

Plan Overview

Gold 80 PPO (BGB)

Benefit description	Insured person(s) responsibility	
	In-network ^{1,2}	Out-of-network ^{1,3}
Unlimited lifetime maximum.		
Plan maximums		
Calendar year deductible ⁴	\$0 single / \$0 family	\$0 single / \$0 family
Out-of-pocket maximum ⁵	\$6,250 single / \$12,500 family	\$12,500 single / \$25,000 family
Professional services		
Office visit	\$30	50%
Specialist consultation	\$50	50%
Preventive care services ⁶	\$0	Not covered
X-ray / Laboratory procedures	\$50 / \$30	50%
Rehabilitation and habilitation therapy	\$30	Not covered
Hospital services		
Inpatient hospital facility services (includes maternity)	20%	50%
Outpatient surgery (hospital or outpatient surgery center charges only)	20%	50%
Skilled nursing facility	20%	50%
Emergency services		
Emergency room (copayment waived if admitted)	\$250	\$250
Urgent care	\$60	50%
Ambulance services (ground and air)	\$250	\$250
Behavioral services		
Mental health / Chemical dependency rehabilitation (inpatient)	20%	50%
Mental health / Chemical dependency rehabilitation (outpatient office visit)	\$30	50%
Home health care services (100 visits/year, in- and out-of-network combined)	20%	50%
Other services		
Durable medical equipment	20%	Not covered
Acupuncture (medically necessary)	\$30	Not covered
Chiropractic services	Not covered	Not covered
Prescription drug coverage		
Brand-name calendar year deductible (per insured)	\$0 single / \$0 family	Not covered
Prescription drugs (up to a 30-day supply) ⁷	\$15 / \$50 / \$70	Not covered
Specialty drugs (including most self-injectables) ⁸	20%	Not covered
Pediatric dental⁹		
Diagnostic and preventive services	\$0	\$0
Pediatric vision¹⁰		
Routine eye exam	0%	Not covered
Glasses	1 pair per year	Not covered

(continued)

This is a summary of benefits. It does not include all services, limitations or exclusions. Please refer to the Certificate of Insurance (COI) for terms and conditions of coverage.

¹Certain services require prior certification from Health Net. Without prior certification, an additional \$250 is applied. Refer to the COI for details.

²Insured pays the negotiated rate, which is the rate participating or preferred providers have agreed to accept for providing a covered service.

³Please refer to the COI for out-of-network reimbursement methodology.

⁴Any amount applied toward the calendar year deductible (if applicable) for covered services and supplies received from an in-network provider will not apply toward the calendar year deductible for out-of-network providers. In addition, any amount applied toward the calendar year deductible for covered services and supplies received from an out-of-network provider will not apply toward the calendar year deductible for in-network providers.

⁵Copayments or coinsurance paid for in-network services will not apply toward the out-of-pocket maximum for out-of-network providers and coinsurance paid for out-of-network services will not apply toward the out-of-pocket maximum for preferred providers.

⁶Covered services based on the United States Preventive Services Task Force (USPSTF) grade A and B recommendations; recommendations of the Advisory Committee on Immunization Practices (ACIP) that have been adopted by the Director of the Centers for Disease Control and Prevention (CDC); women's preventive care and screenings provided for in comprehensive guidelines supported by the Health Resources and Services Administration (HRSA); and comprehensive guidelines supported by HRSA for infants, children and adolescents. For more information on generally recommended preventive services, go to www.healthcare.gov. The applicable cost-sharing for preventive care will apply to these services.

⁷The three prescription drug tiers are Tier 1: Generic formulary; Tier 2: Brand formulary; Tier 3: Brand non-formulary.

The Essential Rx Drug List is a list of prescription drugs that are covered by this plan. Some drugs require prior authorization from Health Net. For a copy of the Essential Rx Drug List, go to Health Net's website. Refer to the COI for complete information on prescription drugs. Plans will 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 COI and Health Net's Essential Rx Drug List for coverage, cost-share and tier information. The COI is a legal, binding document. If the information in this brochure differs from the information in the COI, the COI controls.

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.

⁸Specialty drugs include high cost medications used to treat complex medical conditions, including covered self-injectable drugs other than insulin. Specialty drugs require prior authorization and must be obtained from a contracted specialty pharmacy vendor.

⁹Pediatric dental PPO plans are underwritten by Health Net Life Insurance Company and administered by Dental Benefit Administrative Services (DBP). DBP is not affiliated with Health Net. See the plan's Certificate of Insurance for details.

¹⁰Health Net contracts with EyeMed Vision Care, LLC, a vision services provider panel, to administer the pediatric vision services benefits.