$150 |
| N42 | 30/500a (\$2,500 / \$5,000) | \$30 | \$50 | \$0 | \$500 per admit | Hospital: \$500 ASC: \$200 | \$2,500 / \$5,000 | \$150 |
| N44 | 35/750a (\$3,500 / \$7,000) | \$35 | \$55 | \$0 | \$750 per admit | Hospital: \$750 ASC: \$300 | \$3,500 / \$7,000 | \$150 |

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Large Group HMO/EOA medical benefits *(continued)*

| Medical | | | | | | | | |
|-------------------------------------|------------------------------------|-------------------------|---------------------------|----------------------|---|---------------------------------|--|----------------|
| Plan code ⁵ | Plan name | Office visit (PCP) | Office visit (specialist) | Teladoc ⁴ | Inpatient hospital | Outpatient surgery | Out-of-pocket maximum (single / family) | Emergency room |
| N3Z | 30/20% (\$2,500 / \$5,000) | \$30 | \$50 | \$0 | 20% | Hospital: 20% ASC: 10% | \$2,500 / \$5,000 | \$150 |
| N3X | 25/750a (\$2,500 / \$5,000) | \$25 | \$45 | \$0 | \$750 per admit | Hospital: \$750 ASC: \$300 | \$2,500 / \$5,000 | \$150 |
| N41 | 30/30% (\$3,500 / \$7,000) | \$30 | \$50 | \$0 | 30% | Hospital: 30% ASC: 20% | \$3,500 / \$7,000 | \$150 |
| N3Y | 30/1000a (\$3,500 / \$7,000) | \$30 | \$50 | \$0 | \$1,000 per admit | Hospital: \$1,000 ASC: \$500 | \$3,500 / \$7,000 | \$150 |
| N46 | 40/30% (\$3,500 / \$7,000) | \$40 | \$60 | \$0 | 30% | Hospital: 30% ASC: 20% | \$3,500 / \$7,000 | \$200 |
| N40 | 30/250d (\$4,500 / \$9,000) | \$30 | \$50 | \$0 | \$250 per day, \$750 max per admit | Hospital: \$250; ASC: \$100 | \$4,500 / \$9,000 | \$150 |
| N48 | 40/500d (\$4,500 / \$9,000) | \$40 | \$60 | \$0 | \$500 per day, \$1,500 max per admit | Hospital: \$500 ASC: \$200 | \$4,500 / \$9,000 | \$200 |
| N43 | 35/30% (\$5,500 / \$11,000) | \$35 | \$55 | \$0 | 30% | Hospital: 30% ASC: 20% | \$5,500 / \$11,000 | \$150 |
| N47 | 40/40% (\$5,500 / \$11,000) | \$40 | \$60 | \$0 | 40% | Hospital: 40% ASC: 30% | \$5,500 / \$11,000 | \$200 |
| N49 | 40/750a (\$4,500 / \$9,000) | \$40 | \$60 | \$0 | \$750 per admit | Hospital: \$750 ASC: \$300 | \$4,500 / \$9,000 | \$200 |
| N3R | 15/1500d (\$6,500 / \$13,000) | \$15 | \$35 | \$0 | \$1,500 per day, \$4,500 max per admit | Hospital: 50% ASC: 40% | \$6,500 / \$13,000 | \$300 |
| N45 | 40/1500d (\$6,500 / \$13,000) | \$40 | \$60 | \$0 | \$1,500 per day, \$4,500 max per admit | Hospital: 50% ASC: 40% | \$6,500 / \$13,000 | \$200 |
| N4B | 50/1500d (\$7,500 / \$15,000) | \$50 | \$70 | \$0 | \$1,500 per day, \$4,500 max per admit | Hospital: 50% ASC: 40% | \$7,500 / \$15,000 | \$300 |
| N4C | 60/1500a (\$9,200 / \$18,400) | \$60 | \$80 | \$0 | \$1,500 per admit + 40% | Hospital: 50% ASC: 40% | \$9,200 / \$18,400 | \$300 |
| ExcelCare HMO – Facility Deductible | | | | | | | | |
| N4D | 20/500/10% (\$3,500 / \$7,000) | HMO: \$20; PPO: \$40 | HMO: \$40; PPO: \$40 | \$0 | HMO: 10% | Hospital: 10% ASC: 5% | HMO: \$3,500 / \$7,000; PPO: \$5,500 / \$11,000 | \$150 |
| N4E | 20/1500/20% (\$3,500 / \$7,000) | HMO: \$20; PPO: \$40 | HMO: \$40; PPO: \$40 | \$0 | HMO: 20% | Hospital: 20% ASC: 10% | HMO: \$3,500 / \$7,000; PPO: \$5,500 / \$11,000 | \$150 |
| N4F | 30/1000/20% (\$3,500 / \$7,000) | HMO: \$30; PPO: \$50 | HMO: \$50; PPO: \$50 | \$0 | HMO: 20% | Hospital: 20% ASC: 10% | HMO: \$3,500 / \$7,000; PPO: \$5,500 / \$11,000 | \$150 |
| N4G | 30/1500/30% (\$3,500 / \$7,000) | HMO: \$30; PPO: \$50 | HMO: \$50; PPO: \$50 | \$0 | HMO: 30% | Hospital: 30% ASC: 20% | HMO: \$3,500 / \$7,000; PPO: \$5,500 / \$11,000 | \$150 |
| N4H | 30/2000/30% (\$3,500 / \$7,000) | HMO: \$30; PPO: \$50 | HMO: \$50; PPO: \$50 | \$0 | HMO: 30% | Hospital: 30% ASC: 20% | HMO: \$3,500 / \$7,000; PPO: \$5,500 / \$11,000 | \$150 |
| N4I | 30/3000/30% (\$4,500 / \$9,000) | HMO: \$30; PPO: \$50 | HMO: \$50; PPO: \$50 | \$0 | HMO: 30% | Hospital: 30% ASC: 20% | HMO: \$4,500 / \$9,000; PPO: \$6,500 / \$13,000 | \$150 |

(continued)

Effective date 1/1/26

Large Group HMO/EOA medical benefits *(continued)*

| Medical | | | | | | | | |
|------------------------|-------------------------------------|--------------------------|---------------------------|----------------------|---|---------------------------------|---|----------------|
| Plan code ⁵ | Plan name | Office visit (PCP) | Office visit (specialist) | Teladoc ⁴ | Inpatient hospital | Outpatient surgery | Out-of-pocket maximum (single / family) | Emergency room |
| N4J | 40/3000/40% (\$5,500 / \$11,000) | HMO: \$40; PPO: \$60 | HMO: \$60; PPO: \$60 | \$0 | HMO: 40% | Hospital: 40% ASC: 30% | HMO: \$5,500 / \$11,000; PPO: \$7,500 / \$11,000 | \$200 |
| N4K | 40/4000/40% (\$6,500 / \$13,000) | HMO: \$40; PPO: \$60 | HMO: \$60; PPO: \$60 | \$0 | HMO: 40% | Hospital: 40% ASC: 30% | HMO: \$6,500 / \$13,000; PPO: \$8,500 / \$17,000 | \$200 |
| N4L | 50/4500/40% (\$6,500 / \$13,000) | SIMNSA: \$5; HN: \$50 | SIMNSA: \$5; HN: \$70 | \$0 | SIMNSA: \$0; HN: 40% applies | Hospital: 40% ASC: 30% | SIMNSA: \$1,500 / \$4,500; HN: \$6,500 / \$13,000 | \$300 applies |
| N4M | 50/5500/40% (\$7,500 / \$15,000) | SIMNSA: \$5; HN: \$50 | SIMNSA: \$5; HN: \$70 | \$0 | SIMNSA: \$0; HN: 40% applies | Hospital: 40% ASC: 30% | SIMNSA: \$1,500 / \$4,500; HN: \$7,500 / \$15,000 | \$300 applies |
| Smartcare HMO | | | | | | | | |
| MYV | 10/250a (\$1,500 / \$3,000) | \$10 | \$30 | \$0 | \$250 per admit | Hospital: \$250; ASC: \$100 | \$1,500 / \$3,000 | \$150 |
| MY Y | 20/0 (\$1,500 / \$3,000) | \$20 | \$40 | \$0 | \$0 | Hospital: \$0 ASC: \$0 | \$1,500 / \$3,000 | \$150 |
| MYX | 15/250a (\$2,500 / \$5,000) | \$15 | \$35 | \$0 | \$250 per admit | Hospital: \$250; ASC: \$100 | \$2,500 / \$5,000 | \$150 |
| MZO | 20/250a (\$1,500 / \$3,000) | \$20 | \$40 | \$0 | \$250 per admit | Hospital: \$250; ASC: \$100 | \$1,500 / \$3,000 | \$150 |
| MYZ | 20/20% (\$2,500 / \$5,000) | \$20 | \$40 | \$0 | 20% | Hospital: 20% ASC: 10% | \$2,500 / \$5,000 | \$150 |
| MZ1 | 20/500a (\$2,500 / \$5,000) | \$20 | \$40 | \$0 | \$500 per admit | Hospital: \$500 ASC: \$200 | \$2,500 / \$5,000 | \$150 |
| MZ7 | 30/500a (\$2,500 / \$5,000) | \$30 | \$50 | \$0 | \$500 per admit | Hospital: \$500 ASC: \$200 | \$2,500 / \$5,000 | \$150 |
| MZ9 | 35/750a (\$3,500 / \$7,000) | \$35 | \$55 | \$0 | \$750 per admit | Hospital: \$750 ASC: \$300 | \$3,500 / \$7,000 | \$150 |
| MZ4 | 30/20% (\$2,500 / \$5,000) | \$30 | \$50 | \$0 | 20% | Hospital: 20% ASC: 10% | \$2,500 / \$5,000 | \$150 |
| MZ2 | 25/750a (\$2,500 / \$5,000) | \$25 | \$45 | \$0 | \$750 per admit | Hospital: \$750 ASC: \$300 | \$2,500 / \$5,000 | \$150 |
| MZ6 | 30/30% (\$3,500 / \$7,000) | \$30 | \$50 | \$0 | 30% | Hospital: 30% ASC: 20% | \$3,500 / \$7,000 | \$150 |
| MZ3 | 30/1000a (\$3,500 / \$7,000) | \$30 | \$50 | \$0 | \$1,000 per admit | Hospital: \$1,000 ASC: \$500 | \$3,500 / \$7,000 | \$150 |
| MZC | 40/30% (\$3,500 / \$7,000) | \$40 | \$60 | \$0 | 30% | Hospital: 30% ASC: 20% | \$3,500 / \$7,000 | \$200 |
| MZ5 | 30/250d (\$4,500 / \$9,000) | \$30 | \$50 | \$0 | \$250 per day, \$750 max per admit | Hospital: \$250; ASC: \$100 | \$4,500 / \$9,000 | \$150 |
| MZE | 40/500d (\$4,500 / \$9,000) | \$40 | \$60 | \$0 | \$500 per day, \$1,500 max per admit | Hospital: \$500 ASC: \$200 | \$4,500 / \$9,000 | \$200 |
| MZF | 40/750a (\$4,500 / \$9,000) | 40 | 60 | \$0 | \$750 per admit | Hospital: \$750 ASC: \$300 | \$4,500 / \$9,000 | \$200 |

