

Health Net Pharmacy Benefits

\$100 deductible (\$15/\$35/\$60)

PLAN APPLIES TO THE FOLLOWING NETWORKS: FULL NETWORK
HMO, EXCELCARE HMO, SMARTCARE HMO

Benefits and coverage	Description	Member responsibility
Tier 1 – Generic	Drugs listed on the Health Net formulary (primarily generic)	\$15
Tier 2 – Brand, preferred	Drugs and diabetic supplies (including insulin) listed on the Health Net formulary (primarily brand name)	\$35
Tier 3 – Non-formulary	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.	\$60
Specialty Tier	High-cost drugs used to treat complex medical conditions	30% (\$250 max)
Deductible	Brand drugs	\$100
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	\$30
Tier 2 – Brand, preferred	\$87.50
Tier 3 – Non-formulary	\$150

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.

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.

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.