

# Summary *of* Benefits *and* Disclosure *Form*

*Small Business Group*  
*SALUD Y MÁS Gold \$40 Plan EGX*



Dear Prospective Health Net member,

Thank you for considering Health Net as your health care plan. We look forward to the opportunity to care for your family should you select our plan. This Health Net Summary of Benefits has all the information you need to learn about receiving care with coverage from Health Net. Please review it carefully.

At Health Net, we work hard to make sure that our members get the care they need when they need it. We are always working to make medical care delivery better through our health plan.

Remember, if you have further questions about Health Net, call the Customer Contact Center at 1-800-400-8987. For members who reside in Mexico, please contact SIMNSA at (011-52-664) 683-29-02 or (011-52-664) 683-30-05. We're always glad to help.

Thank you for considering Health Net!

# DELIVERING CHOICES

When it comes to your health care, the best decisions are made with the best choices. Health Net of California, Inc. (Health Net) provides you with ways to help you receive the care you deserve. This Summary of Benefits and Disclosure Form (SB/DF) answers basic questions about this versatile plan.

**The coverage described in this SB/DF shall be consistent with the Essential Health Benefits coverage requirements in accordance with the Affordable Care Act (ACA). The Essential Health Benefits are not subject to any annual dollar limits.**

**The benefits described under this SB/DF do not discriminate on the basis of race, ethnicity, nationality, gender, gender identity, gender expression, age, disability, sexual orientation, genetic information, or religion, and are not subject to any pre-existing condition or exclusion period.**

This Salud con Health Net plan is specifically designed for employer groups with Latino employees located in California. Providers in the Health Net Salud Network (Salud Network) have been selected to provide services to members of this plan who live in California. A network of physicians contracting with Sistemas Medicos Nacionales S.A. de C.V. (referred to as SIMNSA) has been selected to provide services to enrolled dependents who reside in Mexico.

If you have further questions, contact us:



**By phone at 1-800-361-3366,**

For members who reside in Mexico, please contact SIMNSA at (011-52-664) 683-29-02 or (011-52-664) 683-30-05. Our friendly, knowledgeable representatives will be glad to help.



**Or write to: Health Net of California  
P.O. Box 10348  
Van Nuys, CA 91410-0348**

This *Summary of benefits and disclosure form* (SB/DF) is only a summary of your health plan. The plan's *Evidence of Coverage* (EOC), which you will receive after you enroll, contains the exact terms and conditions of your Health Net coverage. **You have the right to view the EOC prior to enrollment. To obtain a copy of the EOC, contact the Customer Contact Center at 1-800-361-3366.** You should also consult the *Group Hospital and Professional Service Agreement* (issued to your employer) to determine governing contractual provisions. It is important for you to carefully read this SB/DF and the plan's EOC thoroughly once received, especially those sections that apply to those with special health care needs. This SB/DF includes a matrix of benefits in the section titled "Schedule of benefits and coverage."



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# How the plan works

*Please read the following information so you will know from whom or what group of providers health care may be obtained.*

This Salud con Health Net Plan is specifically designed for employer groups located in the Health Net Salud service area to provide covered services to members who live in California or Mexico.

**If the subscriber and his or her family members live in California, they may receive covered services from:**

1. Their selected Salud Network physician group in California; or
2. They may self-refer at any time to a SIMNSA provider in Mexico.

California members must live in the Health Net Salud service area where they have adequate access to medical care from Salud Network providers.

- If your family members live in Mexico, they may only receive covered services from a SIMNSA provider, except in the case of emergency or urgently needed care. Family members must live or work within the approved Health Net Salud service area in Mexico.

Please refer to the "Health Net Salud plan service area" section below for more information on the approved areas of California where this Salud Con Health Net plan is available.

## SELECTION OF PHYSICIANS AND PHYSICIAN GROUPS

- Health Net requires the designation of a Primary Care Physician. A Primary Care Physician provides and coordinates your medical care. You have the right to designate any Primary Care Physician who participates in our network and who is available to accept you or your family members, subject to the requirements of the physician group. For children, a pediatrician may be designated as the Primary Care Physician. Until you make this designation, Health Net designates one for you. For information on how to select a Primary Care Physician and for a list of the participating Primary Care Physicians, refer to the Provider Directory.
- Whenever you or a covered family member needs health care, your Salud Network primary care physician (PCP) or SIMNSA provider will provide the medically necessary treatment. Specialist care is also available through your plan, when authorized in advance through your Salud Network PCP, the contracting physician group or SIMNSA provider.
- If residing in California, you must select at the time of enrollment a Salud Network physician group close enough to your residence or place of work to allow reasonable access to medical care. You do not have to choose the same physician group location or PCP for all members of your family. Physician group locations, along with names of physicians and specialists are listed in the Provider Directory.
- Members residing in Mexico may go to any contracting provider in the SIMNSA network and will not be required to select a particular SIMNSA physician group or facility for services. All covered services must be received through the selected SIMNSA providers.

## HOW TO CHOOSE A PHYSICIAN

Selecting a PCP is important to the quality of care you receive. To ensure you are comfortable with your choice, we suggest the following:

- Discuss any important health issues with your selected physician group;

- Do the same with the Health Net Coordinator at the physician group or the SIMNSA and ask for referral specialist policies and hospitals used by the Salud Network physician group or SIMNSA; and
- Ensure that you and your family members have adequate access to medical care, by selecting a physician located within reasonable access from your place of employment or residence.

## **SPECIALISTS AND REFERRAL CARE**

If you are a California member and need medical care that your Salud Network PCP cannot provide, your PCP may refer you to a specialist or other health care provider for that care. Refer to the "Mental Disorders and Chemical Dependency Care" section below for information about receiving care for Mental Disorders and Chemical Dependency.

Members in California and Mexico may self-refer to any provider in the SIMNSA Network in Mexico without prior authorization. You must receive authorization from SIMNSA to receive care from providers outside the SIMNSA Network.

You do not need prior authorization from Health Net or from any other person (including a Primary Care Physician) in order to obtain access to obstetrical, gynecological, reproductive or sexual health care from an in-network health care professional who specializes in obstetrics, gynecology or reproductive and sexual health. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics, gynecology or reproductive and sexual health, refer to the Provider Directory. The Provider Directory is also available on the Health Net website at [www.healthnet.com](http://www.healthnet.com).

## **MENTAL DISORDERS AND CHEMICAL DEPENDENCY CARE**

Health Net contracts with MHN Services, an affiliate behavioral health administrative services company (the Behavioral Health Administrator), which administers behavioral health services for mental disorders and chemical dependency conditions. For more information about how to receive care and the Behavioral Health Administrator's prior authorization requirements, please refer to the "Behavioral Health Services" section of this SB/DF.

## **CVS MINUTE CLINIC SERVICES**

The CVS MinuteClinic is a health care facility, generally inside CVS/pharmacy stores, which is designed to offer an alternative to a Physician's office visit for the unscheduled treatment of non-emergency illnesses or injuries such as strep throat, pink eye or seasonal allergies. Visits to a CVS MinuteClinic are covered as shown in the "Schedule of Benefits and Coverage" section.

You do not need prior authorization or a referral from your primary care physician or contracting physician group in order to obtain access to CVS MinuteClinic services. However, a referral from the contracting Physician Group or Primary Care Physician is required for any Specialist consultations. For more detailed information about CVS MinuteClinics, please refer to the plan's EOC or contact Health Net at the telephone number shown on the back cover.

## **THE HEALTH NET SALUD SERVICE AREA**

The Health Net Salud service area encompasses regions in southern California and Mexico (Baja California within fifty miles of the California – Mexico Border).

## HEALTH NET SALUD PLAN SERVICE AREA IN CALIFORNIA

You are eligible to enroll as a subscriber or dependent in this Salud Con Health Net Plan if you live or work in the areas described below, provided that you meet any additional eligibility requirements of the group.

**Los Angeles County:** You must live or work in Los Angeles County.

**Exception:** This Salud Con Health Net Plan is **not** available in the following Zip Codes:

|       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|-------|
| 91310 | 91354 | 91382 | 91387 | 93535 | 93543 | 93553 | 93590 |
| 91321 | 91355 | 91383 | 91390 | 93536 | 93544 | 93563 | 93591 |
| 91322 | 91377 | 91384 | 93510 | 93537 | 93550 | 93584 | 93599 |
| 91350 | 91380 | 91385 | 93532 | 93538 | 93551 | 93585 |       |
| 91351 | 91381 | 91386 | 93534 | 93539 | 93552 | 93586 |       |

**San Diego County:** You must live or work in San Diego County.

**Exception:** This Salud Con Health Net Plan is **not** available in the following Zip Codes:

|       |       |
|-------|-------|
| 91905 | 92004 |
| 91906 | 92036 |
| 91934 | 92066 |
| 91962 | 92086 |
| 91963 |       |
| 91980 |       |

**Orange County:** You must live or work in Orange County.

**San Bernardino County:** You must live or work in the following zip codes:

|       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|
| 91701 | 91761 | 92318 | 92336 | 92359 | 92391 | 92410 |
| 91708 | 91762 | 92321 | 92337 | 92369 | 92399 | 92411 |
| 91709 | 91763 | 92322 | 92344 | 92373 | 92401 | 92412 |
| 91710 | 91764 | 92324 | 92345 | 92374 | 92402 | 92413 |
| 91729 | 91784 | 92325 | 92346 | 92375 | 92403 | 92414 |
| 91730 | 91786 | 92326 | 92350 | 92376 | 92404 | 92415 |
| 91737 | 91798 | 92331 | 92352 | 92377 | 92405 | 92418 |
| 91739 | 92313 | 92334 | 92354 | 92378 | 92406 | 92423 |
| 91743 | 92316 | 92335 | 92357 | 92382 | 92407 | 92424 |
| 91758 | 92317 |       | 92358 | 92385 | 92408 | 92427 |
| 91759 |       |       |       |       |       |       |

**Riverside County:** You must live or work in the following zip codes:

|       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|
| 91752 | 92501 | 92507 | 92516 | 92551 | 92557 | 92878 |
| 91766 | 92502 | 92508 | 92517 | 92552 | 92570 | 92879 |
| 92320 | 92503 | 92509 | 92518 | 92553 | 92571 | 92880 |
| 92324 | 92504 | 92513 | 92519 | 92554 | 92599 | 92882 |
| 92373 | 92505 | 92514 | 92521 | 92555 | 92860 | 92883 |
| 92399 | 92506 | 92515 | 92522 | 92556 | 92877 | 92881 |



**Kern County:** You must live or work in the following zip codes:

|       |       |       |       |
|-------|-------|-------|-------|
| 93217 | 93303 | 93308 | 93314 |
| 93263 | 93304 | 93309 |       |
| 93300 | 93305 | 93311 |       |
| 93301 | 93306 | 93312 |       |
| 93302 | 93307 | 93313 |       |

## **HEALTH NET SALUD PLAN SERVICE AREA IN MEXICO**

You are eligible to enroll as a dependent in this Salud Con Health Net Plan if you live or work in the approved area in Mexico which extends 50 miles into Baja California from the California - Mexico border.

## **HOW TO ENROLL**

Complete the enrollment form found in the enrollment packet and return the form to your employer. If a form is not included, your employer may require you to use an electronic enrollment form or an interactive voice response enrollment system. Please contact your employer for more information.

**Some hospitals and other providers do not provide one or more of the following services that may be covered under the plan's *Evidence of Coverage (EOC)* and that you or your family member might need:**


- Family planning
- Contraceptive services; including emergency contraception
- Sterilization, including tubal ligation at the time of labor and delivery
- Infertility treatments
- Abortion

**You should obtain more information before you enroll. Call your prospective doctor, medical group, independent practice association or clinic or call the Health Net Customer Contact Center at 1-800-400-8987 to ensure that you can obtain the health care services that you need.**

# Schedule of benefits and coverage

**THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND IS A SUMMARY ONLY. THE PLAN CONTRACT AND EVIDENCE OF COVERAGE (EOC) SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.**

**The copayment amounts listed below are the fees charged to you for covered services you receive. Copayments can be either a fixed dollar amount or a percentage of Health Net's cost for the service or supply and is agreed to in advance by Health Net and the contracted provider. Fixed dollar copayments are due and payable at the time services are rendered. Percentage copayments are usually billed after the service is received.**


 *Copayments, benefits and certain legal remedies available to members who reside in Mexico and obtain care through SIMNSA may differ from those available for members who reside in California and obtain care through the Salud Network.*

*There are two levels of copayments listed for each covered service or supply. The SIMNSA copayments apply to members receiving care in Mexico. These members must use a contracting provider affiliated with SIMNSA operating in approved regions of Mexico. The Salud Network copayments apply to members who receive care in California within the designated service area of this plan. Members who receive care in California must use their selected Salud Network provider except for emergency or urgent care. Members are responsible for the copayment levels applicable to their selected contracting provider.*

## Principal benefits and coverage matrix

**Deductibles**..... None  
**Lifetime maximums** ..... None


| Out-of-Pocket Maximum (OOPM)       | SIMNSA       | Salud Network |
|------------------------------------|--------------|---------------|
| One member .....                   | \$1500 ..... | \$6,000       |
| Family (two members or more) ..... | \$4500 ..... | \$12,000      |

 *Once your combined payments for covered services and supplies under both benefit levels equal the amount shown above in any one calendar year, including covered services and supplies provided by American Specialty Health Plans of California, Inc. (ASH Plans), no additional copayments or coinsurance for covered services and supplies are required for the remainder of the calendar year. Once an individual member in a family satisfies the individual out-of-pocket maximum, the remaining enrolled family members must continue to pay copayments or coinsurance for covered services and supplies until the total amount of copayments paid by the family reaches the family out-of-pocket maximum or each enrolled family member individually satisfies the individual out-of-pocket maximum.*

*Payments for services not covered by this plan or for certain services as specified in the "Payment of fees and charges" section of this SB/DF, will not be applied to this calendar year out-of-pocket maximum, unless otherwise noted. You must to continue to pay copayments for any services and supplies that do not apply to the out-of-pocket maximum.*

| Type of services, benefit maximums & what you pay | SIMNSA | Salud Network |
|---|--------|---------------|
|---|--------|---------------|

**Professional services**

 *The copayments below apply to professional services only. Services that are rendered in a hospital or an outpatient center are also subject to the hospital or outpatient center services copayment. See “Hospitalization services” and “Outpatient services” in this section to determine if any additional copayments may apply.*

|  |                        |                  |
|--|------------------------|------------------|
| Visit to physician, physician assistant or nurse practitioner at a contracting physician group .....                                 | \$5 .....              | \$40             |
| Specialist consultations <sup>■</sup> .....  | \$5 .....              | \$60             |
| Visit to CVS MinuteClinic <sup>♦</sup> .....   | Not Covered .....      | \$30             |
| Prenatal care and preconception visits * .....   | \$0 .....              | \$40             |
| Postnatal office visits* .....   | \$0 .....              | \$40             |
| Normal delivery, cesarean section, newborn inpatient professional care.....  | \$0 .....              | \$0              |
| Treatment of complications of pregnancy .....  | See note below** ..... | See note below** |
| Surgeon or assistant surgeon services (in an inpatient setting) <sup>▲</sup> .....   | \$0 .....              | \$0              |
| Surgeon or assistant surgeon services (in a physician’s office or outpatient facility) <sup>▲</sup> .....                            | \$0 .....              | \$0              |
| Administration of anesthetics (in an inpatient setting).....   | \$0 .....              | \$0              |
| Administration of anesthetics (in a physician’s office or outpatient facility) .....   | \$0 .....              | \$0              |
| Laboratory services .....  | \$0 .....              | \$40             |
| Diagnostic imaging (including x-ray) services .....  | \$0 .....              | \$40             |
| CT, SPECT, MRI, MUGA and PET .....   | \$0 .....              | \$300            |
| Rehabilitative therapy (including physical, speech, occupational, cardiac rehabilitation and pulmonary rehabilitation therapy) ..... | \$5 .....              | \$40             |
| Habilitative therapy .....   | \$5 .....              | \$40             |
| Organ and stem cell transplants (non-experimental and non-investigational).....  | \$0 .....              | \$0              |
| Chemotherapy .....   | \$0 .....              | \$0              |
| Radiation therapy.....   | \$0 .....              | \$0              |

|  |                   |      |
|--|-------------------|------|
| Primary care physician visit to member's home at your physician's discretion and in accordance with criteria set by Health Net ..... | Not covered ..... | \$40 |
| Specialist visit to member's home at your physician's discretion and in accordance with criteria set by Health Net .....             | Not covered ..... | \$60 |
| Hearing examination for diagnosis and treatment.....   | \$5 .....         | \$40 |
| Vision examination for diagnosis and treatment (for members age 18 and over) by an Optometrist*** .....                              | \$5 .....         | \$40 |
| Vision examination for diagnosis and treatment (for members age 19 and over) by an Ophthalmologist*** .....                          | \$5 .....         | \$40 |