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Effective date 1/1/26

Large Group HMO/EOA medical benefits *(continued)*

| Medical | | | | | | | | |
|---|----------------------------------|--------------------------|---------------------------|----------------------|---|---------------------------------|--|----------------|
| Plan code ⁵ | Plan name | Office visit (PCP) | Office visit (specialist) | Teladoc ⁴ | Inpatient hospital | Outpatient surgery | Out-of-pocket maximum (single / family) | Emergency room |
| MZ8 | 35/30% (\$5,500 / \$11,000) | \$35 | \$55 | \$0 | 30% | Hospital: 30% ASC: 20% | \$5,500 / \$11,000 | \$150 |
| MZD | 40/40% (\$5,500 / \$11,000) | \$40 | \$60 | \$0 | 40% | Hospital: 40% ASC: 30% | \$5,500 / \$11,000 | \$200 |
| MYW | 15/1500d (\$6,500 / \$13,000) | \$15 | \$35 | \$0 | \$1,500 per day, \$4,500 max per admit | Hospital: 50% ASC: 40% | \$6,500 / \$13,000 | \$300 |
| MZB | 40/1500d (\$6,500 / \$13,000) | \$40 | \$60 | \$0 | \$1,500 per day, \$4,500 max per admit | Hospital: 50% ASC: 40% | \$6,500 / \$13,000 | \$200 |
| MZG | 50/1500d (\$7,500 / \$15,000) | \$50 | \$70 | \$0 | \$1,500 per day, \$4,500 max per admit | Hospital: 50% ASC: 40% | \$7,500 / \$15,000 | \$300 |
| MZH | 60/1500a (\$9,200 / \$18,400) | \$60 | \$80 | \$0 | \$1,500 per admit + 40% | Hospital: 50% ASC: 40% | \$9,200 / \$18,400 | \$300 |
| Salud HMO y Más / Salud HMO y Más San Diego | | | | | | | | |
| NO5 / NO6 | 10/250a (\$1,500 / \$3,000) | SIMNSA: \$5; HN: \$10 | SIMNSA: \$5; HN: \$30 | \$0 | SIMNSA: \$0; HN: \$250 per admit | Hospital: \$250; ASC: \$100 | SIMNSA: \$1,500 / \$4,500; HN: \$1,500 / \$3,000 | \$150 |
| NOC / NOD | 20/0 (\$1,500 / \$3,000) | SIMNSA: \$5; HN: \$20 | SIMNSA: \$5; HN: \$40 | \$0 | SIMNSA: \$0; HN: \$0 | Hospital: \$0 ASC: \$0 | SIMNSA: \$1,500 / \$4,500; HN: \$1,500 / \$3,000 | \$150 |
| NO9 / NOB | 15/250a (\$2,500 / \$5,000) | SIMNSA: \$5; HN: \$15 | SIMNSA: \$5; HN: \$35 | \$0 | SIMNSA: \$0; HN: \$250 per admit | Hospital: \$250; ASC: \$100 | SIMNSA: \$1,500 / \$4,500; HN: \$2,500 / \$5,000 | \$150 |
| NOH / NOJ | 20/250a (\$1,500 / \$3,000) | \$20 | \$40 | \$0 | \$250 per admit | Hospital: \$250; ASC: \$100 | \$1,500 / \$3,000 | \$150 |
| NOF / NOG | 20/20% (\$2,500 / \$5,000) | SIMNSA: \$5; HN: \$20 | SIMNSA: \$5; HN: \$40 | \$0 | SIMNSA: \$0; HN: 20% | Hospital: 20% ASC: 10% | SIMNSA: \$1,500 / \$4,500; HN: \$2,500 / \$5,000 | \$150 |
| NOL / NOM | 20/500a (\$2,500 / \$5,000) | SIMNSA: \$5; HN: \$20 | SIMNSA: \$5; HN: \$40 | \$0 | SIMNSA: \$0; HN: \$500 per admit | Hospital: \$500 ASC: \$200 | SIMNSA: \$1,500 / \$4,500; HN: \$2,500 / \$5,000 | \$150 |
| NI2 / NI3 | 30/500a (\$2,500 / \$5,000) | \$30 | \$50 | \$0 | \$500 per admit | Hospital: \$500 ASC: \$200 | \$2,500 / \$5,000 | \$150 |
| NOU / NOV | 30/20% (\$2,500 / \$5,000) | SIMNSA: \$5; HN: \$30 | SIMNSA: \$5; HN: \$50 | \$0 | SIMNSA: \$0; HN: 20% | Hospital: 20% ASC: 10% | SIMNSA: \$1,500 / \$4,500; HN: \$2,500 / \$5,000 | \$150 |
| NON / NOP | 25/750a (\$2,500 / \$5,000) | SIMNSA: \$5; HN: \$25 | SIMNSA: \$5; HN: \$45 | \$0 | SIMNSA: \$0; HN: \$750 per admit | Hospital: \$750 ASC: \$300 | SIMNSA: \$1,500 / \$4,500; HN: \$2,500 / \$5,000 | \$150 |
| NOZ / NIO | 30/30% (\$3,500 / \$7,000) | SIMNSA: \$5; HN: \$30 | SIMNSA: \$5; HN: \$50 | \$0 | SIMNSA: \$0; HN: 30% | Hospital: 30% ASC: 20% | SIMNSA: \$1,500 / \$4,500; HN: \$3,500 / \$7,000 | \$150 |
| NOR / NOS | 30/1000a (\$3,500 / \$7,000) | SIMNSA: \$5; HN: \$30 | SIMNSA: \$5; HN: \$50 | \$0 | SIMNSA: \$0; HN: \$1,000 per admit | Hospital: \$1,000 ASC: \$500 | SIMNSA: \$1,500 / \$4,500; HN: \$3,500 / \$7,000 | \$150 |

(continued)

