



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.healthnet.com or by calling 1-800-522-0088.

Important Questions	Answers	Why this Matters:
What is the overall deductible ?	\$7500 per member (PPO/OON combined) per calendar year.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there other deductibles for specific services?	Yes. \$2,500 calendar year deductible for brand name drugs. There are no other specific deductibles .	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
Is there an out-of-pocket limit on my expenses?	Yes. PPO: \$7,500/ OON: \$13,500.	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit ?	Prescription drug costs, premiums, pharmacy deductibles, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a network of providers ?	Yes. For a list of preferred providers , see www.healthnet.com or call 1-800-522-0088.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a specialist ?	No.	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about excluded services .

Questions: Call the number on your Health Net ID card (current members) or 1-800-522-0088 or visit us at www.healthnet.com.

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at <http://ccio.cms.gov> or call 1-800-522-0088 or the number on your Health Net ID card to request a copy.



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **participating providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network PPO Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$50 for first 2 visits, no charge for any subsequent visits.	50% co-ins	_____none_____
	Specialist visit	\$50 for first 2 visits, no charge for any subsequent visits.	50% co-ins	_____none_____
	Other practitioner office visit	Not covered	Not covered	_____none_____
	Preventive care/screening/immunization	No charge	Not covered	The deductible is waived.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	50% co-ins	Prior authorization may be required.
	Imaging (CT/PET scans, MRIs)	No charge	50% co-ins	Prior authorization may be required.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at	Preferred generic drugs	\$15 retail/\$30 mail	Not covered	\$2,500 cal year ded for brand name drugs. Supply/order: up to 30 day (retail); 35-90 day (mail), except where quantity limits apply. Prior auth is required for select drugs. You pay the difference in cost between the brand name and generic drug plus co-pay or co-ins.
	Preferred brand drugs	\$40 retail/\$80 mail	Not covered	
	Non-preferred brand or generic drugs	\$50 or 50% co-ins (whichever is greater) retail \$100 or 50% co-ins mail	Not covered	

Common Medical Event	Services You May Need	Your Cost If You Use an In-network PPO Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
www.healthnet.com	Specialty drugs	50% or \$500 (whichever is less)	Not covered	Supply/order: 30 day supply from specialty pharmacy except where quantity limits apply. Prior auth is required for select drugs.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	50% co-ins	Prior authorization may be required. Limited to a max allowable of \$600 per day through OON.
	Physician/surgeon fees	No charge	50% co-ins	—————none—————
If you need immediate medical attention	Emergency room services	No charge	No charge	\$100 emergency room deductible will apply if the patient is not admitted.
	Emergency medical transportation	No charge	No charge	—————none—————
	Urgent care	No charge	No charge	\$50 urgent care deductible will apply if the patient is not admitted.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	50% co-ins	Prior authorization required. Limited to a max allowable of \$600 per day through OON.
	Physician/surgeon fee	No charge	50% co-ins	—————none—————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$50 for first 2 visits, no charge for any subsequent visits.	50% co-ins	Non-severe services are not covered. Prior auth required except for office visits.
	Mental/Behavioral health inpatient services	No charge	50% co-ins	Limited to a max of \$600 per day for severe services through OON. Limited to a max of \$300 per day for non-severe services. Prior auth required.
	Substance use disorder outpatient services	Not covered	Not covered	—————none—————
	Substance use disorder inpatient services	Not covered	Not covered	—————none—————
If you are pregnant	Prenatal and postnatal care	\$50 for first 2 visits, no charge for any subsequent visits.	50% co-ins	—————none—————

Common Medical Event	Services You May Need	Your Cost If You Use an In-network PPO Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
	Delivery and all inpatient services	No charge	50% co-ins	Prior authorization may be required. Limited to a max allowable of \$600 per day through OON.
If you need help recovering or have other special health needs	Home health care	No charge	50% co-ins	Maximum 60 visits per calendar year. Requires prior authorization.
	Rehabilitation services	No charge	50% co-ins	Prior authorization may be required. Maximum 12 visits per calendar year (PPO/OON combined).
	Habilitation services	Not covered	Not covered	_____none_____
	Skilled nursing care	No charge	50% co-ins	Prior authorization required. Limited to a max allowable of \$600 per day through OON.
	Durable medical equipment	No charge	Not covered	Requires prior authorization. Maximum \$2,000 per calendar year.
	Hospice service	No charge	50% co-ins	Requires prior authorization.
If your child needs dental or eye care	Eye exam	\$50 for first 2 visits, no charge for any subsequent visits.	Not covered	Children through age 18.
	Glasses	Not covered	Not covered	_____none_____
	Dental check-up	Not covered	Not covered	_____none_____

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u> .)		
<ul style="list-style-type: none"> Acupuncture Chiropractic care Cosmetic surgery 	<ul style="list-style-type: none"> Glasses Hearing aids Infertility treatment 	<ul style="list-style-type: none"> Private-duty nursing Routine eye care (Adult) Routine foot care

- Dental care (Child & Adult)
- Long-term care
- Substance use disorder services
- Non-emergency care when traveling outside the U.S.
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Bariatric surgery

Your Rights to Continue Coverage:

If you lose coverage under this plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-522-0088. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: Health Net's Customer Contact Center at 1-800-522-0088, submit a grievance form through www.healthnet.com, or file your complaint in writing to, Health Net Appeals and Grievance Department, P.O. Box 10348, Van Nuys, CA 91410-0348. If you have a grievance against Health Net, you can also contact the California Department of Insurance, at 1-800-927-HELP (4357) or via the Consumers portal of www.insurance.ca.gov. For information about group health care coverage subject to ERISA, contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-522-0088.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-522-0088.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-522-0088.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-522-0088.

—————*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*—————

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$ 4,105
- Patient pays \$ 3,435

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$3,275
Copays	\$10
Coinsurance	\$0
Limits or exclusions	\$150
Total	\$3,435

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$ 3,110
- Patient pays \$ 2,290

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$780
Copays	\$900
Coinsurance	\$490
Limits or exclusions	\$120
Total	\$2,290

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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