

# Plan Overview

## SMARTCARE

50/5500/40% (\$7,500 / \$15,000)

| Benefit description                                                                                                                                                        | Member responsibility    |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| <b>Plan maximums</b>                                                                                                                                                       |                          |
| Out-of-pocket maximum (combined with Rx) (Individual / Family)                                                                                                             | \$7,500 / \$15,000       |
| <b>Facility deductible</b>                                                                                                                                                 |                          |
| Deductible applies to inpatient hospital, skilled nursing facility, outpatient facility services, outpatient surgery, and ER facility benefits only. (Individual / Family) | \$5,500 / \$11,000       |
| <b>Professional services</b>                                                                                                                                               |                          |
| PCP Office visit <sup>1</sup>                                                                                                                                              | \$50 deductible waived   |
| Specialist Office visit <sup>1</sup>                                                                                                                                       | \$70 deductible waived   |
| Preventive care services <sup>1</sup>                                                                                                                                      | \$0 deductible waived    |
| Telehealth services through the Select Telehealth Services Provider <sup>2</sup>                                                                                           | \$0 deductible waived    |
| Rehabilitation therapy <sup>3</sup>                                                                                                                                        | \$50 deductible waived   |
| X-ray procedures <sup>1</sup>                                                                                                                                              | \$25 deductible waived   |
| Laboratory procedures <sup>1</sup>                                                                                                                                         | \$25 deductible waived   |
| Complex radiology services (includes CT, SPECT, PET, MUGA, and MRI)                                                                                                        | 30% deductible waived    |
| <b>Facility services</b>                                                                                                                                                   |                          |
| Outpatient services (hospital)                                                                                                                                             | 40% deductible applies   |
| Outpatient services (ambulatory surgery center)                                                                                                                            | 40% deductible applies   |
| Inpatient hospital                                                                                                                                                         | 40% deductible applies   |
| Skilled nursing facility (100 day maximum)                                                                                                                                 | 40% deductible applies   |
| <b>Emergency services</b>                                                                                                                                                  |                          |
| Urgent care services                                                                                                                                                       | \$50 deductible waived   |
| Emergency room facility                                                                                                                                                    | \$300 deductible applies |
| Ambulance services (ground and air)                                                                                                                                        | \$300 deductible waived  |
| <b>Mental health and substance use disorder services</b>                                                                                                                   |                          |
| Outpatient office visit                                                                                                                                                    | \$50 deductible waived   |
| Outpatient other (includes partial hospitalization/day treatment/intensive outpatient programs)                                                                            | 40% deductible waived    |
| Inpatient                                                                                                                                                                  | 40% deductible applies   |
| <b>Other services</b>                                                                                                                                                      |                          |
| Durable medical equipment <sup>1</sup>                                                                                                                                     | \$0 deductible waived    |
| Diabetic equipment                                                                                                                                                         | \$0 deductible waived    |
| Acupuncture services <sup>4</sup>                                                                                                                                          | Rider available          |
| Chiropractic services <sup>4</sup>                                                                                                                                         | Rider available          |

<sup>1</sup> 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).

<sup>2</sup> 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.

<sup>3</sup> Rehabilitation therapy includes physical, speech, occupational, cardiac and pulmonary rehabilitation therapy.

<sup>4</sup> 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.

1/2027