▪ *Self-referrals are allowed for obstetrics, gynecological services and reproductive and sexual health care services including preventive care, pregnancy and gynecological ailments. Copayment requirements may differ depending on the services provided.*

♦ *Specialist referrals following care at the CVS MinuteClinic must be obtained through the contracting physician group. Preventive care services through the CVS MinuteClinic are subject to the copayment shown below under "Preventive care."*

▲ *Surgery includes surgical reconstruction of a breast incident to mastectomy, including surgery to restore symmetry; also includes prosthesis and treatment of physical complications at all stages of mastectomy, including lymphedema. While Health Net and your physician group or SIMNSA will determine the most appropriate services, the length of hospital stay will be determined solely by your participating physician.*

\* *Prenatal, postnatal and newborn care that are preventive care services are covered in full. See copayment listings for Preventive Care services below. If other non-preventive care services are received during the same office visit, the above copayment will apply for the non-preventive care services.*

\*\* *Applicable copayment requirements apply to any services and supplies required for the treatment of an illness or condition, including but not limited to, complications of pregnancy. For example, if the complication requires an office visit, then the office visit copayment will apply.*

\*\*\**See "Pediatric Vision Services (birth through age 18)" for details regarding pediatric vision care services for ages younger than 19.*

**Preventive care**

|                               |           |     |
|-------------------------------|-----------|-----|
| Preventive care services..... | \$0 ..... | \$0 |
|-------------------------------|-----------|-----|



*Preventive care services are covered for children and adults, as directed by your physician, based on the guidelines from the U.S. Preventive Services Task Force (USPSTF) Grade A&B recommendations, the Advisory Committee on Immunization Practices that have been adopted by the Center for Disease Control and Prevention, the guidelines for infants, children, adolescents and women's preventive health care as supported by the Health Resources and Services Administration (HRSA).*


Preventive care services include, but are not limited to, periodic health evaluations, immunizations, diagnostic preventive procedures, including preventive care services for pregnancy, and preventive vision and hearing screening examinations, a human papillomavirus (HPV) screening test that is approved by the federal Food and Drug Administration (FDA), and the option of any cervical cancer screening test approved by the FDA.

One breast pump and the necessary supplies to operate it (as prescribed by your physician) will be covered for each pregnancy at no cost to the member. We will determine the type of equipment, whether to rent or purchase the equipment and the vendor who provides it. Breast pumps can be obtained by calling the Customer Contact Center at the phone number listed on the back cover of this booklet.

**Allergy treatment and other injections (except for infertility injections)**

|  |                   |                             |
|--|-------------------|-----------------------------|
| Allergy testing .....  | \$0.....          | \$60                        |
| Allergy serum .....  | \$0.....          | \$40                        |
| Allergy injection services .....   | \$5.....          | \$40                        |
| Immunizations (to meet occupational or foreign travel requirements)..... | Not covered ..... | Not covered                 |
| Injections (excluding infertility)                                       |                   |                             |
| Injectable drugs administered  |                   |                             |
| by a physician (per dose).....   | \$0.....          | 0%                          |
| Self-injectable drugs .....  | \$5.....          | See note below <sup>■</sup> |

■ Certain injectable drugs which are considered self-administered are covered on the Specialty Drug tier under the pharmacy benefit. Specialty drugs are not covered under the medical benefits even if they are administered in a physician’s office. If you need to have the provider administer the specialty drug, you will need to obtain the specialty drug through our contracted specialty pharmacy vendor and bring it with you to the physician’s office. Alternatively, you can coordinate delivery of the specialty drug directly to the provider office through our contracted specialty pharmacy vendor. Please refer to “Tier IV (Specialty Drugs)” in the “Prescription drug coverage” portion of this “Schedule of benefits and coverage” section for the applicable co-payment.

 Injections for the treatment of infertility are described below in the “Infertility services” section.


**Outpatient facility services**

|   |          |         |
|---|----------|---------|
| Outpatient facility services (other than surgery) .....                     | \$0..... | 40%     |
| Outpatient surgery (surgery performed at a hospital only .....              | \$0..... | \$1,100 |
| Outpatient surgery (surgery performed in an outpatient surgical center..... | \$0..... | \$440   |

 Outpatient care for infertility is described below in the “Infertility services” section.


**Hospitalization services**

|  |          |                       |
|--|----------|-----------------------|
| Semi-private hospital room or special care unit with ancillary services, including delivery and maternity care (unlimited days)..... | \$0..... | \$1,300 per Admission |
| Skilled nursing facility stay .....  | \$0..... | \$25 per day          |
| Physician visit to hospital or skilled nursing facility .....  | \$0..... | \$0                   |

 *The above inpatient hospitalization copayment is applicable for each admission of hospitalization for an adult, pediatric or newborn patient. If a newborn patient requires admission to a special care unit, a separate copayment for inpatient hospital services for the newborn patient will apply.*  
*Inpatient care for infertility is described below in the "Infertility services" section.*

**Emergency health coverage**


|  |           |       |
|--|-----------|-------|
| Emergency room (facility charges).....                       | \$10..... | \$300 |
| Emergency room Physician .....                               | \$0.....  | \$0   |
| Urgent care center (facility and professional charges) ..... | \$10..... | \$60  |

 *Copayments for emergency room will not apply if the member is admitted as an inpatient directly from the emergency room. A visit to one of the urgent care centers that is owned and operated by the member's physician group will be considered an office visit and the office visit copayment, if any, will apply.*

**Ambulance services**

|                       |          |       |
|-----------------------|----------|-------|
| Ground ambulance..... | \$0..... | \$300 |
| Air ambulance .....   | \$0..... | \$300 |

|                                   |   |   |
|-----------------------------------|---|---|
| <b>Prescription drug coverage</b> | <b>SIMNSA Participating Pharmacy (for drugs prescribed in Mexico)</b> | <b>Health Net Participating Pharmacy (for drugs prescribed in California)</b> |
|-----------------------------------|---|---|

 *Please refer to the "Prescription drug program" section of this SB/DF for applicable definitions, benefit descriptions and limitations.*

**SIMNSA Participating Pharmacies (up to a 30-day supply in Mexico)**

|  |                      |                |
|--|----------------------|----------------|
| Prescription Drugs dispensed through a SIMNSA Participating Pharmacy .....           | \$5.....             | Not applicable |
| Preventive drugs, including smoking cessation drugs, and women's contraceptives..... | Covered in full..... | Not applicable |

**Retail pharmacy (up to a 30-day supply in California)**

|   |                                  |
|---|----------------------------------|
| <p>Tier I drugs listed on the Health Net Essential Rx Drug List include most generic drugs and some low-cost preferred brand name drugs listed on the Essential Rx Drug List.....</p>   | <p>Not applicable ..... \$15</p> |
| <p>Tier II drugs listed on the Health Net Essential Rx Drug List include non-preferred generic drugs, preferred brand name drugs, insulin and diabetic supplies and certain brand name drugs with a generic equivalent when listed in the Essential Rx Drug List)*.....</p>   | <p>Not applicable ..... \$50</p> |
| <p>Tier III drugs include non-preferred brand name drugs, brand name drugs with a generic equivalent (when medically necessary), drugs listed as Tier III drugs in the Essential Rx Drug List, drugs indicated as “NF”, if approved, or drugs not listed in the Essential Rx Drug List) .....</p>   | <p>Not applicable ..... \$70</p> |
| <p>Tier IV (Specialty Drugs) (provided through a Specialty Pharmacy Vendor) include specialty, self-administered injectable drugs (excluding insulin); high-cost drugs used to treat complex or chronic conditions when listed in the Essential Rx Drug List; and specialty drugs that are not listed on the Essential Rx Drug List and that are covered as an exception.....</p> | <p>Not applicable ..... 30%</p>  |
| <p>Preventive drugs and women’s contraceptives .....</p>  | <p>Not covered ..... \$0</p>     |

**Maintenance Drugs through the Mail-order program (a 90-day supply)****Available only in California**

|  |                   |       |
|--|-------------------|-------|
| Tier I drugs listed on the Health Net Essential Rx Drug List include most generic drugs and some low cost preferred brand name drugs listed on the Essential Rx Drug List .....  | Not covered ..... | \$30  |
| Tier II drugs listed on the Health Net Essential Rx Drug List include non-preferred generic drugs, preferred Brand Name Drugs, insulin and diabetic supplies and certain Brand Name Drugs with a generic equivalent when listed in the Essential Rx Drug List)♦ .....                        | Not covered ..... | \$125 |
| Tier III drugs include non-preferred brand name drugs, brand name drugs with a generic equivalent (when medically necessary), drugs listed as Tier III Drugs in the Essential Rx Drug List, drugs indicated as “NF”, if approved, or drugs not listed in the Essential Rx Drug List) ♦ ..... | Not covered ..... | \$175 |
| Preventive drugs and women’s contraceptives .....  | Not covered ..... | \$0   |

*Orally administered anti-cancer drugs will have a Copayment maximum of \$200 for an individual prescription of up to a 30-day supply.*

*For information about Health Net’s Essential Rx Drug List, please call the Customer Contact Center at the telephone number on the back cover.*

*Regardless of prescription drug tier, Generic Drugs will be dispensed when a Generic Drug equivalent is available. We will cover Brand Name drugs, including Specialty Drugs, that have generic equivalents only when the Brand Name Drug is Medically Necessary and the Physician obtains Prior Authorization from Health Net. Covered Brand Name Drugs are subject to the applicable Prescription Drug Deductible as required for Brand Name Drugs and the applicable Copayment for Tier II, Tier III or Tier IV (Specialty Drugs) prescription drugs.*

*A physician must obtain Health Net’s prior authorization for coverage of brand name drugs that have generic equivalents.*

*This limitation only applies to members residing in California. Members residing in Mexico will pay the same copayment for all Prescription Drugs.*

*\* Preventive drugs, including smoking cessation drugs, and women’s contraceptives that are approved by the Food and Drug Administration are covered at no cost to the member. Covered preventive drugs included prescribed over-the-counter drugs and prescription drugs that are used for preventive health purposes per the U.S. Preventive Services Task Force A and B recommendations, including smoking cessation drugs. Up to a 12-consecutive –calendar-month supply of covered FDA-approved, self-administered hormonal contraceptives may be dispensed with a single Prescription Drug Order.*



If a brand name drug is dispensed, and there is a generic equivalent commercially available, you will be required to pay the difference in cost between the generic and brand name drug. However, if a brand name drug is medically necessary and the physician obtains prior authorization from Health Net, then the brand name drug will be dispensed at no charge.

Tier IV (Specialty Drugs) are specific Prescription Drugs that may have limited pharmacy availability or distribution, may be self-administered orally, topically, by inhalation, or by injection (either subcutaneously, intramuscularly or intravenously) requiring training or clinical monitoring, be manufactured using biotechnology, or have high cost as established by Covered California. Tier IV (Specialty Drugs) are identified in the Essential Rx Drug List with "SP", require Prior Authorization from Health Net and may be required to be dispensed through the Specialty Pharmacy Vendor to be covered. Tier IV (Specialty) Drugs are not available through mail order.

Percentage copayments will be based on Health Net's contracted pharmacy rate.

If the pharmacy's or the mail order administrator's retail price is less than the applicable copayment, then you will pay the pharmacy's or the mail order administrator's retail price. Prescription drug covered expenses are the lesser of Health Net's contracted pharmacy rate or the pharmacy's retail price for covered prescription drugs.

This plan uses the Essential Rx Drug List. The Health Net Essential Rx Drug List (the List) is the approved list of medications covered for illnesses and conditions. It is prepared by Health Net and distributed to Health Net contracted physicians and participating pharmacies. The List also shows which drugs are Tier I, Tier II Tier III or Tier IV, so you know which copayment applies to the covered drug. Drugs that are not on the List (that are not excluded or limited from coverage) are also covered at the Tier III or Tier IV drug copayment.

Some drugs require prior authorization from Health Net. Urgent requests from physicians for authorization are processed as soon as possible, not to exceed 24 hours after Health Net's receipt of the request and any additional information requested by Health Net that is reasonably necessary to make the determination. Routine requests from physicians are processed in a timely fashion, not to 72 hours, as appropriate and medically necessary, for the nature of the member's condition after Health Net's receipt of the information reasonably necessary and requested by Health Net to make the determination. For a copy of the Essential Rx Drug List, call the Customer Contact Center at the number listed on the back cover of this booklet or visit our website at [www.healthnet.com](http://www.healthnet.com).

**Medical Supplies**

|  |           |     |
|--|-----------|-----|
| Durable medical equipment (including nebulizers, face masks and tubing for the treatment of asthma).....                             | \$0 ..... | 40% |
| Orthotics (such as bracing, supports and casts) .....  | \$0 ..... | 40% |
| Diabetic equipment (See also the "Prescription drug program" section of this SB/DF for diabetic supplies benefit information.) ..... | \$0 ..... | 40% |
| Diabetic footwear .....  | \$0 ..... | 40% |
| Prostheses .....   | \$0 ..... | 40% |



Breastfeeding devices and supplies, as supported by HRSA guidelines, are covered under "Preventive care" in this section.



Diabetic equipment covered under the medical benefit (through "Diabetic equipment") includes blood glucose monitors designed for the visually impaired, insulin pumps and related supplies, and corrective footwear. Diabetic equipment and supplies covered under the prescription drug benefit include insulin, specific brands of blood glucose monitors and testing strips, Ketone urine testing strips, lancets and lancet puncture devices, specific brands of pen delivery systems for the administration of insulin (including pen needles) and insulin syringes.

*In addition, the following supplies are covered under the medical benefit as specified: visual aids (excluding eyewear) to assist the visually impaired with the proper dosing of insulin are provided through the protheses benefit; Glucagon is provided through the self-injectable benefit. Self-management training, education and medical nutrition therapy will be covered only when provided by licensed health care professionals with expertise in the management or treatment of diabetes (provided through the patient education benefit).*

**Mental disorders and chemical dependency benefits**



**For California residents:** Health Net contracts with MHN Services, a specialized health care service plan which provides behavioral health services through a personalized, confidential and affordable mental health and chemical dependency care program. Just call the toll-free number shown on your Health Net ID card before receiving care.

**For Mexico residents:** SIMNSA contracts with behavioral health providers practicing in the enrollment service area in Mexico. For information on these providers, please contact SIMNSA at (011-52-664) 683-29-02 or (011-52-664) 683-30-05.

**MENTAL HEALTH and CHEMICAL DEPENDENCY SERVICES THROUGH SIMNSA**

**Severe Mental Illness and Serious Emotional Disturbances of a Child      SIMNSA**

|   |     |
|---|-----|
| Outpatient office visit/professional consultation (psychological evaluation or therapeutic session in an office setting, including individual and group therapy sessions, medication management and drug therapy monitoring) .....  | \$5 |
| Outpatient services other than an office visit/professional consultation (psychological and neuropsychological testing, other outpatient procedures, intensive outpatient care program, day treatment, partial hospitalization and therapeutic session in a home setting for pervasive developmental disorder or autism per provider per day) ..... | \$0 |
| Participating Mental Health Professional visit to a Member’s home (at the discretion of the Participating Mental Health Professional in accordance with rules and criteria established by the administrator).....   | \$0 |
| Participating Mental Health Professional visit to Hospital, Participating Behavioral Health Facility or Residential Treatment Center .....  | \$0 |
| Inpatient services at a Hospital, Behavioral Health Facility or Residential Treatment Center.....   | \$0 |

**Other Mental Disorders      SIMNSA**

|   |     |
|---|-----|
| Outpatient office visit/ professional consultation (psychological evaluation or therapeutic session in an office setting, including individual and group therapy sessions, medication management and drug therapy monitoring) .....   | \$5 |
| Outpatient services other than an office visit/professional consultation (psychological and neuropsychological testing, other outpatient procedures, intensive outpatient care program, day treatment, partial hospitalization) ..... | \$0 |

|   |     |
|---|-----|
| Participating Mental Health Professional visit to a Member’s home (at the discretion of the Participating Mental Health Professional in accordance with rules and criteria established by the administrator)..... | \$0 |
| Participating Mental Health Professional visit to Hospital, Participating Behavioral Health Facility or Residential Treatment Center .....  | \$0 |
| Inpatient services at a Hospital, Behavioral Health Facility or Residential Treatment Center.....   | \$0 |

**Chemical Dependency** **SIMNSA**

|   |     |
|---|-----|
| Outpatient office visit/professional consultation (psychological evaluation or therapeutic session in an office setting, including individual and group therapy sessions, medication management and drug therapy monitoring) .....    | \$5 |
| Outpatient services other than an office visit/professional consultation (psychological and neuropsychological testing, other outpatient procedures, intensive outpatient care program, day treatment, partial hospitalization) ..... | \$0 |
| Participating Mental Health Professional visit to a Member’s home (at the discretion of the Participating Mental Health Professional in accordance with rules and criteria established by the administrator).....                     | \$0 |
| Participating Mental Health Professional visit to Hospital, Participating Behavioral Health Facility or Residential Treatment Center .....  | \$0 |
| Inpatient services at a Hospital, Behavioral Health Facility or Residential Treatment Center.....   | \$0 |
| Acute care detoxification at a Hospital, Behavioral Health Facility or Residential Treatment Center .....   | \$0 |

**MENTAL HEALTH and CHEMICAL DEPENDENCY SERVICES THROUGH MHN SERVICES**



*Benefits are administered by MHN Services, an affiliate behavioral health administrative services company which provides behavioral health services. For definitions of severe mental illness or serious emotional disturbances of a child, please refer to the Behavioral health section of this SB/DF, or call the Customer Contact Center at the number listed on the back cover of this booklet.*

**Severe Mental Illness and Serious Emotional Disturbances of a Child** **MHN SERVICES**

|  |      |
|--|------|
| Outpatient office visit/professional consultation (psychological evaluation or therapeutic session in an office setting, medication management and drug therapy monitoring) .....  | \$40 |
| Outpatient group therapy session <sup>□</sup> .....  | \$20 |
| Outpatient services other than an office visit/professional consultation (psychological and neuropsychological testing, other outpatient procedures, intensive outpatient care program, day treatment, partial hospitalization and therapeutic session in a home setting for pervasive developmental disorder or autism per provider per day) <sup>□</sup> ..... | \$0  |

|  |                       |
|--|-----------------------|
| Participating Mental Health Professional visit to a Member's home (at the discretion of the Participating Mental Health Professional in accordance with rules and criteria established by the administrator) ..... | \$40                  |
| Participating Mental Health Professional visit to Hospital, Participating Behavioral Health Facility or Residential Treatment Center .....   | \$0                   |
| Inpatient services at a Hospital, Behavioral Health Facility or Residential Treatment Center.....  | \$1,300 per admission |

**Other Mental Disorders****MHN SERVICES**

|   |                       |
|---|-----------------------|
| Outpatient office visit/professional consultation (psychological evaluation or therapeutic session in an office setting, medication management and drug therapy monitoring) <sup>□</sup> .....  | \$40                  |
| Outpatient group therapy session <sup>□</sup> .....   | \$20                  |
| Outpatient services other than an office visit/professional consultation (psychological and neuropsychological testing, other outpatient procedures, intensive outpatient care program, day treatment, partial hospitalization) ..... | \$0                   |
| Participating Mental Health Professional visit to a Member's home (at the discretion of the Participating Mental Health Professional in accordance with rules and criteria established by the administrator) .....                    | \$40                  |
| Participating Mental Health Professional visit to Hospital, Participating Behavioral Health Facility or Residential Treatment Center .....  | \$0                   |
| Inpatient services at a Hospital, Behavioral Health Facility or Residential Treatment Center.....   | \$1,300 per admission |

**Chemical Dependency****MHN SERVICES**

|   |                       |
|---|-----------------------|
| Outpatient office visit/ professional consultation (psychological evaluation or therapeutic session in an office setting, medication management and drug therapy monitoring) .....  | \$40                  |
| Outpatient group therapy session <sup>□</sup> .....   | \$20                  |
| Outpatient services other than an office visit/professional consultation (psychological and neuropsychological testing, other outpatient procedures, intensive outpatient care program, day treatment, partial hospitalization) ..... | \$0                   |
| Participating Mental Health Professional visit to a Member's home (at the discretion of the Participating Mental Health Professional in accordance with rules and criteria established by the administrator) .....                    | \$40                  |
| Participating Mental Health Professional visit to Hospital, Participating Behavioral Health Facility or Residential Treatment Center .....  | \$0                   |
| Inpatient services at a Hospital, Behavioral Health Facility or Residential Treatment Center.....   | \$1,300 per admission |
| Acute care detoxification at a Hospital, Behavioral Health Facility or Residential Treatment Center .....   | \$1,300 per admission |


<sup>□</sup> If two or more members in the same family attend the same outpatient treatment session, only one copayment will be applied.

**Home health services**

|   |                      |            |
|---|----------------------|------------|
| Home health services (co-payment required for each day home health visits occur)..... | Not Covered .....    | \$40       |
| Calendar year maximum .....   | Not applicable ..... | 100 visits |

**Other services**

|   |           |                 |
|---|-----------|-----------------|
| Sterilizations – Vasectomy  |           |                 |
| In an inpatient setting .....   | \$50..... | \$0             |
| In a physician’s office or outpatient setting.....  | \$50..... | \$0             |
| Sterilizations – Tubal ligation.....  | \$0.....  | \$0             |
| Blood or blood products, except for drugs used to treat hemophilia, including blood factors ..... |           |                 |
|   | \$0.....  | \$0             |
| Drugs used to treat hemophilia, including blood factors .....                                     |           |                 |
|   | \$5.....  | See note below* |
| Renal dialysis.....   | \$0.....  | \$0             |
| Hospice services .....  | \$0.....  | \$0             |

 *Hospice care is available in Mexico is only in an acute hospital setting. Your copayment for hospice care will be the same as for inpatient hospital services (see “Semiprivate hospital room or intensive care unit with ancillary services” under “Hospital services” in the Schedule of benefits and coverage above).*

*Infertility services and supplies are described below in the "Infertility services" section.*


*Sterilization of females and women’s contraception methods and counseling, as supported by HRSA guidelines, are covered under “Preventive Care Services” in this section.*

*\*Drugs for the treatment of hemophilia, including blood factors, are considered self-injectable drugs and covered as a Tier IV drug (specialty drug) under the Prescription Drug benefit.*

**Infertility services**


|  |                   |             |
|--|-------------------|-------------|
| Infertility services and supplies (all covered services that diagnose, evaluate or treat infertility)..... | Not covered ..... | Not covered |
|--|-------------------|-------------|

**Acupuncture services (in California only)**

 *Benefits are administered by American Specialty Health Plans of California, Inc. (ASH Plans).*

|                    |      |
|--------------------|------|
| Office visits..... | \$10 |
|--------------------|------|

**Pediatric vision care (birth through age 18) (in California only)**

 *Pediatric vision benefits are administered by EyeMed Vision Care, LLC, a contracted vision services provider panel. Refer to the “Pediatric Vision Care Program (birth through age 18)” section later in this SB/DF for the benefit information which includes the Eyewear Schedule.*

**Pediatric dental (birth through age 18) (in California only)**

*Pediatric dental benefits are offered and administered by Dental Benefit Providers of California, Inc. (DBP). DBP is not affiliated with Health Net. Refer to the “Pediatric Dental Program (birth through age 18)” section later in this SB/DF for the benefit information which includes the Dental Schedule. See the Evidence of Coverage for additional details.*

# Limits of coverage

## WHAT'S NOT COVERED (EXCLUSIONS AND LIMITATIONS)

- Ambulance and paramedic services that do not result in transportation or that do not meet the criteria for emergency care, unless such services are medically necessary and prior authorization has been obtained.
- Artificial insemination for reasons not related to infertility;
- Biofeedback therapy is limited to medically necessary treatment of certain physical disorders such as incontinence and chronic pain.
- Care for mental health care as a condition of parole or probation, or court-ordered testing for mental disorders, except when such services are medically necessary;
- Conception by medical procedures (IVF, GIFT and ZIFT);
- Except for podiatric devices to prevent or treat diabetes-related complications, corrective footwear is not covered unless medically necessary, custom made for the member and permanently attached to a medically necessary orthotic device that is also a covered benefit under this plan; Except for podiatric devices to prevent or treat diabetes-related complications, corrective footwear is not covered unless medically necessary, custom made for the member and permanently attached to a medically necessary orthotic device that is also a covered benefit under this plan;
- Cosmetic services and supplies;
- Custodial or live-in care;
- Dental services in Mexico and for members age 19 and over in California. However, Medically Necessary dental or orthodontic services that are an integral part of reconstructive surgery for cleft palate procedures are covered. Cleft palate includes cleft palate, cleft lip or other craniofacial anomalies associated with cleft palate;
- Disposable supplies for home use, except certain disposable ostomy or urological supplies. See the Plan Contract and EOC for additional information;
- Experimental or investigational procedures, except as set out under the "Clinical trials" and "If you have a disagreement with our plan" sections of this SB/DF;
- Genetic testing is not covered except when determined by Health Net to be medically necessary. The prescribing physician must request prior authorization for coverage;
- Hearing aids;
- Immunizations and injections for foreign travel/occupational purposes
- Infertility services and supplies;
- Non-eligible institutions. This plan only covers medically necessary services or supplies provided by a licensed hospital, hospice, Medicare-approved skilled nursing facility, residential treatment center or other properly licensed medical facility as specified in the plan's EOC. Any institution that is not licensed to provide medical services and supplies, regardless of how it is designated, is not an eligible institution;
- Orthoptics (eye exercises);
- Orthotics (such as bracing, supports and casts) that are not custom made to fit the member's body. Refer to the "corrective footwear" bullet above for additional foot orthotic limitations;
- Outpatient prescription drugs (except as noted under "Prescription drug program");
- Personal or comfort items;
- Physician self-treatment;
- Physician treating immediate family members;
- Physician visit to member's home;
- Private rooms when hospitalized, unless medically necessary;
- Private-duty nursing;

- Refractive eye surgery unless medically necessary, recommended by the member's treating physician and authorized by Health Net;
- Reversal of surgical sterilization;
- Routine foot care for treatment of corns, calluses and cutting of nails, unless prescribed for the treatment of diabetes or peripheral vascular disease;
- Routine physical examinations (including psychological examinations or drug screening) for insurance, licensing, employment, school, camp or other nonpreventive purposes;
- Services and supplies not authorized by Health Net, the Behavioral Health Administrator or the physician group according to Health Net's procedures;
- Services for a surrogate pregnancy are covered when the surrogate is a Health Net member. However, when compensation is obtained for the surrogacy, Health Net shall have a lien on such compensation to recover its medical expense;
- Services received before effective date or after termination of coverage, except as specifically stated in the "Extension of Benefits" section of the plan's EOC;
- Sex change services;
- Treatment of jaw joint disorders or surgical procedures to reduce or realign jaw, unless medically necessary;
- Treatment of obesity, weight reduction or weight management, except for morbid obesity. Certain services may be covered as preventive care services as described in the plan's EOC;
- Marriage counseling, except when rendered in connection with services provided for a treatable mental disorder;
- Services related to education or training, including for employment or professional purposes, except for behavioral health treatment for pervasive developmental disorder or autism;
- State hospital treatment, except as the result of an emergency or urgently needed care;
- Stress, except when rendered in connection with services provided for a treatable mental disorder.

**The above is a partial list of the principal exclusions and limitations applicable to the medical portion of your Health Net Plan. The EOC, which you will receive if you enroll in this plan, will contain the full list. Notwithstanding any exclusions or limitations described in the EOC, all medically necessary services for treatment of Serious Mental Illness or Serious Emotional Disturbance of a Child mental health conditions shall be covered.**



# Benefits and coverage

## WHAT YOU PAY FOR SERVICES

The "Schedule of benefits and coverage" section explains your coverage and payment for services. Please take a moment to look it over.

## TIMELY ACCESS TO CARE

The California Department of Managed Health Care (DMHC) has issued regulations (California Code of Regulations, Title 28, Section 1300.67.2.2) with requirements for timely access to non-emergency health care services.

You may contact Health Net at the number shown on the back cover, 7 days per week, 24 hours per day to access triage or screening services. Health Net provides access to covered health care services in a timely manner. For further information, please refer to the plan's EOC or contact the Health Net Customer Contact Center at the phone number on the back cover.

Please see the "Notice of Language Services" section for information regarding the availability of no cost interpreter services.

## SPECIAL ENROLLMENT RIGHTS IF YOU LOSE ELIGIBILITY FROM THE ACCESS FOR INFANTS AND MOTHERS PROGRAM (AIM) OR A MEDI-CAL PLAN

If you become ineligible and lose coverage under the Access for Infants or Mothers Program (AIM) or a Medi-Cal plan, you are eligible for a special enrollment period in which you and your dependent(s) are eligible to request enrollment in this plan within 60 days of becoming ineligible and losing coverage from the Access for Infants and Mothers Program (AIM) plan or a Medi-Cal plan.

## NOTICE OF REQUIRED COVERAGE

Benefits of this plan provide coverage required by the Newborns' and Mothers' Health Protection Act of 1996 and the Women's Health and Cancer Right Act of 1998.

The Newborns' and Mothers' Health Protection Act of 1996 sets requirements for a minimum Hospital length of stay following delivery. Specifically, group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

The Women's Health and Cancer Right Act of 1998 applies to medically necessary mastectomies and requires coverage for prosthetic devices and reconstructive surgery on either breast provided to restore and achieve symmetry.

## COVERAGE FOR NEWBORNS

Children born after your date of enrollment are automatically covered at birth. To continue coverage, the child must be enrolled through your employer before the 30th day of the child's life. If the child is not enrolled within 30 days of the child's birth:

- Coverage will end the 31st day after birth; and

- You will have to pay your physician group or SIMNSA for all medical care provided after the 30th day of your baby's life

## EMERGENCIES

Health Net covers emergency and urgently needed care throughout the world. If you need emergency or urgently needed care, seek care where it is immediately available. Depending on your circumstances, you may seek this care by going to your physician group (medical) or the Behavioral Health Administrator (mental disorder and chemical dependency) or to the nearest emergency facility or by calling 911 (the 911 emergency response system is not available in Mexico).

You are encouraged to use appropriately the 911 emergency response system, in areas where the system is established and operating, when you have an emergency medical condition (including severe mental illness and serious emotional disturbances of a child) that requires an emergency response. All air and ground ambulance and ambulance transport services provided as a result of a 911 call will be covered, if the request is made for an emergency medical condition (including severe mental illness and serious emotional disturbances of a child).



***Emergency Care*** includes medical screening, examination and evaluation by a physician (or other personnel to the extent permitted by applicable law and within the scope of his or her license and privileges) to determine if an emergency medical condition or active labor exists and, if it does, the care, treatment, and surgery, if within the scope of that person's license, necessary to relieve or eliminate the emergency medical condition, within the capability of the facility.

“Active labor” means labor at the time that either of the following could reasonably be expected to occur: (1) There is inadequate time to effect safe transfer to another hospital prior to delivery; or (2) a transfer poses a threat to the health and safety of the member or unborn child. Emergency care will also include additional screening, examination and evaluation by a physician (or other personnel to the extent permitted by applicable law and within the scope of his or her license and privileges) to determine if a psychiatric emergency medical condition exists, and the care and treatment necessary to relieve or eliminate the psychiatric emergency medical condition, either within the capability of the facility or by transferring the member to a psychiatric unit within a general acute hospital or to an acute psychiatric hospital as medically necessary.

All air and ground ambulance and ambulance transport services provided as a result of a **911** call will be covered, if the request is made for an emergency medical condition (including severe mental illness and serious emotional disturbances of a child).

**Emergency Medical Condition** is a medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that the absence of immediate medical attention could reasonably be expected to result in any of the following:

- Placing the patient's health in serious jeopardy.
- Serious impairment to bodily functions.
- Serious dysfunction of any bodily organ or part.

**Emergency Psychiatric Medical Condition** means a mental disorder that manifests itself by acute symptoms of sufficient severity that it renders the patient as being either of the following:

- An immediate danger to himself or herself or to others.
- Immediately unable to provide for, or utilize, food, shelter, or clothing, due to the Mental Disorder.

**Urgently needed care** includes otherwise covered medical service a person would seek for treatment of an injury, unexpected illness or complication of an existing condition, including pregnancy, to prevent the serious deterioration of his or her health, but which does not qualify as emergency care, as defined in this section. This may include services for which a person should have known an emergency did not exist.

**Please note that for members who live in Mexico, only emergency or urgently needed care is covered in California.**

## **MEDICALLY NECESSARY CARE**

All services that are medically necessary will be covered by your Health Net plan (unless specifically excluded under the plan). All covered services or supplies are listed in the plan's EOC; any other services or supplies are not covered.

## **SECOND OPINIONS**

You have the right to request a second opinion when:

- Your PCP or a referral physician gives a diagnosis or recommends a treatment plan that you are not satisfied with;
- You are not satisfied with the result of treatment you have received;
- You are diagnosed with or a treatment plan is recommended for, a condition that threatens loss of life, limb or bodily function or a substantial impairment, including but not limited to a serious chronic condition; or
- Your PCP or a referral physician is unable to diagnose your condition or test results are conflicting.

To obtain a copy of Health Net's second opinion policy, call Health Net's Customer Contact Center at **1-800-400-8987**. Members in Mexico, please call SIMNSA at **(011-52-664) 683-29-02** or **(011-52-664) 683-30-05** for additional information.

## CLINICAL TRIALS

Routine patient care costs for items and services furnished in connection with participating in an approved clinical trial are covered when medically necessary, authorized by Health Net, and either the member's treating physician has recommended participation in the trial or the member has provided medical and scientific information establishing eligibility for the clinical trial. For further information, please refer to the plan's EOC.

## EXTENSION OF BENEFITS

If you or a covered family member is totally disabled when your employer ends its group services agreement with Health Net, we will cover the treatment for the disability until one of the following occurs:

- A maximum of 12 consecutive months elapses from the termination date;
- Available benefits are exhausted;
- The disability ends; or
- The member becomes enrolled in another plan that covers the disability.

Your application for an extension of benefits for disability must be made to Health Net within 90 days after your employer ends its agreement with us. We will require medical proof of the total disability at specified intervals.

## CONFIDENTIALITY AND RELEASE OF MEMBER INFORMATION

Health Net knows that personal information in your medical records is private. Therefore, we protect your personal health information in all settings (including oral, written and electronic information). The only time we would release your confidential information without your authorization is for payment, treatment, health care operations (including, but not limited to utilization management, quality improvement, disease or case management programs) or when permitted or required to do so by law, such as for court order or subpoena. We will not release your confidential claims details to your employer or their agent. Often, Health Net is required to comply with aggregated measurement and data reporting requirements. In those cases, we protect your privacy by not releasing any information that identifies our members.

## PRIVACY PRACTICES

Once you become a Health Net member, Health Net uses and discloses a member's protected health information and nonpublic personal financial information\* for purposes of treatment, payment, health care operations, and where permitted or required by law. Health Net provides members with a Notice of Privacy Practices that describes how it uses and discloses protected health information; the individual's rights to access, to request amendments, restrictions, and an accounting of disclosures of protected health information; and the procedures for filing complaints. Health Net will provide you the opportunity to approve or refuse the release of your information for non-routine releases such as marketing. Health Net provides access to members to inspect or obtain a copy of the member's protected health information in designated record sets maintained by Health Net. Health Net protects oral, written and electronic information across the organization by using reasonable and appropriate security safeguards. These safeguards include limiting access to an individual's protected health information to only those who have a need to know in order to perform payment, treatment, health care operations or where permitted or required by law. Health Net releases protected health information to plan sponsors for administration of self-funded plans but does not release protected health information to plan sponsors/employers for insured products unless the plan sponsor is performing a payment or health care operation function for the plan. Health Net's entire Notice of Privacy Practices can be found in the plan's EOC, at [www.healthnet.com](http://www.healthnet.com) under "Privacy" or you may call the Customer Contact Center at the phone number on the back cover of this booklet to obtain a copy.

\* Nonpublic personal financial information includes personally identifiable financial information that you provided to us to obtain health plan coverage or we obtained in providing benefits to you. Exam-

ples include Social Security numbers, account balances and payment history. We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

## **TECHNOLOGY ASSESSMENT**

New technologies are those procedures, drugs or devices that have recently been developed for the treatment of specific diseases or conditions or are new applications of existing procedures, drugs or devices. New technologies are considered investigational or experimental during various stages of clinical study as safety and effectiveness are evaluated and the technology achieves acceptance into the medical standard of care. The technologies may continue to be considered investigational or experimental if clinical study has not shown safety or effectiveness or if they are not considered standard care by the appropriate medical specialty. Approved technologies are integrated into Health Net benefits.

Health Net determines whether new technologies should be considered medically appropriate or investigational or experimental, following extensive review of medical research by appropriately specialized physicians. Health Net requests review of new technologies by an independent, expert medical reviewer in order to determine medical appropriateness or investigational or experimental status of a technology or procedure.

The expert medical reviewer also advises Health Net when patients require quick determinations of coverage, when there is no guiding principle for certain technologies or when the complexity of a patient's medical condition requires expert evaluation. If Health Net denies, modifies or delays coverage for your requested treatment on the basis that it is experimental or investigational, you may request an independent medical review (IMR) of Health Net's decision from the Department of Managed Health Care. Please refer to the "Independent Medical Review of Grievances Involving a Disputed Health Care Service" in the *Evidence of Coverage* for additional details.

# **Utilization management**

Utilization management is an important component of health care management. Through the processes of pre-authorization, concurrent and retrospective review and care management, we evaluate the services provided to our members to be sure they are medically necessary and appropriate for the setting and time. These processes help to maintain Health Net's high quality medical management standards.

## **PRE-AUTHORIZATION**

Certain proposed services may require an assessment prior to approval. Evidence-based criteria are used to evaluate whether or not the procedure is medically necessary and planned for the appropriate setting (that is, inpatient, ambulatory surgery, etc.).

## **CONCURRENT REVIEW**

This process continues to authorize inpatient and certain outpatient conditions on a concurrent basis while following a member's progress, such as during inpatient hospitalization or while receiving outpatient home care services.

## **DISCHARGE PLANNING**

This component of the concurrent review process ensures that planning is done for a member's safe discharge in conjunction with the physician's discharge orders and to authorize post-hospital services when needed.

## RETROSPECTIVE REVIEW

This medical management process assesses the appropriateness of medical services on a case-by-case basis after the services have been provided. It is usually performed on cases where pre-authorization was required but not obtained.

## CARE OR CASE MANAGEMENT

Nurse care managers provide assistance, education and guidance to members (and their families) through major acute and/or chronic long-term health problems. The care managers work closely with members, their physicians and community resources.

If you would like additional information regarding Health Net's utilization management process, please call the Health Net Customer Contact Center at **1-800-400-8987**. Members in Mexico, please call SIMNSA at **(011-52-664) 683-29-02** or **(011-52-664) 683-30-05** for additional information.

# Payment of fees and charges

## YOUR COPAYMENT AND DEDUCTIBLES

The comprehensive benefits of your Health Net plan are described in the "Schedule of benefits and coverage" section. Please take a moment to look it over.

## PREPAYMENT FEES

Your employer will pay Health Net your monthly subscription charges for you and all enrolled family members. Check with your employer regarding any share that you may be required to pay. If your share ever increases, your employer will inform you in advance.

## OTHER CHARGES

You are responsible for payment of your share of the cost of services covered by this plan. Amounts paid by you are called copayments, which are described in the "Schedule of benefits and coverage" section of this SB/DF. Beyond these charges the remainder of the cost of covered services will be paid by Health Net.

When the total amount of copayments you pay equals the out-of-pocket maximum shown in the "Schedule of benefits and coverage" section, you will not have to pay additional copayments for the rest of the year for most services provided or authorized by your physician group or SIMNSA provider.

Certain copayments paid will not be applied to the out-of-pocket maximum as shown in the "Schedule of benefits and coverage" section.



*Payment for services not covered by this plan will not be applied to the calendar year out-of-pocket maximum. Additionally, copayments for any covered supplemental benefits purchased by your employer, such as prescription drugs or eyewear will also not be applied to the limit with the exception of copayments for inhaler spacers, peak flow meters used for the treatment of asthma, and diabetic supplies. For further information please refer to the plan's EOC.*

## LIABILITY OF SUBSCRIBER OR ENROLLEE FOR PAYMENT

If you receive health care services from doctors without receiving required authorization from your Salud Network PCP or physician group or SIMNSA provider (medical) or the Behavioral Health Administrator (mental disorder and chemical dependency), you are responsible for payment of expenses for these services.



*Remember, services are only covered when provided or authorized by a PCP or physician group, SIMNSA provider or the Behavioral Health Administrator, except for emergency or out-of-area urgent care. Consult the Salud Network or SIMNSA HMO Directory for a full listing of Health Net-contracted physicians.*

## **REIMBURSEMENT PROVISIONS**

Payments that are owed by Health Net for services provided by or through your Salud Network physician group or SIMNSA provider (medical) or the Behavioral Health Administrator (mental disorder and chemical dependency) will never be your responsibility.

If you have out-of-pocket expenses for covered services, call the Health Net Customer Contact Center at **1-800-400-8987** for a claim form and instructions. You will be reimbursed for these expenses less any required copayment. (Remember, you do not need to submit claims for medical services provided by your Salud Network PCP, physician group or SIMNSA provider.)

If you receive emergency services not provided or directed by your physician group or SIMNSA provider (medical) or the Behavioral Health Administrator (mental disorder and chemical dependency), you may have to pay at the time you receive service. To be reimbursed for these charges, you should obtain a complete statement of the services received and, if possible, a copy of the emergency room report.

Please call the Health Net Customer Contact Center at **1-800-400-8987** to obtain claim forms and to find out whether you should send the completed form to your physician group or SIMNSA provider (medical) or the Behavioral Health Administrator (mental disorder and chemical dependency) or directly to Health Net. Medical claims must be received by Health Net within one year of the date of service to be eligible for reimbursement.

If you need to file a claim for emergency medical services or for services authorized by your Salud Network PCP or physician group with Health Net, please send a completed claim form within one year of the date of service to:



How to file a claim:

***For medical services, please send a completed claim form within one year of the date of service to:***

*Health Net Commercial Claims  
P.O. Box 14702  
Lexington, KY 40512*

If you need to file a claim for Mental Disorders and Chemical Dependency emergency services or for services authorized by MHN Services (for services provided in California), you must file the claim with MHN Services within one year of the date of service. You must use MHN Services forms in filing the claim, and you should send the claim to MHN Services at the address listed on the claims form or to MHN Services at:

*MHN Services  
P.O. Box 14621  
Lexington, KY 40512-4621*

*Please call MHN Services at **1-800-444-4281** to obtain a claim form.*

For outpatient prescription drugs, please send a completed prescription drug claim form to:

*Health Net  
C/O Caremark  
P.O. Box 52136  
Phoenix, AZ 85072*

Please call the Customer Contact Center at the telephone number listed on the back cover or visit our website at [www.healthnet.com](http://www.healthnet.com) to obtain a prescription drug claim form.



*Claims for covered expenses filed more than one year from the date of service will not be paid unless you can show that it was not reasonably possible to file your claim within that time limit and that you have filed as soon as was reasonably possible.*

## PROVIDER REFERRAL AND REIMBURSEMENT DISCLOSURE

If you are considering enrolling in our plan, you are entitled to ask if the plan has special financial arrangements with our physicians that can affect the use of referrals and other services you may need. Health Net uses financial incentives and various risk sharing arrangements when paying providers. To get this information, call the Health Net Customer Contact Center at **1-800-400-8987** or SIMNSA at **(011-52-664) 683-29-02** or **(011-52-664) 683-30-05**, your physician group or your SIMNSA provider and request information about our physician payment arrangements.

## Facilities

Health care services for you and eligible members of your family will be provided as shown below.

- **For members residing in California:** The facilities of the Salud Network physician group you selected at enrollment or a SIMNSA provider. If you require hospitalization, you may receive care at a nearby Salud Network or SIMNSA participating facility.
- **For members residing in Mexico:** The facilities of a SMNSA provider, and a nearby SIMNSA participating facility if hospitalization is required

Many Salud Network physician groups have either a physician on call 24 hours a day or an urgent care center available to offer access to care at all times.

The Salud Network physician group or SIMNSA provider you choose will also have a contractual relationship with local hospitals (for acute, subacute and transitional care) and skilled nursing facilities. These are listed in your *Salud Network or SIMNSA HMO Directory*.

## PHYSICIAN GROUP TRANSFERS

You may switch doctors within the same physician group at any time. You may also transfer to another physician group monthly within the Salud Network when such transfer is appropriate (e.g. if you move). Simply contact Health Net or SIMNSA by the 15<sup>th</sup> of the month to have your transfer effective by the 1<sup>st</sup> of the following month. If you call after the 15<sup>th</sup>, your transfer will be effective the 1<sup>st</sup> of the second following month.

Transfer requests to another Salud Network facility will generally be honored by Health Net. Members who move to California from Mexico can also request to transfer enrollment from a SIMNSA provider to a provider in the Salud Network. Please call the Health Net Customer Contact Center at **1-800-400-8987**. Members in Mexico, please call SIMNSA at **(011-52-664) 683-29-02** or **(011-52-664) 683-30-05** for additional information.

## CONTINUITY OF CARE

### Transition of Care for New Enrollees

You may request continued care from a provider, including a hospital, who does not contract with Health Net or SIMNSA if at the time of your enrollment with Health Net you were receiving care for the conditions listed below. Health Net may provide coverage for completion of services from a non-participating provider, subject to applicable copayments and any exclusions and limitations of your plan. You must request the coverage within 60 days of your Group's effective date unless it is shown that it was not



reasonably possible to make the request within 60 days of the Group's effective date and the request is made as soon as reasonably possible. The non-participating provider must be willing to accept the same contract terms applicable to providers currently contracted with Health Net, who are not capitated and who practice in the same or similar geographic region. If the provider does not accept such terms, Health Net is not obligated to provide coverage with that provider.

### **Continuity of Care Upon Termination of Provider Contract**

If Health Net's contract with a physician group or other provider is terminated, Health Net will transfer any affected members to another contracted physician group or provider to ensure that care continues. Health Net will provide a written notice to affected members at least 60-days prior to termination of a contract with a physician group or an acute care hospital to which members are assigned for services. For all other hospitals that terminate their contract with Health Net, a written notice will be provided to affected members within 5 days after the effective date of the contract termination.

Health Net may provide coverage for completion of services from a provider whose contract has been terminated, subject to applicable copayments and any other exclusions and limitations of your plan and if such provider is willing to accept the same contract terms applicable to the provider prior to the provider's contract termination. You must request continued care within 30 days of the provider's date of termination unless it is shown that it was not reasonably possible to make the request within 30 days of the provider's date of termination and the request is made as soon as it is reasonably possible.

You may request continued care from a provider whose contract is terminated if at the time of termination the member was receiving care from such a provider for the conditions listed below.

The following conditions are eligible for continuation of care:

- An acute condition;
- A serious chronic condition not to exceed twelve months;
- A pregnancy (including the duration of the pregnancy and immediate postpartum care);
- A newborn (up to 36 months of age, not to exceed twelve months);
- A terminal illness (through the duration of the terminal illness);
- A surgery or other procedure that has been authorized by Health Net (or by the member's prior health plan for a new enrollee) as part of a documented course of treatment.

In addition, you may request continued care from a provider, including a hospital, if you have been enrolled in another Health Net Salud y Mas plan that included a larger network than this plan, Health Net will offer the same scope of continuity of care for completion of services, regardless of whether you had the opportunity to retain your current provider by selecting either:

- a Health Net product with an out of network benefit;
- a different Health Net Salud y Mas network product that included your current provider; or
- another health plan or carrier product.

If you would like more information on how to request continued care or to request a copy of Health Net's continuity of care policy, please contact the Health Net Customer Contact Center at **1-800-400-8987**. Members in Mexico, please call SIMNSA at **(011-52-664) 683-29-02** or **(011-52-664) 683-30-05** for additional information.

# Renewing, continuing or ending coverage

## RENEWAL PROVISIONS

The contract between Health Net and your employer is usually renewed annually. If your contract is amended or terminated, your employer will notify you in writing.

## SMALL EMPLOYER CAL-COBRA COVERAGE

When the group is a small employer (as defined in the *Evidence of Coverage*), state law provides that members who enroll in this plan and later lose eligibility may be entitled to continuation of group coverage. More information regarding eligibility for this coverage is provided in your *Evidence of Coverage*.

## INDIVIDUAL CONTINUATION OF BENEFITS

If your employment with your current employer ends, you and your covered family members may qualify for continued group coverage under:

- **COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985):** For most groups with 20 or more employees, COBRA applies to employees and their eligible dependents, even if they live outside of California. Please check with your group to determine if you and your covered dependents are eligible.
- **Small Employer Cal-COBRA Continuation Coverage:** For employers with fewer than 20 employees who were eligible to enroll in the employer's health plan on 50% of the employer's business days in the preceding year, Health Net is required by state law to offer continuation coverage.
- **Cal-COBRA Continuation Coverage:** If you have exhausted COBRA and you live in the Health Net Service Area, you may be eligible for additional continuation coverage under state Cal-COBRA law. This coverage may be available if you have exhausted federal COBRA coverage, have had less than 36 months of COBRA coverage, and you are not entitled to Medicare. If you are eligible, you have the opportunity to continue group coverage under this plan through Cal-COBRA for up to 36 months from the date that federal COBRA coverage began.
- **USERRA Coverage:** Under a federal law known as the Uniformed Services Employment and Reemployment Rights Act (USERRA), employers are required to provide employees who are absent from employment to serve in the uniformed services and their dependents who would lose their group health coverage the opportunity to elect continuation coverage for a period of up to 24 months. Please check with your Group to determine if you are eligible.

## TERMINATION OF BENEFITS

The following information describes circumstances when your coverage in this plan may be terminated. For a more complete description of termination of benefits, please see the plan's EOC.

### Termination for Nonpayment of Subscription Charges

Your coverage under this plan ends when the agreement between the employer and Health Net terminates due to nonpayment of the subscription charges by the employer. Health Net will provide your employer a 30-day grace period to submit the delinquent subscription charges. If your employer fails to pay the required subscription charges by the end of the 30-day grace period, the agreement between Health Net and your employer will be cancelled and Health Net will terminate your coverage at the end of the grace period.

### Termination for Loss of Eligibility

Your coverage under this plan ends on the date you become ineligible. Some reasons that you may lose eligibility in this plan include, but are not limited to, the following situations:

- The agreement between the employer covered under this plan and Health Net ends;

- You cease to either live or work within Health Net's service area; or
- You no longer work for the employer covered under this plan.

### Termination for Cause

Coverage under this Health Net plan may be terminated for good cause with a 30-day written notice for a member who commits any act or practice, which constitutes fraud, or for any intentional misrepresentation of material fact under the terms of the agreement, including:

- Misrepresenting eligibility information about yourself or a dependent;
- Presenting an invalid prescription or physician order;
- Misusing a Health Net Member I.D. Card (or letting someone else use it); or
- Failing to notify us of changes in family status that may affect your eligibility or benefits.

If we terminate your membership for cause, you will not be allowed to enroll in a Health Net health plan in the future. We may also report criminal fraud and other illegal acts to the authorities for prosecution.

### How to Appeal Your Termination

You have a right to file a complaint if you believe that your coverage is improperly terminated or not renewed. A complaint is also called a grievance or an appeal. Refer to the "If You Have a Disagreement With Our Plan" section for information about how to appeal Health Net's decision to terminate your coverage.

If your coverage is terminated based on any reason other than for nonpayment of subscription charges and your coverage is still in effect when you submit your complaint, Health Net will continue your coverage until the review process is completed, subject to Health Net's receipt of the applicable subscription charges. You must also continue to pay copayments for any services and supplies received while your coverage is continued during the review process.

If your coverage has already ended when you submit your request for review, Health Net is not required to continue coverage. However, you may still request a review of Health Net's decision to terminate your coverage by following the complaint process described in the "If You Have a Disagreement With Our Plan" section.



*If the person involved in any of the above activities is the enrolled employee, coverage under this plan will terminate as well for any covered dependents.*

## If you have a disagreement with our plan

The California Department of Managed Health Care is responsible for regulating health care service plans.

If you have a grievance against Health Net, you should first telephone Health Net at **1-800-400-8987** or SIMNSA at **(011-52-664) 683-29-02** or **(011-52-664) 683-30-05** and use the plan's grievance process before contacting the Department. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may be available to you. If you need help with a grievance involving an emergency or a grievance that has not been satisfactorily resolved by Health Net or a grievance that has remained unresolved for more than 30 days, you may call the Department for assistance.

You may also be eligible for an Independent Medical Review (IMR). If you are eligible for IMR, the IMR process will provide an impartial review of medical decisions made by a health plan related to the Medical Necessity of a proposed service or treatment, coverage decisions for treatments that are Experi-

mental or Investigational in nature and payment disputes for emergency or urgent medical services. The Department also has a toll-free telephone number **(1-888-HMO-2219)** and a **TDD line (1-877-688-9891)** for the hearing and speech impaired. The Department's Internet Web site <http://www.hmohelp.ca.gov> has complaint forms, IMR application forms and instructions online.

## GRIEVANCE AND APPEALS PROCESS

Members who obtain care through SIMNSA in Mexico have certain grievance rights, as described below, but do not have access to the same legal rights and remedies regarding grievance processing as those members who obtain care through the Salud Network in California. The differences are noted below.

If you are dissatisfied with the quality of care that you have received or feel that you have been incorrectly denied a service or claim, you may file a grievance or appeal.



How to file a grievance or appeal:

You may call the Customer Contact Center at the phone number on the back cover or submit a Member Grievance Form through the Health Net website at [www.healthnet.com](http://www.healthnet.com):

*You may also write to:*

*Health Net of California  
P.O. Box 10348  
Van Nuys, CA 91410-0348*

Please include all the information from your Health Net identification card as well as details of your concern or problem.

Health Net will acknowledge your grievance or appeal within five calendar days, review the information and tell you of our decision in writing within 30 days of receiving the grievance. For conditions where there is an immediate and serious threat to your health, including severe pain or the potential loss of life, limb or major bodily function, Health Net will notify you of the status of your grievance no later than three days from the receipt of all the required information. For urgent grievances, Health Net will immediately notify you of the right to contact the Department of Managed Health Care. There is no requirement that you participate in Health Net's grievance process prior to applying to the Department of Managed Health Care for review of an urgent grievance.



*You can request an independent medical review of disputed health care services from the Department of Managed Health Care if you believe that health care services eligible for coverage and payment under the plan was improperly denied, modified or delayed by Health Net or one of its contracting providers.*

*Also, if Health Net denies your appeal of a denial for lack of medical necessity or denies or delays coverage for requested treatment involving experimental or investigational drugs, devices, procedures or therapies, you can request an independent medical review of Health Net's decision from the Department of Managed Health Care if you meet the eligibility criteria set out in the plan's EOC.*

Health Net has established and administers the Health Net member grievance procedure. This process includes a detailed description of the roles and responsibilities that Health Net, the contracting physician groups and SIMNSA have in resolving Health Net Member grievances. This includes a detailed description of any and all delegation and oversight that Health Net monitors with respect to the contracting physician groups or SIMNSA. Health Net does not delegate to SIMNSA any level of appeals or grievance resolution for any Health Net member seeking care through it in California.

SIMNSA, the contracting physician groups and Health Net shall establish and maintain grievance policies and procedures and shall make a written summary of such policies and procedures available to Health Net, to the contracting physician groups, to SIMNSA and to members. Such summary shall include the

current address and telephone number for registering a complaint first through the contracting physician groups or SIMNSA's grievance procedures in accordance with the Health Net standards.

The contracting physician groups or SIMNSA shall report to Health Net all Health Net member appeals by type of appeal or grievance and timeliness of appeal or grievance resolution on a quarterly basis. Health Net will periodically audit all delegated appeals and grievances to ensure that the appeals and grievances are being handled in a timely and appropriate manner.

In the event any complaint or grievance of a Health Net member cannot be settled through the appeal or grievance process, such matter shall be submitted to binding arbitration in accordance with the terms of the member's Benefits Disclosure and *Evidence of Coverage*. In that event, the parties hereto agree to cooperate and, at the request of a party, participate in any arbitration proceedings arising there from and, subject to either party's right to seek judicial review thereof in accordance with the terms of the Health Net Benefits Disclosure and EOC, to abide by all provisions of any final award rendered as a result of such proceedings.

### **ARBITRATION**

If you are not satisfied with the result of the grievance hearing and appeals process, you may submit the problem to binding arbitration. Health Net uses binding arbitration to settle disputes, including medical malpractice. When you enroll in Health Net, you agree to submit any disputes to arbitration, in lieu of a jury or court trial.

## **Additional plan benefit information**

The following plan benefits show benefits available with your plan. For a more complete description of copayments and exclusions and limitations of service, please see the plan's EOC.

## **Behavioral health services**

### **FOR CALIFORNIA RESIDENTS**

Health Net contracts with MHN Services, an affiliate behavioral health administrative services company (the Behavioral Health Administrator) which administers behavioral health services through a personalized, confidential and affordable mental health and chemical dependency care program.

Contact the Behavioral Health Administrator by calling the Health Net Customer Contact Center at the phone number on the back cover. The Behavioral Health Administrator will help you identify a participating mental health professional, a participating independent physician or a sub-contracted provider association (IPA) within the network, close to where you live or work, with whom you can make an appointment.

Certain services and supplies for mental disorders and chemical dependency may require prior authorization by the Behavioral Health Administrator in order to be covered. No prior authorization is required for outpatient office visits, but a voluntary registration with the Behavioral Health Administrator is encouraged.

Please refer to the plan's EOC for a more complete description of mental disorder and chemical dependency services and supplies, including those that require prior authorization by the Behavioral Health Administrator.

### **FOR MEXICO RESIDENTS**

SIMNSA contracts with behavioral health providers practicing in the enrollment service area in Mexico. For information on these providers, please contact SIMNSA at **(011-52-664) 683-29-02** or **(011-52-664) 683-30-05**.

### **TRANSITION OF CARE FOR NEW MEMBERS**

If you are receiving ongoing care for an acute, serious or chronic mental health condition from a provider not affiliated with the Behavioral Health Administrator when you enroll with Health Net, we may temporarily cover services provided by that provider, subject to applicable copayments and any other exclusions and limitations of this plan.

Your non-participating mental health professional must be willing to accept the Behavioral Health Administrator's standard mental health provider contract terms and conditions and be located in the plan's service area.

If you would like more information on how to request continued care, or to request a copy of our continuity of care policy, please call the Health Net Customer Contact Center at the phone number on the back cover.

### **SERIOUS EMOTIONAL DISTURBANCES OF A CHILD**

Serious emotional disturbances of a child is when a child under the age of 18 has one or more mental disorders identified in the most recent edition of the *Diagnostic and Statistical Manual of Mental Disorders*, as amended to date, other than a primary substance use disorder or a developmental disorder, that result in behavior inappropriate to the child's age according to expected developmental norms. In addition, the child must meet one or more of the following:

- As a result of the mental disorder, the child has substantial impairment in at least two of the following areas: self-care, school functioning, family relationships or ability to function in the community; and either (i) the child is at risk of removal from home or has already been removed from the home or (ii) the mental disorder and impairments have been present for more than six months or are likely to continue for more than one year;
- The child displays one of the following: psychotic features, risk of suicide or risk of violence due to a mental disorder; or
- The child meets special education eligibility requirements under Chapter 26.5 (commencing with Section 7570) of Division 7 of Title 1 of the Government Code.

### **SEVERE MENTAL ILLNESS**

Severe mental illness includes schizophrenia, schizoaffective disorder, bipolar disorder (manic-depressive illness), major depressive disorders, panic disorder, obsessive-compulsive disorders, pervasive develop-

mental disorder (including Autistic Disorder, Rett's Disorder, Childhood Disintegrative Disorder, Asperger's Disorder and Pervasive Developmental Disorder not otherwise specified to include Atypical Autism, in accordance with professionally recognized standards including, but not limited to, the most recent edition the *Diagnostic and Statistical Manual for Mental Disorders*, as amended to date), autism, anorexia nervosa and bulimia nervosa.

## CONTINUATION OF TREATMENT

If you are in treatment for a mental health or chemical dependency problem, call the telephone number shown on your Health Net ID card to receive assistance in transferring your care to a network provider.

## WHAT'S COVERED

Please refer to the "Schedule of benefits and coverage" section of this SB/DF for the explanation of covered services and copayments.

## WHAT'S NOT COVERED (EXCLUSIONS AND LIMITATIONS)



*Services or supplies for the treatment of mental disorder and chemical dependency are subject to the plan's general exclusions and limitations. Please refer to the "Limits of coverage" section of this SB/DF for a list of what's not covered under this plan.*

**This is only a summary. Consult the plan's EOC to determine the exact terms and conditions of your coverage.**

# Prescription drug program

Health Net and SIMNSA are contracted with many major pharmacies within California and Mexico. Within California, participating pharmacies are in the AdvancedChoice Pharmacy Network. For a complete and up-to-date list of participating pharmacies in California, visit our website at [www.healthnet.com](http://www.healthnet.com) or call the Health Net Customer Contact Center at **1-800-400-8987**. Members residing in Mexico, please contact SIMNSA for a complete list of participating pharmacies at **(011-52-664) 683-29-02** or **(011-52-664) 683-30-05**.

To obtain prescription drugs in Mexico, the prescription drug order must be written by a provider in Mexico; to obtain prescription drugs in California, the prescription drug order must be written by a provider in California.

## SIMNSA Prescription Drug Program (Available only in Mexico)

Prescription drugs are covered when dispensed by a SIMNSA Participating Pharmacy and prescribed by a SIMNSA Physician or an emergent or urgent care physician. To obtain prescription drugs in Mexico, the prescription drug order must be written by a Provider in Mexico.

## Health Net Prescription Drug Program (Available only in the United States)

### Prescriptions By Mail Drug Program

If your prescription is for a maintenance medication (a drug that you will be taking for an extended period), you have the option of filling it through our convenient Prescriptions By Mail Drug Program. This program allows you to receive up to a 90-consecutive-calendar-day supply of maintenance medications. For complete information, call the Health Net Customer Contact Center at **1-800-400-8987**. The mail order prescription drug coverage is limited to members residing or working in California.

Drugs dispensed through the Mail Drug Program are not covered for members residing in Mexico.

Notes:



*Tier IV (Specialty Drugs) and Schedule II narcotic drugs (which are drugs that have a high abuse risk as classified by the Federal Drug Enforcement Administration) are not covered through mail order. For further information, please refer to the Certificate.*

## **THE HEALTH NET ESSENTIAL RX DRUG LIST**

This plan uses the Essential Rx Drug List. The Health Net Essential Rx Drug List (or Formulary or the List) is the approved list of medications covered for illnesses and conditions. It was developed to identify the safest and most effective medications for Health Net members while attempting to maintain affordable pharmacy benefits. We specifically suggest to all Health Net contracting PCPs and specialists that they refer to this List when choosing drugs for patients who are Health Net members. When your physician prescribes medications listed in the Essential Rx Drug List, it ensures that you are receiving a high quality prescription medication that is also of high value.

The Essential Rx Drug List is updated regularly, based on input from the Health Net Pharmacy and Therapeutics (P&T) Committee. The Committee members are actively practicing physicians of various medical specialties and clinical pharmacists. Voting members are recruited from contracting physician groups throughout California based on their experience, knowledge and expertise. In addition, the P&T Committee frequently consults with other medical experts to provide additional input to the Committee. Updates to the Essential Rx Drug List and drug usage guidelines are made as new clinical information and new drugs become available. In order to keep the List current, the P&T Committee evaluates clinical effectiveness, safety and overall value through:

- Medical and scientific publications;
- Relevant utilization experience; and
- Physician recommendations.

To obtain a copy of Health Net's most current Essential Rx Drug List, please visit our web site at [www.healthnet.com](http://www.healthnet.com), under the pharmacy information or call the Health Net Customer Contact Center at **1-800-400-8987**.

The Health Net Essential Rx Drug List is applicable to drugs (1) prescribed for members enrolled with Health Net who reside or work in California and (2) purchased at Health Net participating pharmacies.

### **WHAT IS "PRIOR AUTHORIZATION?"**

Some drugs require prior authorization. This means that your doctor must contact Health Net in advance to provide the medical reason for prescribing the medication. You may obtain a list of drugs requiring prior authorization by visiting our website at [www.healthnet.com](http://www.healthnet.com) or call the Health Net Customer Contact Center at the phone number on the back cover.



How to request prior authorization:

*Requests for prior authorization may be submitted electronically or by telephone or facsimile. Upon receiving your physician's request for prior authorization, Health Net will evaluate the information submitted and make a determination based on established clinical criteria for the particular medication. The criteria used for prior authorization are developed and based on input from the Health Net P&T Committee as well as physician specialist experts. Your physician may contact Health Net to obtain the usage guidelines for specific medications.*

If authorization is denied by Health Net, you will receive written communication including specific reason for denial. If you disagree with the decision, you may appeal the decision.



The appeal may be submitted in writing, by telephone or through e-mail. We must receive the appeal within 60 days of the date of denial notice. Please refer to the plan's *EOC* for details regarding your right to appeal.

To submit an appeal:

- Call the Health Net Customer Contact Center at the telephone number listed on the back cover,
- Visit [www.healthnet.com](http://www.healthnet.com) for information on e-mailing Customer Contact Center, or
- Write to:  
Health Net Customer Contact Center  
P.O. Box 10348  
Van Nuys, CA 91410-0348

## WHAT'S COVERED



*Please refer to the "Schedule of benefits and coverage" section of this SB/DF for the deductibles and copayments.*

***This plan covers the following:***

***For members accessing benefits in Mexico:***

- Outpatient prescription drugs dispensed by a SIMNSA Participating Pharmacy.

***For members accessing benefits in California:***

Outpatient prescription medication:

- Tier I drugs - Drugs listed as Tier I on the Essential Rx Drug List that are not excluded from coverage (include most generic drugs and some low cost preferred brand name drugs listed on the Essential Rx Drug List);
- Tier II drugs – Drugs listed as Tier II on the Essential Rx Drug List that are not excluded from coverage (include non-preferred generic drugs, preferred brand name drugs, insulin and diabetic supplies and certain brand name drugs with a generic equivalent when listed in the Essential Rx Drug List); and
- Tier III drugs (include non-preferred brand name drugs, brand name drugs with generic equivalent, drugs listed as Tier III Drugs or drugs not listed in the Essential Rx Drug List)
- Tier IV (Specialty Drugs) - provided through a Specialty Pharmacy Vendor (include specialty, self-administered injectable drugs (excluding insulin); high-cost drugs used to treat complex or chronic conditions when listed in the Essential Rx Drug List; and specialty drugs that are not listed on the Essential Rx Drug List and that are covered as an exception)
- Preventive drugs and women's contraceptives

## MORE INFORMATION ABOUT DRUGS THAT WE COVER

- Prescription drug covered expenses are the lesser of Health Net's contracted pharmacy rate or the pharmacy's retail price for covered prescription drugs.
- If a prescription drug deductible (per member each calendar year) applies, you must pay this amount for prescription drug covered expenses before Health Net begins to pay. Diabetic supplies, **and** preventive drugs, including women's contraceptives are not subject to the deductible. After the deductible is met the copayment amounts will apply.
- Prescription drug refills are covered, up to a 30-consecutive-day supply per prescription at a Health Net or SIMNSA contracted pharmacy for one copayment. A copayment is required for each prescription. In some cases, a 30-consecutive-calendar-day supply of medication may not be an appropriate drug treatment plan according to the Food and Drug Administration (FDA) or Health Net's usage guidelines. If this is the case, the amount of medication dispensed may be less than a 30-consecutive-calendar-day supply.

- Percentage copayments will be based on Health Net's contracted pharmacy rate.
- Mail order drugs are covered a 90-consecutive-calendar-day supply. When the retail pharmacy copayment is a percentage, the mail order copayment is the same percentage of the cost to Health Net as the retail pharmacy copayment. Mail prescription drug coverage is limited to members residing or working in California. Drugs dispensed through the mail order program are not covered for members residing in Mexico.
- In the United States, Prescription drugs for the treatment of asthma are covered as stated in the Essential Rx Drug List. In Mexico, Prescription drugs for the treatment of asthma are covered. Inhaler spacers and peak flow meters are covered through the pharmacy benefit when medically necessary. Nebulizers (including face masks and tubing) are covered under "Durable Medical Equipment" and educational programs for the management of asthma are covered under "Patient Education" through the medical benefit. For information about copayments required for these benefits, please see the "Schedule of Benefits and coverage" section of this SB/DF.
- Covered preventive drugs include prescribed over-the-counter drugs and prescription drugs that are used for preventive health purposes per the U.S. Preventive Services Task Force A and B recommendations, including smoking cessation drugs. Covered contraceptives are FDA-approved contraceptives for women that are either available over-the-counter or are only available with a prescription. Vaginal, oral, transdermal and emergency contraceptives are covered under this pharmacy benefit. IUD, implantable and injectable contraceptives are covered (when administered by a physician) under the medical benefit. Refer to the plan's EOC for more information.
- Diabetic supplies (blood glucose testing strips, lancets, needles and syringes) are packaged in 50, 100 or 200 unit packages. Packages cannot be "broken" (that is, opened in order to dispense the product in quantities other than those packaged). When a prescription is dispensed, you will receive the size of package and/or number of packages required for you to test the number of times your physician has prescribed for up to a 30-day period. For more information about diabetic equipment and supplies, please see "Endnotes" in the 'Schedule of benefits and coverage' section of this SB/DF.
- Self-injectable drugs (other than insulin), including drugs for the treatment of hemophilia, and needles and syringes used with these self-injectable drugs are included under Tier IV (Specialty Drugs), which are subject to Prior Authorization and must be obtained through Health Net's contracted specialty pharmacy vendor. Your PCP or treating Physician will coordinate the authorization and upon approval the specialty pharmacy vendor will arrange for the dispensing of the drugs, needles and syringes. The specialty pharmacy vendor may contact you directly to coordinate the delivery of your medications.
- Tier IV (Specialty Drugs) are specific Prescription Drugs that may have limited pharmacy availability or distribution, may be self-administered orally, topically, by inhalation, or by injection (either subcutaneously, intramuscularly or intravenously) requiring training or clinical monitoring, be manufactured using biotechnology, or have high cost as established by Covered California. Tier IV (Specialty Drugs) are identified in the Essential Rx Drug List with "SP", require Prior Authorization from Health Net and may be required to be dispensed through the Specialty Pharmacy Vendor to be covered. Tier IV (Specialty) Drugs are not available through mail order.

## **WHAT'S NOT COVERED (EXCLUSIONS AND LIMITATIONS)**

Services or supplies excluded under pharmacy services may be covered under the medical benefits portion of your plan. In addition to the exclusion and limitations listed below, prescription drug benefits are subject to the plan's general exclusions and limitations. Consult the plan's EOC for more information.

- Allergy serum is covered as a medical benefit. See "allergy serum" benefit in the "Schedule of benefits and coverage" for details;
- Coverage for devices is limited to vaginal contraceptive devices, peak flow meters, spacer inhalers and diabetic supplies. No other devices are covered even if prescribed by a participating physician;

- Drugs prescribed for the treatment of morbid obesity are not covered, when medically necessary for the treatment of morbid obesity. In such cases, the drugs will be subject to prior authorization from Health Net;
- Drugs or medicines administered by a physician or physician's staff member;
- Drugs prescribed for routine dental treatment;
- Drugs prescribed to shorten the duration of the common cold;
- Drugs (including injectable medications) when Medically Necessary for treating sexual dysfunction are limited to a maximum of 8 doses in any 30 day period. Sexual dysfunction drugs are not available through the mail order program; (covered in California only)
- Experimental drugs (those that are labeled "Caution - Limited by Federal Law to investigational use only"). If you are denied coverage of a drug because the drug is investigational or experimental you will have a right to independent medical review. See "If you have a disagreement with our plan" section of this SB/DF for additional information;
- Hypodermic needles or syringes, except for insulin needles, syringes and specific brands of pen devices;
- Immunizing agents, injections (except for insulin), agents for surgical implantation, biological sera, blood, blood derivatives or blood plasma obtained through a prescription;
- Individual doses of medication dispensed in plastic, unit dose or foil packages unless medically necessary or only available in that form;
- Limits on quantity, dosage and treatment duration may apply to some drugs. Medications taken on an "as-needed" basis may have a copayment based on a specific quantity, standard package, vial, ampoule, tube, or other standard unit. In such a case, the amount of medication dispensed may be less than a 30-consecutive-calendar-day supply. If medically necessary, your physician may request a larger quantity from Health Net;
- Mail order drug program in Mexico;
- Medical equipment and supplies (including insulin), that are available without a prescription are covered when prescribed by a physician for the management and treatment of diabetes or for preventive purposes in accordance with the U.S. Preventive Services Task Force A and B recommendations or for female contraception as approved by the FDA. Any other nonprescription drug, medical equipment or supply that can be purchased without a prescription drug order is not covered even if a physician writes a prescription drug order for such drug, equipment or supply. However, if a higher dosage form of a prescription drug or over-the-counter (OTC) drug is only available by prescription, that higher dosage drug will be covered;
- Prescription drugs filled at pharmacies that are not in the Health Net or SIMNSA pharmacy network or are not in California except in emergency or urgent care situations;
- Prescription drugs prescribed by a physician who is not a member physician or an authorized specialist are not covered, except when the physician's services have been authorized or because of a medical emergency condition, illness or injury, for urgently needed care or as specifically stated;
- Once you have taken possession of medications, replacement of lost, stolen or damaged medications are not covered;
- Supply amounts for prescriptions that exceed the FDA's or Health Net's indicated usage recommendation are not covered unless medically necessary and prior authorization is obtained from Health Net. Drugs that are not approved by the FDA are not covered, except as described in the plan's EOC; and
- Drugs prescribed for a condition or treatment not covered by this plan are not covered. However, the plan does cover drugs for medical conditions that result from nonroutine complications of a noncovered service.

This is only a summary. Consult the plan's EOC to determine the exact terms and conditions of your coverage.

## Acupuncture care program (in California only)

Acupuncture Services, typically provided only for the treatment of nausea or as part of a comprehensive pain management program for the treatment of chronic pain, Health Net has partnered with American Specialty Health Plans of California, Inc. (ASH Plans) to offer quality and affordable acupuncture coverage. Although you are always welcome to consult your PCP, you will not need a referral to see a contracted acupuncturist.

With this program, you are free to obtain care by self-referring to a contracted acupuncturist from the *ASH Plans Contracted Acupuncturist Directory*. All covered services require pre-approval by ASH Plans except for:


- A new patient examination by a contracted acupuncturist and the provision or commencement, in the new patient examination, of medically necessary services that are covered acupuncture services, to the extent consistent with professionally recognized standards of practice.
- 

When ASH Plans approves a treatment plan, the approved services for the subsequent office visits covered by the treatment plan include not only the approved services but also a re-examination in each subsequent office visit, if deemed necessary by the contracted acupuncturist, without additional approval by ASH Plans.

### DEFINITION OF ACUPUNCTURE COVERED SERVICES

**Acupuncture Services** are services rendered or made available to a Member by an acupuncturist for treatment or diagnosis of an injury, illness or condition, if determined by ASH Plan to be Medically Necessary for the treatment of that condition.

### WHAT'S NOT COVERED (EXCLUSIONS AND LIMITATIONS)

 Services or supplies excluded under the acupuncture care program may be covered under the medical benefits portion of your plan. Consult the plan's EOC for more information.

- Diagnostic scanning, MRI, CAT scans or thermography;
- X-rays, laboratory tests, and x-ray second opinions;
- Hypnotherapy, behavioral training, sleep therapy, weight programs, educational programs, self-help items or services, or physical exercise training;
- Physical therapy services classified as experimental or investigational;
- Experimental or investigational acupuncture services. Only acupuncture services that are non-investigational, proven and meet professionally recognized standards of practice in the acupuncture provider community are covered. ASH Plans will determine what will be considered experimental or investigational;
- Charges for hospital confinement and related services;
- Charges for anesthesia; and

- Treatment or services not authorized by ASH Plans or not delivered by a contracted acupuncturist when authorization is required; treatment not delivered by a contracted acupuncturist (except upon referral to a non-contracted acupuncturist approved by ASH Plans).
- Only services that are within the scope of licensure of a licensed acupuncturist in California are covered.

This is only a summary. Consult the plan’s EOC to determine the exact terms and conditions of your coverage.

## Pediatric vision care program (in California only)

*The pediatric vision services benefits are provided by Health Net. Health Net contracts with EyeMed Vision Care, LLC, a vision services provider panel, to administer the pediatric vision services benefits.* EyeMed Vision Care provides benefits for eyewear through a network of dispensing opticians and optometric laboratories. Vision examinations are provided through your physician group or you may schedule a vision examination through EyeMed Vision Care. To find a participating eyewear dispenser, call the Health Net Vision Program at 1-866-392-6058 or visit our website at [www.healthnet.com](http://www.healthnet.com)

Pediatric vision services are covered until the last day of the month in which the individual turns nineteen years of age.

| <b><i>Professional Services</i></b>                                 | <b><i>Copayment</i></b> |
|---|-------------------------|
| Routine eye examination with dilation, as Medically Necessary ..... | \$0                     |

**Limitation:**

In accordance with professionally recognized standards of practice, this Plan covers one complete vision examination once every 12 months.

| <b><i>Materials (including frames and lenses)</i></b> | <b><i>Copayment</i></b> |
|---|-------------------------|
| Provider selected Frames (one every 12 months) .....  | \$0                     |

|  |            |
|--|------------|
| <u>Standard Plastic Eyeglass Lenses (one pair every 12 months) .....</u> | <u>\$0</u> |
|--|------------|

- Single vision, bifocal, trifocal, lenticular
- Glass or plastic

|   |            |
|---|------------|
| <u>Optional Lenses and Treatments including:.....</u> | <u>\$0</u> |
|---|------------|

- UV Treatment
- Tint (Fashion & Gradient & Glass-Grey)
- Standard Plastic Scratch Coating
- Standard Polycarbonate –
- Photochromic / Transitions Plastic
- Standard Anti-Reflective Coating
- Polarized
- Standard Progressive Lens
- Hi-Index Lenses
- Blended segment Lenses
- Intermediate vision Lenses
- Select or ultra progressive lenses

Premium Progressive Lenses .....\$0

Provider selected Contact Lenses (In lieu of eyeglass lenses).....\$0

- Extended Wear Disposables: Up to 6 month supply of monthly or 2 week disposable, single vision spherical or toric contact lenses
- Daily Wear/Disposables: Up to 3 month supply of daily disposables, single vision spherical contact lenses
- Conventional: 1 pair from selection of provider designated contact lenses
- Medically Necessary\*


\* Contact Lenses are defined as medically necessary if the individual is diagnosed with one of the following conditions:

- High Ametropia exceeding -10D or +10D in meridian powers
- Anisometropia of 3D in meridian powers
- Keratoconus when the member's vision is not correctable to 20/25 in either or both eyes using standard spectacle lenses
- Vision improvement for members whose vision can be corrected two lines of improvement on the visual acuity chart when compared to the best corrected standard spectacle lenses

#### **Medically Necessary Contact Lenses:**

Coverage of Medically Necessary contact lenses is subject to Medical Necessity, Prior Authorization from Health Net and all applicable exclusions and limitations.

## **WHAT'S NOT COVERED (EXCLUSIONS AND LIMITATIONS)**

 Services or supplies excluded under the vision care program may be covered under the medical benefits portion of your plan. Consult the plan's EOC for more information.

In addition to the limitations described above, the plan does not cover the following:

- Services and supplies provided by a provider who is not a participating vision provider are not covered.
- Charges for services and materials that Health Net determines to be non-medically necessary are excluded. One routine eye exam with dilation is covered every calendar year and is not subject to medical necessity.
- Plano (non-prescription) lenses are excluded.
- Coverage for prescriptions for contact lenses is subject to Medical Necessity, Prior Authorization by Health Net and all applicable exclusions and limitations. When covered, contact lenses are furnished at the same coverage interval as eyeglass lenses under this vision benefit. They are in lieu of all eyeglasses lenses and frames.
- Hospital and medical charges of any kind, vision services rendered in a hospital and medical or surgical treatment of the eyes, are not covered
- A second pair of glasses in lieu of bifocals is excluded from the basic benefit. However, Health Net Participating Vision Providers offer discounts up to 40 percent off their normal fees for secondary purchases once the initial benefit has been exhausted.

## LIABILITY FOR PAYMENT

If you go to a care provider not affiliated with Health Net, you will be responsible for payment of your eye exam, glasses or contact lenses.

You may also have to pay additional fees when you use an affiliated provider if you choose lenses, frames or contact lenses that cost more than the covered expense. Health Net will seek reimbursement for vision and eyewear services that are covered under Workers' Compensation or required by occupational disease law.

**This is only a summary. Consult the plan's Evidence of Coverage to determine the exact terms and conditions of your coverage.**

## Pediatric dental program (in California only)

**All of the following services must be provided by your selected Health Net Participating Primary Dental Provider in order to be covered. Refer to the "Pediatric Dental Care Program Exclusions and Limitations" for limitations on covered pediatric dental services.**

Pediatric dental services are covered until the last day of the month in which the individual turns nineteen years of age.

Subscribers must select a single Primary Dentist from the Participating Dentist Directory for their area for themselves and their enrolled Family Members (i.e., enrolled Family Members must use the same Primary Dentist). Call the Customer Contact Center at the number on your Health Net ID Card for a listing of participating dental providers. Each Member's Primary Dentist is responsible for the provision, direction and coordination of the Member's complete dental care. Members are required to select a Primary Dentist at the time of enrollment. If you do not make this selection and notify Health Net, Health Net will assign a Primary Dentist within close proximity to the Subscriber's primary residence. The assignment will be made within 31 days from the Member's commencement of coverage or 31 days after receiving complete enrollment information, whichever is later.

When you receive Benefits from your selected Primary Dentist you only pay the applicable Copayment amount noted below. You do not need to submit a claim. Health Net arranges for the provision of dental services by contracting with Participating Dentists to serve you in an organized and cost-effective manner.

**IMPORTANT:** If you opt to receive dental services that are not covered services under this plan, a participating dental provider may charge you his or her usual and customary rate for those services. Prior to providing a patient with dental services that are not a covered benefit, the dentist should provide to the patient a treatment plan that includes each anticipated service to be provided and the estimated cost of each service. If you would like more information about dental coverage options, you may call the Customer Contact Center at the telephone number on your Health Net dental ID Card or your insurance broker. To fully understand your coverage, you may wish to carefully review this evidence of coverage document.

Administration of these pediatric dental plan designs comply with requirements of the pediatric dental EHB benchmark plan, including coverage of services in circumstances of medical necessity as defined in the Early Periodic Screening, Diagnosis and Treatment (EPSDT) benefit for pediatric dental services.

| <b>Code</b>       | <b>Service</b>  | <b>Member Copayment</b> |
|-------------------|---|-------------------------|
| <b>Diagnostic</b> |   |                         |
| D0120             | Periodic oral evaluation – established patient limited to 1 every 6 months  | No Charge               |
| D0140             | Limited oral evaluation – problem focused   | No Charge               |
| D0145             | Oral evaluation for a patient under three years of age and counseling with primary caregiver  | No Charge               |
| D0150             | Comprehensive oral evaluation – new or established patient  | No Charge               |
| D0160             | Detailed and extensive oral evaluation – problem focused, by report   | No Charge               |
| D0170             | Re-evaluation - limited, problem focused (established patient; not post-operative visit) up to six times in a 3 month period and up to a maximum of 12 in a 12 month period | No Charge               |
| D0171             | Re-evaluation – post-operative office visit   | No Charge               |
| D0180             | Comprehensive periodontal evaluation - new or established patient   | No Charge               |
| D0210             | X-rays Intraoral - complete series (including bitewings) limited to once every 36 months  | No Charge               |
| D0220             | X-rays Intraoral - periapical first film limited to a maximum of 20 periapicals in a 12 month period  | No Charge               |
| D0230             | X-rays Intraoral - periapical each additional film limited to a maximum of 20 periapicals in a 12 month period  | No Charge               |
| D0240             | X-rays Intraoral - occlusal film limited to 2 in a 6 month period   | No Charge               |
| D0250             | Extraoral, 2D projection radiographic image created using a stationary radiation source, and detector - first film  | No Charge               |
| D0251             | Extraoral posterior dental radiographic image   | No Charge               |
| D0270             | X-rays Bitewing - single film limited to once per date of service   | No Charge               |
| D0272             | X-rays Bitewings - two films limited to once every 6 months   | No Charge               |
| D0273             | X-rays Bitewings - three films  | No Charge               |
| D0274             | X-rays Bitewings - four films– limited to once every 6 months   | No Charge               |
| D0277             | Vertical bitewings - 7 to 8 films   | No Charge               |
| D0310             | Sialography   | No Charge               |
| D0320             | Temporomandibular joint arthrogram, including injection limited to a maximum of 3 per date of service   | No Charge               |
| D0322             | Tomographic survey limited to twice in a 12 month period  | No Charge               |
| D0330             | Panoramic film limited to once in a 36 month period   | No Charge               |
| D0340             | 2 D Cephalometric radiographic image limited to twice in a 12 month period  | No Charge               |
| D0350             | 2D oral/facial photographic image obtained intra-orally or extra-orally   | No Charge               |



| <b>Code</b>       | <b>Service</b>   | <b>Member Copayment</b> |
|-------------------|--|-------------------------|
|                   | 1 <sup>st</sup> limited to a maximum of 4 per date of service  |                         |
| D0351             | 3D photographic image  | No Charge               |
| D0460             | Pulp vitality tests  | No Charge               |
| D0470             | Diagnostic casts may be provided only if one of the above conditions is present  | No Charge               |
| D0502             | Other oral pathology procedures, by report   | No Charge               |
| D0601             | Caries risk assessment and documentation, with a finding of low risk   | No Charge               |
| D0602             | Caries risk assessment and documentation, with a finding of moderate risk  | No Charge               |
| D0603             | Caries risk assessment and documentation, with a finding of high risk  | No Charge               |
| D0999             | Office visit fee – per visit (Unspecified diagnostic procedure, by report)   | No Charge               |
| <b>Preventive</b> |  |                         |
| D1110             | Prophylaxis – adult limited to once in a 12 month period   | No Charge               |
| D1120             | Prophylaxis – child limited to once in a 6 month period  | No Charge               |
| D1206             | Topical fluoride varnish limited to once in a 6 month period   | No Charge               |
| D1208             | Topical application of fluoride excluding varnish limited to once in a 6 month period  | No Charge               |
| D1310             | Nutritional counseling for control of dental disease   | No Charge               |
| D1320             | Tobacco counseling for the control and prevention of oral disease  | No Charge               |
| D1330             | Oral hygiene instructions  | No Charge               |
| D1351             | Sealant - per tooth limited to first, second and third permanent molars that occupy the second molar position  | No Charge               |
| D1352             | Preventive resin restoration in a moderate to high caries risk patient - permanent tooth limited to first, second and third permanent molars that occupy the second molar position | No Charge               |
| D1353             | Sealant repair – per tooth   | No Charge               |
| D1510             | Space maintainer - fixed – unilateral limited to once per quadrant   | No Charge               |
| D1515             | Space maintainer - fixed - bilateral   | No Charge               |
| D1520             | Space maintainer - removable – unilateral limited to once per quadrant   | No Charge               |
| D1525             | Space maintainer - removable - bilateral   | No Charge               |
| D1550             | Re-cementation or re-bond of space maintainer  | No Charge               |
| D1555             | Removal of fixed space maintainer  | No Charge               |
| D1575             | Distal shoe space maintainer – fixed – unilateral  | No Charge               |

| <b>Code</b>        | <b>Service</b>   | <b>Member Copayment</b> |
|--------------------|--|-------------------------|
| <b>Restorative</b> |  |                         |
| D2140              | Amalgam – one surface, primary limited to once in a 12 month period  | \$25                    |
| D2140              | Amalgam - one surface, permanent limited to once in a 36 month period  | \$25                    |
| D2150              | Amalgam – two surfaces, primary limited to once in a 12 month period   | \$30                    |
| D2150              | Amalgam - two surfaces, permanent limited to once in a 36 month period   | \$30                    |
| D2160              | Amalgam – three surfaces, primary limited to once in a 12 month period   | \$40                    |
| D2160              | Amalgam - three surfaces, permanent limited to once in a 36 month period   | \$40                    |
| D2161              | Amalgam – four or more surfaces, primary limited to once in a 12 month period  | \$45                    |
| D2161              | Amalgam - four or more surfaces, permanent limited to once in a 36 month period  | \$45                    |
| D2330              | Resin-based composite - one surface, anterior, primary limited to once in a 12 month period  | \$30                    |
| D2330              | Resin-based composite - one surface, anterior, permanent limited to once in a 36 month period                                      | \$30                    |
| D2331              | Resin-based composite - two surfaces, anterior primary limited to once in a 12 month period  | \$45                    |
| D2331              | Resin-based composite - two surfaces, anterior permanent limited to once in a 36 month period                                      | \$45                    |
| D2332              | Resin-based composite – three surfaces, anterior primary limited to once in a 12 month period                                      | \$55                    |
| D2332              | Resin-based composite - three surfaces, anterior permanent limited to once in a 36 month period                                    | \$55                    |
| D2335              | Resin-based composite - four or more surfaces or involving incisal angle (anterior) primary limited to once in a 12 month period   | \$60                    |
| D2335              | Resin-based composite - four or more surfaces or involving incisal angle (anterior) permanent limited to once in a 36 month period | \$60                    |
| D2390              | Resin-based composite crown, anterior, primary limited to once in a 12 month period  | \$50                    |
| D2390              | Resin-based composite crown, anterior, permanent limited to once in a 36 month period  | \$50                    |
| D2391              | Resin-based composite - one surface, posterior primary limited to once in a 12 month period  | \$30                    |
| D2391              | Resin-based composite - one surface, posterior permanent limited to once in a 36 month period                                      | \$30                    |
| D2392              | Resin-based composite - two surfaces, posterior; primary limited to  | \$40                    |

| <b>Code</b>                              | <b>Service</b>  | <b>Member Copayment</b> |
|--|---|-------------------------|
|  | once in a 12 month period   |                         |
| D2392                                    | Resin-based composite – two surfaces, posterior; permanent limited to once in a 36 month period               | \$40                    |
| D2393                                    | Resin-based composite - three surfaces, posterior; primary limited to once in a 12 month period               | \$50                    |
| D2393                                    | Resin-based composite - three surfaces, posterior; permanent limited to once in a 36 month period             | \$50                    |
| D2394                                    | Resin-based composite - four or more surfaces, posterior; primary limited to once in a 12 month period        | \$70                    |
| D2394                                    | Resin-based composite - four or more surfaces, posterior; permanent limited to once in a 36 month period      | \$70                    |
| <b>Crowns - Single Restorations Only</b> |   |                         |
| D2710                                    | Crown – Resin-based composite (indirect) limited to once in a 5 year period                                   | \$140                   |
| D2712                                    | Crown – ¾ resin-based composite (indirect) limited to once in a 5 year period                                 | \$190                   |
| D2721                                    | Crown – Resin with predominantly base metal limited to once in a 5 year period                                | \$300                   |
| D2740                                    | Crown - porcelain/ceramic substrate limited to once in a 5 year period  | \$300                   |
| D2751                                    | Crown - porcelain fused to predominantly base metal limited to once in a 5 year period                        | \$300                   |
| D2781                                    | Crown - 3/4 cast predominantly base metal limited to once in a 5 year period                                  | \$300                   |
| D2783                                    | Crown - 3/4 porcelain/ceramic limited to once in a 5 year period  | \$310                   |
| D2791                                    | Crown - full cast predominantly base metal limited to once in a 5 year period                                 | \$300                   |
| D2910                                    | Recement or re-bond inlay, onlay, veneer or partial coverage restoration limited to once in a 12 month period | \$25                    |
| D2915                                    | Recement or re-bond indirectly fabricated or prefabricated post and core                                      | \$25                    |
| D2920                                    | Recement or re-bond crown   | \$25                    |
| D2921                                    | Reattachment of tooth fragment, incisal edge or cusp  | \$45                    |
| D2929                                    | Prefabricated porcelain/ceramic crown - primary tooth limited to once in a 12 month period                    | \$95                    |
| D2930                                    | Prefabricated stainless steel crown - primary tooth limited to once in a 12 month period                      | \$65                    |
| D2931                                    | Prefabricated stainless steel crown - permanent tooth limited to once in a 36 month period                    | \$75                    |
| D2932                                    | Prefabricated Resin Crown, primary limited to once in a 12 month period                                       | \$75                    |

| <b>Code</b>        | <b>Service</b>  | <b>Member Copayment</b> |
|--------------------|---|-------------------------|
| D2932              | Prefabricated Resin Crown, permanent limited to once in a 36 month period   | \$75                    |
| D2933              | Prefabricated Stainless steel crown with resin window, primary limited to one in a 12 month period  | \$80                    |
| D2933              | Prefabricated Stainless steel crown with resin window, permanent limited to once in a 36 month period   | \$80                    |
| D2940              | Protective restoration limited to once per tooth in a 12 month period   | \$25                    |
| D2941              | Interim therapeutic restoration – primary dentition   | \$30                    |
| D2949              | Restorative foundation for an indirect restoration  | \$45                    |
| D2950              | Core buildup, including any pins when required  | \$20                    |
| D2951              | Pin retention - per tooth, in addition to restoration   | \$25                    |
| D2952              | Post and core in addition to crown, indirectly fabricated limited to once per tooth regardless of number of posts placed  | \$100                   |
| D2953              | Each additional indirectly fabricated post - same tooth   | \$30                    |
| D2954              | Prefabricated post and core in addition to crown limited to once per tooth regardless of number of posts placed   | \$90                    |
| D2955              | Post removal  | \$60                    |
| D2957              | Each additional prefabricated post – same tooth   | \$35                    |
| D2971              | Additional procedures to construct new crown under existing partial dental framework  | \$35                    |
| D2980              | Crown repair necessitated by restorative material failure, by report  | \$50                    |
| D2999              | Unspecified restorative procedure, by report  | \$40                    |
| <b>Endodontics</b> |   |                         |
| D3110              | Pulp cap - direct (excluding final restoration)   | \$20                    |
| D3120              | Pulp cap - indirect (excluding final restoration)   | \$25                    |
| D3220              | Therapeutic pulpotomy (excluding final restoration) removal of pulp coronal to the dentinocemental junction and application of medication limited to once per primary tooth | \$40                    |
| D3221              | Pupal debridement primary and permanent teeth   | \$40                    |
| D3222              | Partial Pulpotomy for apexogenesis, permanent tooth with incomplete root development limited to once per permanent tooth  | \$60                    |
| D3230              | Pulpal therapy (resorbable filing) - anterior, primary tooth (excluding final restoration) limited to once per primary tooth  | \$55                    |
| D3240              | Pulpal therapy (resorbable filing) - posterior, primary tooth (excluding final restoration) limited to once per primary tooth   | \$55                    |
| D3310              | Endodontic (Root canal) therapy, Anterior (excluding final restoration) limited to once per tooth for initial root canal therapy treatment                                  | \$195                   |

| <b>Code</b>         | <b>Service</b>   | <b>Member Copayment</b> |
|---------------------|--|-------------------------|
| D3320               | Endodontic (Root canal) therapy, Bicuspid (excluding final restoration) limited to once per tooth for initial root canal therapy treatment   | \$235                   |
| D3330               | Endodontic (Root canal) therapy, Molar (excluding final restoration) limited to once per tooth for initial root canal therapy treatment  | \$300                   |
| D3331               | Treatment of root canal obstruction; non-surgical access   | \$50                    |
| D3333               | Internal root repair of perforation defects  | \$80                    |
| D3346               | Retreatment of previous root canal therapy - anterior  | \$240                   |
| D3347               | Retreatment of previous root canal therapy - bicuspid  | \$295                   |
| D3348               | Retreatment of previous root canal therapy - molar   | \$365                   |
| D3351               | Apexification/recalcification - initial visit (apical closure/calcific repair of perforations, root resorption, etc.) limited to once per permanent tooth                          | \$85                    |
| D3352               | Apexification/recalcification - interim medication replacement only following D3351. Limited to once per permanent tooth   | \$45                    |
| D3410               | Apicoectomy –anterior  | \$240                   |
| D3421               | Apicoectomy –bicuspid (first root)   | \$250                   |
| D3425               | Apicoectomy - molar (first root)   | \$275                   |
| D3426               | Apicoectomy (each additional root)   | \$110                   |
| D3427               | Periradicular surgery without apicoectomy  | \$160                   |
| D3430               | Retrograde filling - per root  | \$90                    |
| D3910               | Surgical procedure for isolation of tooth with rubber dam  | \$30                    |
| D3999               | Unspecified endodontic procedure, by report  | \$100                   |
| <b>Periodontics</b> |  |                         |
| D4210               | Gingivectomy or gingivoplasty – four or more contiguous teeth or tooth bounded spaces per quadrant - once per quadrant every 36 months   | \$150                   |
| D4211               | Gingivectomy or gingivoplasty – one to three contiguous teeth or tooth bounded spaces per quadrant - once per quadrant every 36 months   | \$50                    |
| D4249               | Clinical crown lengthening - hard tissue   | \$165                   |
| D4260               | Osseous surgery (including elevation of a full thickness flap and closure) – four or more contiguous teeth or tooth spaces per quadrant – once per quadrant every 36 months        | \$265                   |
| D4261               | Osseous surgery (including elevation of a full thickness flap and closure) - one to three contiguous teeth or tooth bounded spaces per quadrant– once per quadrant every 36 months | \$140                   |
| D4265               | Biologic materials to aid in soft and osseous tissue regeneration  | \$80                    |
| D4341               | Periodontal scaling and root planing - four or more teeth per quadrant – once per quadrant every 24 months   | \$55                    |

| <b>Code</b> | <b>Service</b>   | <b>Member Copayment</b> |
|-------------|--|-------------------------|
| D4342       | Periodontal scaling and root planing - one to three teeth per quadrant – once per quadrant every 24 months             | \$30                    |
| D4346       | Scaling in presence of generalized moderate or severe gingival inflammation – full mouth, after oral evaluation        | \$220                   |
| D4355       | Full mouth debridement to enable comprehensive evaluation and diagnosis  | \$40                    |
| D4381       | Localized delivery of antimicrobial agents via a controlled release vehicle into diseased crevicular tissue, per tooth | \$10                    |
| D4910       | Periodontal maintenance limited to once in a calendar quarter  | \$30                    |
| D4920       | Unscheduled dressing change (by someone other than treating dentist)   | \$15                    |
| D4999       | Unspecified periodontal procedure, by report   | \$350                   |

### **Prosthodontics, removable**

|       |  |       |
|-------|--|-------|
| D5110 | Complete denture – maxillary limited to once in a 5 year period from a previous complete, immediate or overdenture- complete denture                               | \$300 |
| D5120 | Complete denture – mandibular limited to once in a 5 year period from a previous complete, immediate or overdenture- complete denture                              | \$300 |
| D5130 | Immediate denture - maxillary  | \$300 |
| D5140 | Immediate denture - mandibular   | \$300 |
| D5211 | Maxillary partial denture - resin base (including any conventional clasps, rests and teeth) limited to once in a 5 year period                                     | \$300 |
| D5212 | Mandibular partial denture - resin base (including any conventional clasps, rests and teeth) limited to once in a 5 year period                                    | \$300 |
| D5213 | Maxillary partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth) limited to once in a 5 year period  | \$335 |
| D5214 | Mandibular partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth) limited to once in a 5 year period | \$335 |
| D5221 | Immediate maxillary partial denture – resin base (including any conventional clasps, rests and teeth)  | \$275 |
| D5222 | Immediate mandibular partial denture – resin base (including any conventional clasps, rests and teeth)   | \$275 |
| D5223 | Immediate maxillary partial denture – cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)                           | \$330 |
| D5224 | Immediate mandibular partial denture – cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)                          | \$330 |
| D5410 | Adjust complete denture – maxillary limited to once per date of service; twice in a 12 month period  | \$20  |
| D5411 | Adjust complete denture - mandibular limited to once per date of service; twice in a 12 month period   | \$20  |

| <b>Code</b> | <b>Service</b>   | <b>Member Copayment</b> |
|-------------|--|-------------------------|
| D5421       | Adjust partial denture – maxillary limited to once per date of service; twice in a 12 month period   | \$20                    |
| D5422       | Adjust partial denture - mandibular limited to once per date of service; twice in a 12 month period  | \$20                    |
| D5510       | Repair broken complete denture base limited to once per arch per date of service; twice in a 12 month period   | \$40                    |
| D5520       | Replace missing or broken teeth - complete denture (each tooth) limited to a maximum of four, per arch, per date of service; twice per arch in a 12 month period | \$40                    |
| D5610       | Repair resin denture base limited to once per arch per date of service; twice per arch in a 12 month period  | \$40                    |
| D5620       | Repair cast framework limited to once per arch per date of service; twice per arch in a 12 month period  | \$40                    |
| D5630       | Repair or replace broken clasp - per tooth - limited to a maximum of three, per date of service; twice per arch in a 12 month period                             | \$50                    |
| D5640       | Replace broken teeth - per tooth - limited to maximum of four, per arch, per date of service; twice per arch in a 12 month period                                | \$35                    |
| D5650       | Add tooth to existing partial denture limited to a maximum of three, per date of service; once per tooth   | \$35                    |
| D5660       | Add clasp to existing partial denture – per tooth - limited to a maximum of three, per date of service; twice per arch in a 12 month period                      | \$60                    |
| D5730       | Reline complete maxillary denture (chairside) limited to once in a 12 month period   | \$60                    |
| D5731       | Reline complete mandibular denture (chairside) limited to once in a 12 month period  | \$60                    |
| D5740       | Reline maxillary partial denture (chairside) limited to once in a 12 month period  | \$60                    |
| D5741       | Reline mandibular partial denture (chairside) limited to once in a 12 month period   | \$60                    |
| D5750       | Reline complete maxillary denture (laboratory) limited to once in a 12 month period  | \$90                    |
| D5751       | Reline complete mandibular denture (laboratory) limited to once in a 12 month period   | \$90                    |
| D5760       | Reline maxillary partial denture (laboratory) limited to once in a 12 month period   | \$80                    |
| D5761       | Reline mandibular partial denture (laboratory) limited to once in a 12 month period  | \$80                    |
| D5850       | Tissue conditioning, maxillary limited to twice per prosthesis in a 36 month period  | \$30                    |
| D5851       | Tissue conditioning, mandibular maxillary limited to twice per prosthesis in a 36 month period   | \$30                    |
| D5862       | Precision attachment, by report  | \$90                    |

| <b>Code</b>                      | <b>Service</b>   | <b>Member Copayment</b> |
|----------------------------------|--|-------------------------|
| D5863                            | Overdenture - complete maxillary   | \$300                   |
| D5864                            | Overdenture – partial maxillary  | \$300                   |
| D5865                            | Overdenture - complete mandibular  | \$300                   |
| D5866                            | Overdenture – partial mandibular   | \$300                   |
| D5899                            | Unspecified removable prosthodontic procedure, by report                 | \$350                   |
| <b>Maxillofacial Prosthetics</b> |  |                         |
| D5911                            | Facial moulage (sectional)   | \$285                   |
| D5912                            | Facial moulage (complete)  | \$350                   |
| D5913                            | Nasal prosthesis   | \$350                   |
| D5914                            | Auricular prosthesis   | \$350                   |
| D5915                            | Orbital prosthesis   | \$350                   |
| D5916                            | Ocular prosthesis  | \$350                   |
| D5919                            | Facial prosthesis  | \$350                   |
| D5922                            | Nasal septal prosthesis  | \$350                   |
| D5923                            | Ocular prosthesis, interim   | \$350                   |
| D5924                            | Cranial prosthesis   | \$350                   |
| D5925                            | Facial augmentation implant prosthesis                                   | \$200                   |
| D5926                            | Nasal prosthesis, replacement  | \$200                   |
| D5927                            | Auricular prosthesis, replacement  | \$200                   |
| D5928                            | Orbital prosthesis, replacement  | \$200                   |
| D5929                            | Facial prosthesis, replacement   | \$200                   |
| D5931                            | Obturator prosthesis, surgical   | \$350                   |
| D5932                            | Obturator prosthesis, definitive   | \$350                   |
| D5933                            | Obturator prosthesis, modification limited to twice in a 12 month period | \$150                   |
| D5934                            | Mandibular resection prosthesis with guide flange                        | \$350                   |
| D5935                            | Mandibular resection prosthesis without guide flange                     | \$350                   |
| D5936                            | Obturator prosthesis, interim  | \$350                   |
| D5937                            | Trismus appliance (not for TMD treatment)                                | \$85                    |
| D5951                            | Feeding aid  | \$135                   |
| D5952                            | Speech aid prosthesis, pediatric   | \$350                   |
| D5953                            | Speech aid prosthesis, adult   | \$350                   |
| D5954                            | Palatal augmentation prosthesis  | \$135                   |



| <b>Code</b> | <b>Service</b>  | <b>Member Copayment</b> |
|-------------|---|-------------------------|
| D5955       | Palatal lift prosthesis, definitive   | \$350                   |
| D5958       | Palatal lift prosthesis, interim  | \$350                   |
| D5959       | Palatal lift prosthesis, modification limited to twice in a 12 month period | \$145                   |
| D5960       | Speech aid prosthesis, modification limited to twice in a 12 month period   | \$145                   |
| D5982       | Surgical stent  | \$70                    |
| D5983       | Radiation carrier   | \$55                    |
| D5984       | Radiation shield  | \$85                    |
| D5985       | Radiation cone locator  | \$135                   |
| D5986       | Fluoride gel carrier  | \$35                    |
| D5987       | Commissure splint   | \$85                    |
| D5988       | Surgical splint   | \$95                    |
| D5991       | Vesiculobullous disease medicament carrier                                  | \$70                    |
| D5999       | Unspecified maxillofacial prosthesis, by report                             | \$350                   |

### **Implant Services**

|       |  |       |
|-------|--|-------|
| D6010 | Surgical placement of implant body: endosteal implant                        | \$350 |
| D6011 | Second stage implant surgery   | \$350 |
| D6013 | Surgical placement of mini implant   | \$350 |
| D6040 | Surgical placement: eposteal implant   | \$350 |
| D6050 | Surgical placement: transosteal implant                                      | \$350 |
| D6052 | Semi-precision attachment abutment   | \$350 |
| D6055 | Connecting bar - implant supported or abutment supported                     | \$350 |
| D6056 | Prefabricated abutment - includes modification and placement                 | \$135 |
| D6057 | Custom fabricated abutment - includes placement                              | \$180 |
| D6058 | Abutment supported porcelain/ceramic crown                                   | \$320 |
| D6059 | Abutment supported porcelain fused to metal crown (high noble metal)         | \$315 |
| D6060 | Abutment supported porcelain fused to metal crown (predominantly base metal) | \$295 |
| D6061 | Abutment supported porcelain fused to metal crown (noble metal)              | \$300 |
| D6062 | Abutment supported cast metal crown (high noble metal)                       | \$315 |
| D6063 | Abutment supported cast metal crown (predominantly base metal)               | \$300 |
| D6064 | Abutment supported cast metal crown (noble metal)                            | \$315 |

| <b>Code</b> | <b>Service</b>   | <b>Member Copayment</b> |
|-------------|--|-------------------------|
| D6065       | Implant supported porcelain/ceramic crown  | \$340                   |
| D6066       | Implant supported porcelain fused to metal crown (titanium, titanium alloy, high noble metal)  | \$335                   |
| D6067       | Implant supported metal crown (titanium, titanium alloy, high noble metal)   | \$340                   |
| D6068       | Abutment supported retainer for porcelain/ceramic FPD  | \$320                   |
| D6069       | Abutment supported retainer for porcelain fused to metal FPD (high noble metal)  | \$315                   |
| D6070       | Abutment supported retainer for porcelain fused to metal FPD (predominantly base metal)  | \$290                   |
| D6071       | Abutment supported retainer for porcelain fused to metal FPD (noble metal)   | \$300                   |
| D6072       | Abutment supported retainer for cast metal FPD (high noble metal)  | \$315                   |
| D6073       | Abutment supported retainer for cast metal FPD (predominantly base metal)  | \$290                   |
| D6074       | Abutment supported retainer for cast metal FPD (noble metal)   | \$320                   |
| D6075       | Implant supported retainer for ceramic FPD   | \$335                   |
| D6076       | Implant supported retainer for porcelain fused to metal FPD (titanium, titanium alloy, or high noble metal)  | \$330                   |
| D6077       | Implants supported retainer for cast metal FPD (titanium, titanium alloy, or high noble metal)   | \$350                   |
| D6080       | Implant maintenance procedures when prostheses are removed and reinserted, including cleansing of prostheses and abutments   | \$30                    |
| D6081       | Scaling and debridement in the presence of inflammation or mucositis of a single implant, including cleaning of the implant surfaces, without flap entry and closure | \$30                    |
| D6085       | Provisional implant crown  | \$300                   |
| D6090       | Repair implant supported prosthesis, by report   | \$65                    |
| D6091       | Replacement of semi-precision or precision attachment (male or female component) of implant/abutment supported prosthesis, per attachment                            | \$40                    |
| D6092       | Recement implant/abutment supported crown  | \$25                    |
| D6093       | Recement implant/abutment supported fixed partial denture  | \$35                    |
| D6094       | Abutment supported crown (titanium)  | \$295                   |
| D6095       | Repair implant abutment, by report   | \$65                    |
| D6100       | Implant removal, by report   | \$110                   |
| D6110       | Implant/abutment supported removable denture for edentulous arch - maxillary   | \$350                   |
| D6111       | Implant/abutment supported removable denture for edentulous arch - mandibular  | \$350                   |
| D6112       | Implant/abutment supported removable denture for partially edentu-   | \$350                   |

| <b>Code</b>                 | <b>Service</b>   | <b>Member Copayment</b> |
|-----------------------------|--|-------------------------|
|                             | lous arch - maxillary  |                         |
| D6113                       | Implant/abutment supported removable denture for partially edentulous arch - mandibular        | \$350                   |
| D6114                       | Implant/abutment supported fixed denture for edentulous arch - maxillary                       | \$350                   |
| D6115                       | Implant/abutment supported fixed denture for edentulous arch - mandibular                      | \$350                   |
| D6116                       | Implant/abutment supported fixed denture for partially edentulous arch - maxillary             | \$350                   |
| D6117                       | Implant/abutment supported fixed denture for partially edentulous arch – mandibular            | \$350                   |
| D6190                       | Radiographic/Surgical implant index, by report   | \$75                    |
| D6194                       | Abutment supported retainer crown for FPD (titanium)   | \$265                   |
| D6199                       | Unspecified implant procedure, by report   | \$350                   |
| <b>Fixed Prosthodontics</b> |  |                         |
| D6211                       | Pontic - cast predominantly base metal limited to once in a 5 year period                      | \$300                   |
| D6241                       | Pontic - porcelain fused to predominantly base metal limited to once in a 5 year period        | \$300                   |
| D6245                       | Pontic - porcelain/ceramic limited to once in a 5 year period                                  | \$300                   |
| D6251                       | Pontic - resin with predominantly base metal limited to once in a 5 year period                | \$300                   |
| D6721                       | Retainer Crown – resin predominantly base metal – denture limited to once in a 5 year period   | \$300                   |
| D6740                       | