

# Plan Overview

## SmartCare HMO 50 Standard – AA4 (AAB)<sup>1</sup>

<i>Benefit description</i>	<i>Member responsibility</i>
<b>Plan maximums</b>	
Out-of-pocket maximum	\$5,500 single / \$11,000 family
Lifetime benefit maximum	No maximum
<b>Professional services</b>	
Office visit (including specialist consultation) <sup>2</sup>	\$50 copay
CVS MinuteClinic services <sup>3</sup>	\$30 copay
Preventive care services <sup>2,4</sup>	Covered in full
X-ray and laboratory procedures <sup>2</sup> / Complex radiology <sup>2,5</sup>	Covered in full / \$300 copay
Specialty Drugs (medical self injectables and Rx oral specialty drugs)	30%
<b>Hospital services</b>	
Inpatient care (includes maternity)	\$1,500 copay per day; 3-day copay max/admit
Outpatient facility services (other than surgery)	50%
Outpatient surgery (ambulatory surgery center charges only)	\$1,250
<b>Emergency services</b>	
Professional services	Covered in full
Emergency room facility (copayment waived if admitted)	\$300 copay
Urgent care facility (copayment waived if admitted)	\$75 copay
<b>Behavioral services<sup>6</sup></b>	
Severe mental health (outpatient office visit / inpatient)	\$50 copay / \$1,500 copay per day (3-day copay max/admit)
Non-severe mental health (outpatient office visit / inpatient)	\$50 copay / \$1,500 copay per day (3-day copay max/admit)
Chemical dependency rehabilitation (outpatient office visit / inpatient)	\$50 copay / \$1,500 copay per day (3-day copay max/admit)
Inpatient acute care detoxification	\$1,500 copay per day; 3-day copay max/admit
<b>Other services</b>	
Diabetic equipment	20%
Acupuncture and chiropractic services	\$15 copay (rider included; 10 visits per calendar year, chiropractic and acupuncture combined)
<b>Prescription drug coverage<sup>7</sup></b>	
Brand name calendar year deductible (per member)	\$300
Prescription drugs (up to a 30-day supply) <sup>8,9</sup>	\$15 / \$40 / \$60

### SmartCare Wellness Incentive Program

SmartCare members can earn a \$50 gift card reward to select retailers just by spending a little time on their health.

<sup>1</sup> The plan codes listed are: Southern California; Northern California.

<sup>2</sup> Preventive care services for women also includes: female contraceptive services, devices and supplies, female family planning, female preventive sterilizations, screening for gestational diabetes, domestic violence and HIV, breast feeding devices and supplies, applicable female counseling for sexually transmitted infections, HIV, domestic violence, contraceptives and breastfeeding support.

<sup>3</sup> For additional information on CVS MinuteClinic services and locations, please visit [www.minuteclinic.com](http://www.minuteclinic.com).

<sup>4</sup> Includes annual preventive physical, preventive vision/hearing screening, newborn and well-child care, well-woman exams, preventive lab, and X-ray services.

<sup>5</sup> Complex radiology includes CT, SPECT, PET and MRI.

<sup>6</sup> All mental health and chemical dependency services are administered by MHN Services on behalf of Health Net. The following conditions are considered severe mental illnesses: schizophrenia, schizoaffective disorder, bipolar disorder, major depressive disorders, panic disorders, obsessive-compulsive disorder, pervasive developmental disorder or autism, anorexia nervosa, bulimia nervosa and serious emotional disturbances of children (SED).

<sup>7</sup> Maintenance Drugs must be obtained through the mail order drug program. Prescription drugs filled through mail order (up to a 90-day supply) require twice the level of copayment. For details regarding a specific drug, go to [www.healthnet.com](http://www.healthnet.com).

<sup>8</sup> The three prescription drug tiers are Tier 1: Generic formulary; Tier 2: Brand formulary; Tier 3: Brand non-formulary.

<sup>9</sup> Some plans cover most female prescription contraceptives at \$0 cost share. Coverage on some drugs may not follow the generic and brand tier system. Please refer to your plan documents and Health Net's Recommended Drug List (RDL) for coverage, cost share and tier information.