

Plan Overview

FULL NETWORK EOA

40/3000/40% (\$5,500 / \$11,000)

Benefit description	Member responsibility
Plan maximums	
Out-of-pocket maximum (combined with Rx) (Individual / Family)	HMO: \$5,500 / \$11,000 PPO: \$7,500 / \$15,000
Facility deductible	
Deductible applies to inpatient hospital, skilled nursing facility, outpatient facility services, outpatient surgery, and ER facility benefits only. (Individual / Family)	\$3,000 / \$6,000
Professional services	
PCP Office visit ¹	HMO: \$40 deductible waived PPO: \$60
Specialist Office visit ¹	HMO: \$60 deductible waived PPO: \$60
Preventive care services ¹	\$0 deductible waived
Telehealth services through the Select Telehealth Services Provider ²	\$0 deductible waived
Rehabilitation therapy ³	HMO: \$40 deductible waived PPO: \$60
X-ray procedures ¹	HMO: \$20 deductible waived PPO: \$30
Laboratory procedures ¹	HMO: \$20 deductible waived PPO: \$30
Complex radiology services (includes CT, SPECT, PET, MUGA, and MRI)	30% deductible waived
Facility services	
Outpatient services (hospital)	40% deductible applies
Outpatient services (ambulatory surgery center)	30% deductible applies
Inpatient hospital	40% deductible applies
Skilled nursing facility (100 day maximum)	40% deductible applies
Emergency services	
Urgent care services	\$40 deductible waived
Emergency room facility	\$200 deductible applies
Ambulance services (ground and air)	\$200 deductible waived
Mental health and substance use disorder services	
Outpatient office visit	\$40 deductible waived
Outpatient other (includes partial hospitalization/day treatment/intensive outpatient programs)	40% deductible waived
Inpatient	40% deductible applies
Other services	
Durable medical equipment ¹	\$0 deductible waived
Diabetic equipment	\$0 deductible waived
Acupuncture services ⁴	Rider available
Chiropractic services ⁴	Rider available

¹ Preventive care services are covered for children and adults based on guidelines from the U.S. Preventive Services Task Force Grade A and B recommendations; the Advisory Committee on Immunization Practices (ACIP) that have been adopted by the Centers for Disease Control and Prevention (CDC); and the guidelines for infants, children, adolescents, and women's preventive health care as supported by the Health Resources and Services Administration (HRSA).

² Listed cost share is for services provided through the Select Telehealth Services Provider; for all other providers, telehealth cost share mirrors in-person cost share based on type of service provided.

³ Rehabilitation therapy includes physical, speech, occupational, cardiac and pulmonary rehabilitation therapy.

⁴ Chiropractic and/or Acupuncture rider coverage is included in all SmartCare HMO plans and is available as an optional benefit in all other HMO and EOA plans.

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

Health Net of California, Inc. is a subsidiary of Health Net, LLC and Centene Corporation. Health Net is a registered service mark of Health Net, LLC. All rights reserved.

1/2026