Effective date 1/1/26

Large Group HMO/EOA medical benefits (continued)

| Medical | | | | | | | | |
|---|------------------------------------|--------------------------|---------------------------|----------------------|---|--------------------------------|---|----------------|
| Plan code ⁵ | Plan name | Office visit (PCP) | Office visit (specialist) | Teladoc ⁴ | Inpatient hospital | Outpatient surgery | Out-of-pocket maximum (single / family) | Emergency room |
| N1B / N1C | 40/30% (\$3,500 / \$7,000) | SIMNSA: \$5; HN: \$40 | SIMNSA: \$5; HN: \$60 | \$0 | SIMNSA: \$0; HN: 30% | Hospital: 30% ASC: 20% | SIMNSA: \$1,500 / \$4,500; HN: \$3,500 / \$7,000 | \$200 |
| NOX / NOY | 30/250d (\$4,500 / \$9,000) | SIMNSA: \$5; HN: \$30 | SIMNSA: \$5; HN: \$50 | \$0 | SIMNSA: \$0; HN: \$750 max per admit | Hospital: \$250; ASC: \$100 | SIMNSA: \$1,500 / \$4,500; HN: \$4,500 / \$9,000 | \$150 |
| N16 / N17 | 35/750a (\$3,500 / \$7,000) | SIMNSA: \$5; HN: \$35 | SIMNSA: \$5; HN: \$55 | \$0 | SIMNSA: \$0; HN: \$750 max per admit | Hospital: \$750 ASC: \$300 | SIMNSA: \$1,500 / \$4,500; HN: \$3,500 / \$7,000 | \$150 |
| N1H / N1J | 40/500d (\$4,500 / \$9,000) | SIMNSA: \$5; HN: \$40 | SIMNSA: \$5; HN: \$60 | \$0 | SIMNSA: \$0; HN: \$1,500 max per admit | Hospital: \$500 ASC: \$200 | SIMNSA: \$1,500 / \$4,500; HN: \$4,500 / \$9,000 | \$200 |
| N1K / N1L | 40/750a (\$4,500 / \$9,000) | SIMNSA: \$5; HN: \$40 | SIMNSA: \$5; HN: \$60 | \$0 | SIMNSA: \$0; HN: \$750 per admit | Hospital: \$750 ASC: \$300 | SIMNSA: \$1,500 / \$4,500; HN: \$4,500 / \$9,000 | \$200 |
| N14 / N15 | 35/30% (\$5,500 / \$11,000) | SIMNSA: \$5; HN: \$35 | SIMNSA: \$5; HN: \$55 | \$0 | SIMNSA: \$0; HN: 30% | Hospital: 30% ASC: 20% | SIMNSA: \$1,500 / \$4,500; HN: \$5,500 / \$11,000 | \$150 |
| N1E / N1F | 40/40% (\$5,500 / \$11,000) | SIMNSA: \$5; HN: \$40 | SIMNSA: \$5; HN: \$60 | \$0 | SIMNSA: \$0; HN: 40% | Hospital: 40% ASC: 30% | SIMNSA: \$1,500 / \$4,500; HN: \$5,500 / \$11,000 | \$200 |
| NO7 / NO8 | 15/1500d (\$6,500 / \$13,000) | SIMNSA: \$5; HN: \$15 | SIMNSA: \$5; HN: \$35 | \$0 | SIMNSA: \$0; HN: \$4,500 max per admit | Hospital: 50% ASC: 40% | SIMNSA: \$1,500 / \$4,500; HN: \$6,500 / \$13,000 | \$300 |
| N18 / N19 | 40/1500d (\$6,500 / \$13,000) | SIMNSA: \$5; HN: \$40 | SIMNSA: \$5; HN: \$60 | \$0 | SIMNSA: \$0; HN: \$4,500 max per admit | Hospital: 50% ASC: 40% | SIMNSA: \$1,500 / \$4,500; HN: \$6,500 / \$13,000 | \$200 |
| N1M / N1N | 50/1500d (\$7,500 / \$15,000) | SIMNSA: \$5; HN: \$50 | SIMNSA: \$5; HN: \$70 | \$0 | SIMNSA: \$0; HN: \$4,500 max per admit | Hospital: 50% ASC: 40% | SIMNSA: \$1,500 / \$4,500; HN: \$7,500 / \$15,000 | \$300 |
| N1R / N1S | 60/1500a (\$9,200 / \$18,400) | SIMNSA: \$5; HN: \$60 | SIMNSA: \$5; HN: \$80 | \$0 | SIMNSA: \$0; HN: \$1,500 per admit + 40% | Hospital: 50% ASC: 40% | SIMNSA: \$1,500 / \$4,500; HN: \$9,200 / \$18,400 | \$300 |
| Salud HMO y Más / Salud HMO y Más San Diego - Facility Deductible | | | | | | | | |
| NOE / NCM | 20/1500/20% (\$3,500 / \$7,000) | HMO: \$5; HN: \$20 | SIMNSA: \$5; HN: \$40 | \$0 | SIMNSA: \$0; HN: 20% applies | Hospital: 20% ASC: 10% | SIMNSA: \$1,500 / \$4,500; HN: \$3,500 / \$7,000 | \$150 |
| NOK / NCN | 20/500/10% (\$3,500 / \$7,000) | SIMNSA: \$5; HN: \$20 | SIMNSA: \$5; HN: \$40 | \$0 | SIMNSA: \$0; HN: 10% applies | Hospital: 10% ASC: 5% | SIMNSA: \$1,500 / \$4,500; HN: \$3,500 / \$7,000 | \$100 applies |
| NOQ / NCO | 30/1000/20% (\$3,500 / \$7,000) | SIMNSA: \$5; HN: \$30 | SIMNSA: \$5; HN: \$50 | \$0 | SIMNSA: \$0; HN: 20% applies | Hospital: 20% ASC: 10% | SIMNSA: \$1,500 / \$4,500; HN: \$3,500 / \$7,000 | \$150 applies |
| NOT / NCP | 30/1500/30% (\$3,500 / \$7,000) | SIMNSA: \$5; HN: \$30 | SIMNSA: \$5; HN: \$50 | \$0 | SIMNSA: \$0; HN: 30% applies | Hospital: 30% ASC: 20% | SIMNSA: \$1,500 / \$4,500; HN: \$3,500 / \$7,000 | \$150 applies |

(continued)

Effective date 1/1/26

Large Group HMO/EOA medical benefits (continued)

| Medical | | | | | | | | |
|---|-------------------------------------|--------------------------|---------------------------|----------------------|---------------------------------|--------------------------------|---|----------------|
| Plan code ⁵ | Plan name | Office visit (PCP) | Office visit (specialist) | Teladoc ⁴ | Inpatient hospital | Outpatient surgery | Out-of-pocket maximum (single / family) | Emergency room |
| NOW / NCQ | 30/2000/30% (\$3,500 / \$7,000) | SIMNSA: \$5; HN: \$30 | SIMNSA: \$5; HN: \$50 | \$0 | SIMNSA: \$0; HN: 30% applies | Hospital: 30% ASC: 20% | SIMNSA: \$1,500 / \$4,500; HN: \$3,500 / \$7,000 | \$150 applies |
| N11 / NCR | 30/3000/30% (\$4,500 / \$9,000) | SIMNSA: \$5; HN: \$30 | SIMNSA: \$5; HN: \$50 | \$0 | SIMNSA: \$0; HN: 30% applies | Hospital: 30% ASC: 20% | SIMNSA: \$1,500 / \$4,500; HN: \$4,500 / \$9,000 | \$150 applies |
| N1D / NCS | 40/3000/40% (\$5,500 / \$11,000) | SIMNSA: \$5; HN: \$40 | SIMNSA: \$5; HN: \$60 | \$0 | SIMNSA: \$0; HN: 40% applies | Hospital: 40% ASC: 30% | SIMNSA: \$1,500 / \$4,500; HN: \$5,500 / \$11,000 | \$200 applies |
| N1G / NCT | 40/4000/40% (\$6,500 / \$13,000) | SIMNSA: \$5; HN: \$40 | SIMNSA: \$5; HN: \$60 | \$0 | SIMNSA: \$0; HN: 40% applies | Hospital: 40% ASC: 30% | SIMNSA: \$1,500 / \$4,500; HN: \$6,500 / \$13,000 | \$200 applies |
| N1P / NCU | 50/4500/40% (\$6,500 / \$13,000) | SIMNSA: \$5; HN: \$50 | SIMNSA: \$5; HN: \$70 | \$0 | SIMNSA: \$0; HN: 40% applies | Hospital: 40% ASC: 30% | SIMNSA: \$1,500 / \$4,500; HN: \$6,500 / \$13,000 | \$300 applies |
| N1Q / NCV | 50/5500/40% (\$7,500 / \$15,000) | SIMNSA: \$5; HN: \$50 | SIMNSA: \$5; HN: \$70 | \$0 | SIMNSA: \$0; HN: 40% applies | Hospital: 40% ASC: 30% | SIMNSA: \$1,500 / \$4,500; HN: \$7,500 / \$15,000 | \$300 applies |
| Salud Mexico | | | | | | | | |
| N04 | 5/0 (\$1,500 / \$4,500) | \$5 | \$5 | Not Covered | \$0 | Hospital: \$0 ASC: \$0 | \$1,500 / \$4,500 | \$10 |
| Full Network – Elect Open Access (EOA) ⁶ | | | | | | | | |
| N1T | 10/250a (\$1,500 / \$3,000) | HMO: \$10; PPO: \$30 | HMO: \$30; PPO: \$30 | \$0 | HMO: \$250 per admit | Hospital: \$250; ASC: \$100 | HMO: \$1,500 / \$3,000; PPO: \$3,500 / \$7,000 | \$150 |
| N1W | 20/0 (\$1,500 / \$3,000) | HMO: \$20; PPO: \$40 | HMO: \$40; PPO: \$40 | \$0 | HMO: \$0 | Hospital: \$0 ASC: \$0 | HMO: \$1,500 / \$3,000; PPO: \$3,500 / \$7,000 | \$150 |
| N1V | 15/250a (\$2,500 / \$5,000) | HMO: \$15; PPO: \$35 | HMO: \$35; PPO: \$35 | \$0 | HMO: \$250 per admit | Hospital: \$250; ASC: \$100 | HMO: \$2,500 / \$5,000; PPO: \$4,500 / \$9,000 | \$150 |
| N1Y | 20/250a (\$1,500 / \$3,000) | \$20 | \$40 | \$0 | \$250 per admit | Hospital: \$250; ASC: \$100 | \$1,500 / \$3,000 | \$150 |
| N1X | 20/20% (\$2,500 / \$5,000) | HMO: \$20; PPO: \$40 | HMO: \$40; PPO: \$40 | \$0 | HMO: 20% | Hospital: 20% ASC: 10% | HMO: \$2,500 / \$5,000; PPO: \$4,500 / \$9,000 | \$150 |
| N1Z | 20/500a (\$2,500 / \$5,000) | HMO: \$20; PPO: \$40 | HMO: \$40; PPO: \$40 | \$0 | HMO: \$500 per admit | Hospital: \$500 ASC: \$200 | HMO: \$2,500 / \$5,000; PPO: \$4,500 / \$9,000 | \$150 |
| N25 | 30/500a (\$2,500 / \$5,000) | \$30 | \$50 | \$0 | \$500 per admit | Hospital: \$500 ASC: \$200 | \$2,500 / \$5,000 | \$150 |
| N27 | 35/750a (\$3,500 / \$7,000) | 35 | 55 | \$0 | \$750 per admit | Hospital: \$750 ASC: \$300 | \$3,500 / \$7,000 | 150 |
| N22 | 30/20% (\$2,500 / \$5,000) | HMO: \$30; PPO: \$50 | HMO: \$50; PPO: \$50 | \$0 | HMO: 20% | Hospital: 20% ASC: 10% | HMO: \$2,500 / \$5,000; PPO: \$4,500 / \$9,000 | \$150 |
| N20 | 25/750a (\$2,500 / \$5,000) | HMO: \$25; PPO: \$45 | HMO: \$45; PPO: \$45 | \$0 | HMO: \$750 per admit | Hospital: \$750 ASC: \$300 | HMO: \$2,500 / \$5,000; PPO: \$4,500 / \$9,000 | \$150 |
| N24 | 30/30% (\$3,500 / \$7,000) | HMO: \$30; PPO: \$50 | HMO: \$50; PPO: \$50 | \$0 | HMO: 30% | Hospital: 30% ASC: 20% | HMO: \$3,500 / \$7,000; PPO: \$5,500 / \$11,000 | \$150 |

(continued)

Effective date 1/1/26

Large Group HMO/EOA medical benefits (continued)

| Medical | | | | | | | | |
|--|-------------------------------------|--------------------------|---------------------------|----------------------|--|---------------------------------|---|----------------|
| Plan code ⁵ | Plan name | Office visit (PCP) | Office visit (specialist) | Teladoc ⁴ | Inpatient hospital | Outpatient surgery | Out-of-pocket maximum (single / family) | Emergency room |
| N21 | 30/1000a (\$3,500 / \$7,000) | HMO: \$30; PPO: \$50 | HMO: \$50; PPO: \$50 | \$0 | HMO: \$1,000 per admit | Hospital: \$1,000 ASC: \$500 | HMO: \$3,500 / \$7,000; PPO: \$5,500 / \$11,000 | \$150 |
| N29 | 40/30% (\$3,500 / \$7,000) | HMO: \$40; PPO: \$60 | HMO: \$60; PPO: \$60 | \$0 | HMO: 30% | Hospital: 30% ASC: 20% | HMO: \$3,500 / \$7,000; PPO: \$5,500 / \$11,000 | \$200 |
| N23 | 30/250d (\$4,500 / \$9,000) | HMO: \$30; PPO: \$50 | HMO: \$50; PPO: \$50 | \$0 | HMO: \$250 per day, \$750 max per admit | Hospital: \$250; ASC: \$100 | HMO: \$4,500 / \$9,000; PPO: \$6,500 / \$13,000 | \$150 |
| N2C | 40/500d (\$4,500 / \$9,000) | HMO: \$40; PPO: \$60 | HMO: \$60; PPO: \$60 | \$0 | HMO: \$500 per day, \$1,500 max per admit | Hospital: \$500 ASC: \$200 | HMO: \$4,500 / \$9,000; PPO: \$6,500 / \$13,000 | \$200 |
| N2D | 40/750a (\$4,500 / \$9,000) | HMO: \$40; PPO: \$60 | HMO: \$60; PPO: \$60 | \$0 | HMO: \$750 per admit | Hospital: \$750 ASC: \$300 | HMO: \$4,500 / \$9,000; PPO: \$6,500 / \$13,000 | \$200 |
| N26 | 35/30% (\$5,500 / \$11,000) | HMO: \$35; PPO: \$55 | HMO: \$55; PPO: \$55 | \$0 | HMO: 30% | Hospital: 30% ASC: 20% | HMO: \$5,500 / \$11,000; PPO: \$7,500 / \$11,000 | \$150 |
| N2B | 40/40% (\$5,500 / \$11,000) | HMO: \$40; PPO: \$60 | HMO: \$60; PPO: \$60 | \$0 | HMO: 40% | Hospital: 40% ASC: 30% | HMO: \$5,500 / \$11,000; PPO: \$7,500 / \$11,000 | \$200 |
| N1U | 15/1500d (\$6,500 / \$13,000) | HMO: \$15; PPO: \$35 | HMO: \$35; PPO: \$35 | \$0 | HMO: \$1,500 per day, \$4,500 max per admit | Hospital: 50% ASC: 40% | HMO: \$6,500 / \$13,000; PPO: \$8,500 / \$13,000 | \$300 |
| N28 | 40/1500d (\$6,500 / \$13,000) | HMO: \$40; PPO: \$60 | HMO: \$60; PPO: \$60 | \$0 | HMO: \$1,500 per day, \$4,500 max per admit | Hospital: 50% ASC: 40% | HMO: \$6,500 / \$13,000; PPO: \$8,500 / \$13,000 | \$200 |
| N2E | 50/1500d (\$7,500 / \$15,000) | HMO: \$50; PPO: \$70 | HMO: \$70; PPO: \$70 | \$0 | HMO: \$1,500 per day, \$4,500 max per admit | Hospital: 50% ASC: 40% | HMO: \$7,500 / \$15,000; PPO: \$9,100 / \$18,200 | \$300 |
| N2F | 60/1500a (\$9,200 / \$18,400) | HMO: \$60; PPO: \$80 | HMO: \$80; PPO: \$80 | \$0 | HMO: \$1,500 per admit + 40% | Hospital: 50% ASC: 40% | HMO: \$9,200 / \$18,400; PPO: \$9,200 / \$18,400; | \$300 |
| Full Network – Elect Open Access (EOA) Facility Deductible | | | | | | | | |
| N2H | 20/500/10% (\$3,500 / \$7,000) | HMO: \$20; PPO: \$40 | HMO: \$40; PPO: \$40 | \$0 | HMO: 10% | Hospital: 10% ASC: 5% | HMO: \$3,500 / \$7,000; PPO: \$5,500 / \$11,000 | \$150 |
| N2G | 20/1500/20% (\$3,500 / \$7,000) | HMO: \$20; PPO: \$40 | HMO: \$40; PPO: \$40 | \$0 | HMO: 20% | Hospital: 20% ASC: 10% | HMO: \$3,500 / \$7,000; PPO: \$5,500 / \$11,000 | \$150 |
| N2I | 30/1000/20% (\$3,500 / \$7,000) | HMO: \$30; PPO: \$50 | HMO: \$50; PPO: \$50 | \$0 | HMO: 20% | Hospital: 20% ASC: 10% | HMO: \$3,500 / \$7,000; PPO: \$5,500 / \$11,000 | \$150 |
| N2J | 30/1500/30% (\$3,500 / \$7,000) | HMO: \$30; PPO: \$50 | HMO: \$50; PPO: \$50 | \$0 | HMO: 30% | Hospital: 30% ASC: 20% | HMO: \$3,500 / \$7,000; PPO: \$5,500 / \$11,000 | \$150 |
| N2K | 30/2000/30% (\$3,500 / \$7,000) | HMO: \$30; PPO: \$50 | HMO: \$50; PPO: \$50 | \$0 | HMO: 30% | Hospital: 30% ASC: 20% | HMO: \$3,500 / \$7,000; PPO: \$5,500 / \$11,000 | \$150 |
| N2L | 30/3000/30% (\$4,500 / \$9,000) | HMO: \$30; PPO: \$50 | HMO: \$50; PPO: \$50 | \$0 | HMO: 30% | Hospital: 30% ASC: 20% | HMO: \$4,500 / \$9,000; PPO: \$6,500 / \$13,000 | \$150 |
| N2M | 40/3000/40% (\$5,500 / \$11,000) | HMO: \$40; PPO: \$60 | HMO: \$60; PPO: \$60 | \$0 | HMO: 40% | Hospital: 40% ASC: 30% | HMO: \$5,500 / \$11,000; PPO: \$7,500 / \$15,000 | \$200 |
| N2N | 40/4000/40% (\$6,500 / \$13,000) | HMO: \$40; PPO: \$60 | HMO: \$60; PPO: \$60 | \$0 | HMO: 40% | Hospital: 40% ASC: 30% | HMO: \$6,500 / \$13,000; PPO: \$9,500 / \$19,000 | \$200 |
| N2O | 50/4500/40% (\$6,500 / \$13,000) | SIMNSA: \$5; HN: \$50 | SIMNSA: \$5; HN: \$70 | \$0 | SIMNSA: \$0; HN: 40% applies | Hospital: 40% ASC: 30% | SIMNSA: \$1,500 / \$4,500; HN: \$6,500 / \$13,000 | \$300 applies |
| N2P | 50/5500/40% (\$7,500 / \$15,000) | SIMNSA: \$5; HN: \$50 | SIMNSA: \$5; HN: \$70 | \$0 | SIMNSA: \$0; HN: 40% applies | Hospital: 40% ASC: 30% | SIMNSA: \$1,500 / \$4,500; HN: \$7,500 / \$15,000 | \$300 applies |

(continued)

Effective date 1/1/26

Large Group HMO/EOA medical benefits (continued)

| Medical | | | | | | | | |
|------------------------|----------------------------------|-------------------------|---------------------------|----------------------|--|---------------------------------|---|----------------|
| Plan code ⁵ | Plan name | Office visit (PCP) | Office visit (specialist) | Teladoc ⁴ | Inpatient hospital | Outpatient surgery | Out-of-pocket maximum (single / family) | Emergency room |
| ExcelCare EOA | | | | | | | | |
| N4N | 10/250a (\$1,500 / \$3,000) | HMO: \$10; PPO: \$30 | HMO: \$30; PPO: \$30 | \$0 | HMO: \$250 per admit | Hospital: \$250; ASC: \$100 | HMO: \$1,500 / \$3,000; PPO: \$3,500 / \$10,500 | \$150 |
| N4Q | 20/0 (\$1,500 / \$3,000) | HMO: \$20; PPO: \$40 | HMO: \$40; PPO: \$40 | \$0 | HMO: \$0 | Hospital: \$0 ASC: \$0 | HMO: \$1,500 / \$3,000; PPO: \$3,500 / \$10,500 | \$150 |
| N4P | 15/250a (\$2,500 / \$5,000) | HMO: \$15; PPO: \$35 | HMO: \$35; PPO: \$35 | \$0 | HMO: \$250 per admit | Hospital: \$250; ASC: \$100 | HMO: \$2,500 / \$5,000; PPO: \$4,500 / \$9,000 | \$150 |
| N4S | 20/250a (\$1,500 / \$3,000) | \$20 | \$40 | \$0 | \$250 per admit | Hospital: \$250; ASC: \$100 | \$1,500 / \$3,000 | \$150 |
| N4R | 20/20% (\$2,500 / \$5,000) | HMO: \$20; PPO: \$40 | HMO: \$40; PPO: \$40 | \$0 | HMO: 20% | Hospital: 20% ASC: 10% | HMO: \$2,500 / \$5,000; PPO: \$4,500 / \$9,000 | \$150 |
| N4T | 20/500a (\$2,500 / \$5,000) | HMO: \$20; PPO: \$40 | HMO: \$40; PPO: \$40 | \$0 | HMO: \$500 per admit | Hospital: \$500 ASC: \$200 | HMO: \$2,500 / \$5,000; PPO: \$4,500 / \$9,000 | \$150 |
| N4Z | 30/500a (\$2,500 / \$5,000) | \$30 | \$50 | \$0 | \$500 per admit | Hospital: \$500 ASC: \$200 | \$2,500 / \$5,000 | \$150 |
| N51 | 35/750a (\$3,500 / \$7,000) | \$35 | \$55 | \$0 | \$750 per admit | Hospital: \$750 ASC: \$300 | \$3,500 / \$7,000 | \$150 |
| N4W | 30/20% (\$2,500 / \$5,000) | HMO: \$30; PPO: \$50 | HMO: \$50; PPO: \$50 | \$0 | HMO: 20% | Hospital: 20% ASC: 10% | HMO: \$2,500 / \$5,000; PPO: \$4,500 / \$9,000 | \$150 |
| N4U | 25/750a (\$2,500 / \$5,000) | HMO: \$25; PPO: \$45 | HMO: \$45; PPO: \$45 | \$0 | HMO: \$750 per admit | Hospital: \$750 ASC: \$300 | HMO: \$2,500 / \$5,000; PPO: \$4,500 / \$9,000 | \$150 |
| N4Y | 30/30% (\$3,500 / \$7,000) | HMO: \$30; PPO: \$50 | HMO: \$50; PPO: \$50 | \$0 | HMO: 30% | Hospital: 30% ASC: 20% | HMO: \$3,500 / \$7,000; PPO: \$5,500 / \$11,000 | \$150 |
| N4V | 30/1000a (\$3,500 / \$7,000) | HMO: \$30; PPO: \$50 | HMO: \$50; PPO: \$50 | \$0 | HMO: \$1,000 per admit | Hospital: \$1,000 ASC: \$500 | HMO: \$3,500 / \$7,000; PPO: \$5,500 / \$11,000 | \$150 |
| N53 | 40/30% (\$3,500 / \$7,000) | HMO: \$40; PPO: \$60 | HMO: \$60; PPO: \$60 | \$0 | HMO: 30% | Hospital: 30% ASC: 20% | HMO: \$3,500 / \$7,000; PPO: \$5,500 / \$11,000 | \$200 |
| N4X | 30/250d (\$4,500 / \$9,000) | HMO: \$30; PPO: \$50 | HMO: \$50; PPO: \$50 | \$0 | HMO: \$250 per day, \$750 max per admit | Hospital: \$250; ASC: \$100 | HMO: \$4,500 / \$9,000; PPO: \$6,500 / \$13,000 | \$150 |
| N55 | 40/500d (\$4,500 / \$9,000) | HMO: \$40; PPO: \$60 | HMO: \$60; PPO: \$60 | \$0 | HMO: \$500 per day, \$2,000 max per admit | Hospital: \$500 ASC: \$200 | HMO: \$4,500 / \$9,000; PPO: \$6,500 / \$13,000 | \$200 |
| N56 | 40/750a (\$4,500 / \$9,000) | HMO: \$40; PPO: \$60 | HMO: \$60; PPO: \$60 | \$0 | HMO: \$750 per admit | Hospital: \$750 ASC: \$300 | HMO: \$4,500 / \$9,000; PPO: \$6,500 / \$13,000 | \$200 |
| N50 | 35/30% (\$5,500 / \$11,000) | HMO: \$35; PPO: \$55 | HMO: \$55; PPO: \$55 | \$0 | HMO: 30% | Hospital: 30% ASC: 20% | HMO: \$5,500 / \$11,000; PPO: \$7,500 / \$11,000 | \$150 |
| N54 | 40/40% (\$5,500 / \$11,000) | HMO: \$40; PPO: \$60 | HMO: \$60; PPO: \$60 | \$0 | HMO: 40% | Hospital: 40% ASC: 30% | HMO: \$5,500 / \$11,000; PPO: \$7,500 / \$11,000 | \$200 |
| N40 | 15/1500d (\$6,500 / \$13,000) | HMO: \$15; PPO: \$35 | HMO: \$35; PPO: \$35 | \$0 | HMO: \$1,500 per day, \$4,500 max per admit | Hospital: 50% ASC: 40% | HMO: \$6,500 / \$13,000; PPO: \$8,500 / \$13,000 | \$300 |
| N52 | 40/1500d (\$6,500 / \$13,000) | HMO: \$40; PPO: \$60 | HMO: \$60; PPO: \$60 | \$0 | HMO: \$1,500 per day, \$4,500 max per admit | Hospital: 50% ASC: 40% | HMO: \$6,500 / \$13,000; PPO: \$8,500 / \$13,000 | \$200 |

(continued)

Effective date 1/1/26

Large Group HMO/EOA medical benefits

| Medical | | | | | | | | |
|-------------------------------------|-------------------------------------|--------------------------|---------------------------|----------------------|--|---------------------------|---|----------------|
| Plan code ⁵ | Plan name | Office visit (PCP) | Office visit (specialist) | Teladoc ⁴ | Inpatient hospital | Outpatient surgery | Out-of-pocket maximum (single / family) | Emergency room |
| N57 | 50/1500d (\$7,500 / \$15,000) | HMO: \$50; PPO: \$70 | HMO: \$70; PPO: \$70 | \$0 | HMO: \$1,500 per day, \$4,500 max per admit | Hospital: 50% ASC: 40% | HMO: \$7,500 / \$15,000; PPO: \$9,100 / \$18,200 | \$300 |
| N58 | 60/1500a (\$9,200 / \$18,400) | HMO: \$60; PPO: \$80 | HMO: \$80; PPO: \$80 | \$0 | HMO: \$1,500 per admit + 40% | Hospital: 50% ASC: 40% | HMO: \$9,200 / \$18,400; PPO: \$9,200 / \$18,400; | \$300 |
| ExcelCare EOA - Facility Deductible | | | | | | | | |
| N5B | 20/500/10% (\$3,500 / \$7,000) | HMO: \$20; PPO: \$40 | HMO: \$40; PPO: \$40 | \$0 | HMO: 10% | Hospital: 10% ASC: 5% | HMO: \$3,500 / \$7,000; PPO: \$5,500 / \$11,000 | \$150 |
| N59 | 20/1500/20% (\$3,500 / \$7,000) | HMO: \$20; PPO: \$40 | HMO: \$40; PPO: \$40 | \$0 | HMO: 20% | Hospital: 20% ASC: 10% | HMO: \$3,500 / \$7,000; PPO: \$5,500 / \$11,000 | \$150 |
| N5C | 30/1000/20% (\$3,500 / \$7,000) | HMO: \$30; PPO: \$50 | HMO: \$50; PPO: \$50 | \$0 | HMO: 20% | Hospital: 20% ASC: 10% | HMO: \$3,500 / \$7,000; PPO: \$5,500 / \$11,000 | \$150 |
| N5D | 30/1500/30% (\$3,500 / \$7,000) | HMO: \$30; PPO: \$50 | HMO: \$50; PPO: \$50 | \$0 | HMO: 30% | Hospital: 30% ASC: 20% | HMO: \$3,500 / \$7,000; PPO: \$5,500 / \$11,000 | \$150 |
| N5E | 30/2000/30% (\$3,500 / \$7,000) | HMO: \$30; PPO: \$50 | HMO: \$50; PPO: \$50 | \$0 | HMO: 30% | Hospital: 30% ASC: 20% | HMO: \$3,500 / \$7,000; PPO: \$5,500 / \$11,000 | \$150 |
| N5F | 30/3000/30% (\$4,500 / \$9,000) | HMO: \$30; PPO: \$50 | HMO: \$50; PPO: \$50 | \$0 | HMO: 30% | Hospital: 30% ASC: 20% | HMO: \$4,500 / \$9,000; PPO: \$6,500 / \$13,000 | \$150 |
| N5G | 40/3000/40% (\$5,500 / \$11,000) | HMO: \$40; PPO: \$60 | HMO: \$60; PPO: \$60 | \$0 | HMO: 40% | Hospital: 40% ASC: 30% | HMO: \$5,500 / \$11,000; PPO: \$7,500 / \$11,000 | \$200 |
| N5H | 40/4000/40% (\$6,500 / \$13,000) | HMO: \$40; PPO: \$60 | HMO: \$60; PPO: \$60 | \$0 | HMO: 40% | Hospital: 40% ASC: 30% | HMO: \$6,500 / \$13,000; PPO: \$8,500 / \$17,000 | \$200 |
| N5I | 50/4500/40% (\$6,500 / \$13,000) | SIMNSA: \$5; HN: \$50 | SIMNSA: \$5; HN: \$70 | \$0 | SIMNSA: \$0; HN: 40% applies | Hospital: 40% ASC: 30% | SIMNSA: \$1,500 / \$4,500; HN: \$6,500 / \$13,000 | \$300 applies |
| N5J | 50/5500/40% (\$7,500 / \$15,000) | SIMNSA: \$5; HN: \$50 | SIMNSA: \$5; HN: \$70 | \$0 | SIMNSA: \$0; HN: 40% applies | Hospital: 40% ASC: 30% | SIMNSA: \$1,500 / \$4,500; HN: \$7,500 / \$15,000 | \$300 applies |

Effective date 1/1/26

Large Group PPO medical benefits⁷

| Medical | | | | | | | | |
|------------|-------------------------------------|--------------------|---------------------------|----------------------|--------------------|-----------------------------|---|----------------|
| Plan code | Plan name | Office visit (PCP) | Office visit (specialist) | Teladoc ⁵ | Inpatient hospital | Outpatient surgery | Out-of-pocket maximum (single / family) | Emergency room |
| PPO | | | | | | | | |
| N2R | 10/0/10% (\$2,000 / \$4,000) | \$10 | \$30 | \$0 | 10% | Hospital: 10% ASC: 5% | \$2,000 / \$4,000 | \$100 + 10% |
| N2S | 10/250/10% (\$3,000 / \$6,000) | \$10 | \$30 | \$0 | 10% | Hospital: 10% ASC: 5% | \$3,000 / \$6,000 | \$100 + 10% |
| N2U | 15/250/10% (\$2,000 / \$4,000) | \$15 | \$35 | \$0 | 10% | Hospital: 10% ASC: 5% | \$2,000 / \$4,000 | \$100 + 10% |
| N2V | 15/500/10% (\$3,000 / \$6,000) | \$15 | \$35 | \$0 | 10% | Hospital: 10% ASC: 5% | \$3,000 / \$6,000 | \$100 + 10% |
| N32 | 25/1000/10% (\$3,000 / \$6,000) | \$25 | \$45 | \$0 | 10% | Hospital: 10% ASC: 5% | \$3,000 / \$6,000 | \$100 + 10% |
| N2X | 20/250/10% (\$3,000 / \$6,000) | \$20 | \$40 | \$0 | 10% | Hospital: 10% ASC: 5% | \$3,000 / \$6,000 | \$100 + 10% |
| N30 | 20/500/10% (\$3,000 / \$6,000) | \$20 | \$40 | \$0 | 10% | Hospital: 10% ASC: 5% | \$3,000 / \$6,000 | \$100 + 10% |
| N39 | 30/500/10% (\$3,000 / \$6,000) | \$30 | \$50 | \$0 | 10% | Hospital: 10% ASC: 5% | \$3,000 / \$6,000 | \$100 + 10% |
| N3C | 30/750/20% (\$5,000 / \$10,000) | \$30 | \$50 | \$0 | 20% | Hospital: 20% ASC: 10% | \$5,000 / \$10,000 | \$100 + 20% |
| N33 | 30/1000/20% (\$3,000 / \$6,000) | \$30 | \$50 | \$0 | 20% | Hospital: 20% ASC: 10% | \$3,000 / \$6,000 | \$100 + 20% |
| N2T | 10/250/20% (\$4,000 / \$8,000) | \$10 | \$30 | \$0 | 20% | Hospital: 20% ASC: 10% | \$4,000 / \$8,000 | \$100 + 20% |
| N2W | 15/500/20% (\$4,000 / \$8,000) | \$15 | \$35 | \$0 | 20% | Hospital: 20% ASC: 10% | \$4,000 / \$8,000 | \$100 + 20% |
| N2Y | 20/250/20% (\$4,000 / \$8,000) | \$20 | \$40 | \$0 | 20% | Hospital: 20% ASC: 10% | \$4,000 / \$8,000 | \$100 + 20% |
| N31 | 20/500/20% (\$4,000 / \$8,000) | \$20 | \$40 | \$0 | 20% | "Hospital: 20% ASC: 10%" | \$4,000 / \$8,000 | \$100 + 20% |
| N2Z | 20/2500/20% (\$5,000 / \$10,000) | \$20 | \$40 | \$0 | 20% | Hospital: 20% ASC: 10% | \$5,000 / \$10,000 | \$100 + 20% |
| N3B | 30/500/30% (\$4,000 / \$8,000) | \$30 | \$50 | \$0 | 30% | Hospital: 30% ASC: 20% | \$4,000 / \$8,000 | \$100 + 30% |
| N34 | 30/1000/20% (\$4,000 / \$8,000) | \$30 | \$50 | \$0 | 20% | Hospital: 20% ASC: 10% | \$4,000 / \$8,000 | \$100 + 20% |
| N3D | 35/1000/20% (\$5,000 / \$10,000) | \$35 | \$55 | \$0 | 20% | Hospital: 20% ASC: 10% | \$5,000 / \$10,000 | \$100 + 20% |
| N2Q | 0/1000/20% (\$5,000 / \$10,000) | \$0 | \$20 | \$0 | 20% | Hospital: 20% ASC: 10% | \$5,000 / \$10,000 | \$100 + 20% |
| N35 | 30/2000/30% (\$5,000 / \$10,000) | \$30 | \$50 | \$0 | 30% | Hospital: 30% ASC: 20% | \$5,000 / \$10,000 | \$100 + 30% |
| N36 | 30/3000/30% (\$5,000 / \$10,000) | \$30 | \$50 | \$0 | 30% | Hospital: 30% ASC: 20% | \$5,000 / \$10,000 | \$100 + 30% |
| N38 | 30/4000/30% (\$6,000 / \$12,000) | \$30 | \$50 | \$0 | 30% | Hospital: 30% ASC: 20% | \$6,000 / \$12,000 | \$100 + 30% |

Effective date 7/1/25

Large Group PPO medical benefits⁷ (continued)

| Medical | | | | | | | | |
|--|-------------------------------------|--------------------|---------------------------|----------------------|--------------------|---------------------------|---|----------------|
| Plan code | Plan name | Office visit (PCP) | Office visit (specialist) | Teladoc ⁵ | Inpatient hospital | Outpatient surgery | Out-of-pocket maximum (single / family) | Emergency room |
| N37 | 30/3000/30% (\$6,000 / \$12,000) | \$30 | \$50 | \$0 | 30% | Hospital: 30% ASC: 20% | \$6,000 / \$12,000 | \$100 + 30% |
| N3F | 40/5000/30% (\$7,000 / \$14,000) | \$40 | \$60 | \$0 | 30% | Hospital: 30% ASC: 20% | \$7,000 / \$14,000 | \$100 + 30% |
| N3E | 40/3500/30% (\$7,000 / \$14,000) | \$40 | \$60 | \$0 | 30% | Hospital: 30% ASC: 20% | \$7,000 / \$14,000 | \$100 + 30% |
| N3G | 60/5000/30% (\$9,200 / \$18,400) | \$60 | \$80 | \$0 | 30% | Hospital: 30% ASC: 20% | (\$9,200 / \$18,400) | \$100 + 30% |
| PPO (HSA-compatible) Includes pre-set pharmacy plans | | | | | | | | |
| N3O | 1700/0% I (\$1,700) | 0% | 0% | \$0 | 0% | Hospital: 0% ASC: 0% | \$1,700 | 0% |
| N3P | 2000/0% I (\$2,000) | 0% | 0% | \$0 | 0% | Hospital: 0% ASC: 0% | \$2,000 | 0% |
| N3M | 3400/0% F (\$3,400 / \$6,800) | 0% | 0% | \$0 | 0% | Hospital: 0% ASC: 0% | \$3,400 / \$6,800 | 0% |
| N3N | 3400/0% F (\$3,400 / \$6,800) | 0% | 0% | \$0 | 0% | Hospital: 0% ASC: 0% | \$3,400 / \$6,800 | 0% |
| N3I | 3400/20% (\$4,000 / \$8,000) | 20% | 20% | \$0 | 20% | Hospital: 20% ASC: 10% | \$4,000 / \$8,000 | 20% |
| N3J | 3500/20% (\$5,000 / \$10,000) | 20% | 20% | \$0 | 20% | Hospital: 20% ASC: 10% | \$5,000 / \$10,000 | 20% |
| N3H | 4000/0% (\$4,000 / \$8,000) | 0% | 0% | \$0 | 0% | Hospital: 0% ASC: 0% | \$4,000 / \$8,000 | 0% |
| N3L | 3400/30% (\$5,000 / \$10,000) | 30% | 30% | \$0 | 30% | Hospital: 30% ASC: 20% | \$5,000 / \$10,000 | 30% |
| N3K | 5000/20% (\$6,000 / \$12,000) | 20% | 20% | \$0 | 20% | Hospital: 20% ASC: 10% | \$6,000 / \$12,000 | 20% |

Effective date 1/1/26

Large Group HMO/EOA pharmacy benefits

| Pharmacy deductible | Deductible type (brand only, none) | Retail tier 1 | Retail tier 2 | Retail tier 3 | Associated medical plan |
|-----------------------------------|------------------------------------|---------------|---------------|---------------|---|
| Salud HMO y Más Rx choices | | | | | |
| \$0 | None | \$5 | \$25 | \$50 | Pairable with any EC Salud HMO y Más medical plan |
| \$0 | None | \$10 | \$30 | \$55 | |
| \$100 | Brand only | \$5 | \$25 | \$50 | |
| \$100 | Brand only | \$15 | \$35 | \$60 | |
| \$300 | Brand only | \$15 | \$40 | \$65 | |
| EOA Rx choices | | | | | |
| \$0 | None | \$5 | \$25 | \$50 | Pairable with any EC Full Network or ExcelCare EOA medical plan |
| \$0 | None | \$10 | \$30 | \$55 | |
| \$0 | None | \$15 | \$35 | \$60 | |
| \$100 | Brand only | \$5 | \$25 | \$50 | |
| \$100 | Brand only | \$10 | \$30 | \$55 | |
| \$100 | Brand only | \$15 | \$35 | \$60 | |
| \$300 | Brand only | \$15 | \$40 | \$65 | |
| HMO Rx choices | | | | | |
| \$0 | None | \$5 | \$25 | \$50 | Pairable with any EC Full Network, ExcelCare, or SmartCare HMO medical plan |
| \$0 | None | \$10 | \$30 | \$55 | |
| \$0 | None | \$15 | \$35 | \$60 | |
| \$100 | Brand only | \$5 | \$25 | \$50 | |
| \$100 | Brand only | \$10 | \$30 | \$55 | |
| \$100 | Brand only | \$15 | \$35 | \$60 | |
| \$300 | Brand only | \$15 | \$40 | \$65 | |

Large Group PPO pharmacy benefits

| Pharmacy deductible | Deductible type (brand only, none) | Retail tier 1 | Retail tier 2 | Retail tier 3 | Associated medical plan |
|--|------------------------------------|---------------|---------------|---------------|---------------------------------------|
| PPO Rx choices | | | | | |
| \$0 | None | \$5 | \$25 | \$50 | Pairable with any EC PPO medical plan |
| \$0 | None | \$10 | \$30 | \$55 | |
| \$0 | None | \$15 | \$35 | \$60 | |
| \$100 | Brand only | \$5 | \$25 | \$50 | |
| \$100 | Brand only | \$10 | \$30 | \$55 | |
| \$100 | Brand only | \$15 | \$35 | \$60 | |
| \$300 | Brand only | \$15 | \$40 | \$65 | |
| PPO (HSA-compatible) Rx choices | | | | | |
| \$1,700 | Combined with medical | \$0 | \$0 | \$0 | Pairable with any EC PPO medical plan |
| \$2,000 | Combined with medical | \$0 | \$0 | \$0 | |
| \$3,400 | Combined with medical | \$0 | \$0 | \$0 | |
| \$3,400 | Combined with medical | \$10 | \$30 | \$55 | |
| \$3,400 | Combined with medical | \$15 | \$35 | \$60 | |
| \$4,000 | Combined with medical | \$0 | \$0 | \$0 | |
| \$5,000 | Combined with medical | \$10 | \$30 | \$55 | |
| \$3,500 | Combined with medical | \$10 | \$30 | \$55 | |

Effective date 1/1/26

Large Group chiropractic and acupuncture benefits

| HMO, EOA, EOA ExcelCare, HMO ExcelCare, Salud y Más, Salud San Diego | | | |
|--|-----------------------------|-------------------------|---|
| Acupuncture and chiropractic plan code | Chiropractic-only plan code | Copayment / Visit limit | Out-of-pocket maximum – must match the medical plan out-of-pocket maximum (single / family) |
| BHH | BHB | \$10 / 30 visits | \$1,500 / \$3,000 |
| BHT | BHN | \$25 / 30 visits | \$1,500 / \$3,000 |
| EJM | EJQ | \$10 / 30 visits | \$2,500 / \$5,000 |
| EJO | EJN | \$25 / 30 visits | \$2,500 / \$5,000 |
| EJR | EJV | \$10 / 30 visits | \$3,500 / \$7,000 |
| EJT | EJS | \$25 / 30 visits | \$3,500 / \$7,000 |
| BWD | BWA | \$10 / 30 visits | \$4,500 / \$9,000 |
| BWB | BWC | \$25 / 30 visits | \$4,500 / \$9,000 |
| BHJ | BHD | \$10 / 30 visits | \$5,500 / \$11,000 |
| BHV | BHP | \$25 / 30 visits | \$5,500 / \$11,000 |
| CX7 | CXB | \$10 / 30 visits | \$6,500 / \$13,000 |
| CX9 | CX8 | \$25 / 30 visits | \$6,500 / \$13,000 |
| E50 | E54 | \$10 / 30 visits | \$7,500 / \$15,000 |
| E52 | E51 | \$25 / 30 visits | \$7,500 / \$15,000 |
| ET8 | ETB | \$10 / 30 visits | \$9,200 / \$18,400 |
| ETA | ET9 | \$25 / 30 visits | \$9,200 / \$18,400 |
| SmartCare HMO | | | |
| Acupuncture and chiropractic plan code | Copayment / Visit limit | | Out-of-pocket maximum – must match the medical plan out-of-pocket maximum (single / family) |
| BI2 | \$15 / 10 visits | | \$1,500 / \$3,000 |
| EJP | \$15 / 10 visits | | \$2,500 / \$5,000 |
| EJU | \$15 / 10 visits | | \$3,500 / \$7,000 |
| BI3 | \$15 / 10 visits | | \$4,500 / \$9,000 |
| BI5 | \$15 / 10 visits | | \$5,500 / \$11,000 |
| CXA | \$25 / 10 visits | | \$6,500 / \$13,000 |
| E53 | \$25 / 10 visits | | \$7,500 / \$15,000 |
| ETC | \$25 / 10 visits | | \$9,200 / \$18,400 |
| PPO | | | |
| Acupuncture and chiropractic plan code | Copayment / Visit limit | | Out-of-pocket maximum – must match the medical plan out-of-pocket maximum (single / family) |
| EK1 | \$10 / 30 visits | | \$2,000 / \$4,000 |
| EK2 | \$25 / 30 visits | | \$2,000 / \$4,000 |
| EK5 | \$10 / 30 visits | | \$2,000 / \$4,000 |
| EK6 | \$25 / 30 visits | | \$2,000 / \$4,000 |
| EK3 | \$10 / 30 visits | | \$3,000 / \$6,000 |
| EK4 | \$25 / 30 visits | | \$3,000 / \$6,000 |
| EK7 | \$10 / 30 visits | | \$3,000 / \$6,000 |
| EK8 | \$25 / 30 visits | | \$3,000 / \$6,000 |
| EK9 | \$10 / 30 visits | | \$3,000 / \$6,000 |
| EKA | \$25 / 30 visits | | \$3,000 / \$6,000 |
| ETD | \$10 / 30 visits | | \$3,000 / \$6,000 |
| ETE | \$25 / 30 visits | | \$3,000 / \$6,000 |
| EKB | \$10 / 30 visits | | \$3,000 / \$6,000 |

(continued)

Effective date 1/1/26

Large Group chiropractic and acupuncture benefits *(continued)*

| PPO | | |
|--|-------------------------|---|
| Acupuncture and chiropractic plan code | Copayment / Visit limit | Out-of-pocket maximum – must match the medical plan out-of-pocket maximum (single / family) |
| EKC | \$25 / 30 visits | \$3,000 / \$6,000 |
| EKD | \$10 / 30 visits | \$3,000 / \$6,000 |
| EKE | \$25 / 30 visits | \$3,000 / \$6,000 |
| EKF | \$10 / 30 visits | \$3,000 / \$6,000 |
| EKG | \$25 / 30 visits | \$3,000 / \$6,000 |
| EKH | \$10 / 30 visits | \$4,000 / \$8,000 |
| EKI | \$25 / 30 visits | \$4,000 / \$8,000 |
| EKJ | \$10 / 30 visits | \$4,000 / \$8,000 |
| EKK | \$25 / 30 visits | \$4,000 / \$8,000 |
| EKL | \$10 / 30 visits | \$4,000 / \$8,000 |
| EKM | \$25 / 30 visits | \$4,000 / \$8,000 |
| ETF | \$10 / 30 visits | \$5,000 / \$10,000 |
| ETG | \$25 / 30 visits | \$5,000 / \$10,000 |
| EKN | \$10 / 30 visits | \$4,000 / \$8,000 |
| EKO | \$25 / 30 visits | \$4,000 / \$8,000 |
| EKP | \$10 / 30 visits | \$4,000 / \$8,000 |
| EKQ | \$25 / 30 visits | \$4,000 / \$8,000 |
| EKR | \$10 / 30 visits | \$4,000 / \$8,000 |
| EKS | \$25 / 30 visits | \$4,000 / \$8,000 |
| EKT | \$10 / 30 visits | \$5,000 / \$10,000 |
| EKU | \$25 / 30 visits | \$5,000 / \$10,000 |
| EKV | \$10 / 30 visits | \$5,000 / \$10,000 |
| EKW | \$25 / 30 visits | \$5,000 / \$10,000 |
| EKX | \$10 / 30 visits | \$5,000 / \$10,000 |
| EKY | \$25 / 30 visits | \$5,000 / \$10,000 |
| EKZ | \$10 / 30 visits | \$5,000 / \$10,000 |
| ELO | \$25 / 30 visits | \$5,000 / \$10,000 |
| EL1 | \$10 / 30 visits | \$5,000 / \$10,000 |
| EL2 | \$25 / 30 visits | \$5,000 / \$10,000 |
| EL3 | \$10 / 30 visits | \$6,000 / \$12,000 |
| EL4 | \$25 / 30 visits | \$6,000 / \$12,000 |
| EL5 | \$10 / 30 visits | \$6,000 / \$12,000 |
| EL6 | \$25 / 30 visits | \$6,000 / \$12,000 |
| E6C | \$10 / 30 visits | \$7,000 / \$14,000 |
| E6D | \$25 / 30 visits | \$7,000 / \$14,000 |
| E6E | \$10 / 30 visits | \$7,000 / \$14,000 |
| E6F | \$25 / 30 visits | \$7,000 / \$14,000 |
| ETH | \$10 / 30 visits | \$9,200 / \$18,400 |
| ETI | \$25 / 30 visits | \$9,200 / \$18,400 |
| E6I | 0% / 30 visits | \$2,000 |
| FOW | 0% / 30 visits | \$3,400 / \$6,800 |

(continued)

Effective date 1/1/26

Large Group chiropractic and acupuncture benefits *(continued)*

| PPO | | |
|--|-------------------------|---|
| Acupuncture and chiropractic plan code | Copayment / Visit limit | Out-of-pocket maximum – must match the medical plan out-of-pocket maximum (single / family) |
| FOX | 0% / 30 visits | \$1,700 |
| FOZ | 0% / 30 visits | \$3,400 / \$6,800 |
| FOY | 20% / 30 visits | \$4,000 / \$8,000 |
| EL9 | 20% / 30 visits | \$5,000 / \$10,000 |
| E6N | 0% / 30 visits | \$4,000 / \$8,000 |
| F10 | 30% / 30 visits | \$5,000 / \$10,000 |
| E6P | 20% / 30 visits | \$6,000 / \$12,000 |

Our Enhanced Choice rate cap

¹Rate cap eligibility is determined on a case-by-case basis. For qualifications and other important details, terms and conditions, refer to the New Business Rate cap Agreement document available from your Health Net Sales Consultant.

How it works

²There are different minimum employer contribution requirements for employer groups with no prior coverage (a.k.a. virgin groups). Please contact your Health Net account executive for further details.

³Choose up to 4 plans if you are an employer offering benefits for the first time.

⁴Telemedicine visits with a member's PCP or other standard provider type follow the office visit cost share for the specified provider type.

Large Group HMO/EOA benefits

⁵Plan codes could differ by geography.

⁶Only one full network option can be chosen (HMO or EOA).

Large Group PPO benefits

⁷Plans are available in the PPO-Only Package, subject to the portfolio plan maximum. PPO plans can also be paired with an HRA. For the PPO HSA-compatible plans, the deductible applies to Teladoc and all other benefits, except for preventive services. Please contact your Health Net account executive for more information.

This is a brief summary of benefits. It does not include all covered services, limitations or exclusions, and is not meant for contractual purposes. Please refer to the plan-specific *Evidence of Coverage* for all terms and conditions of coverage.

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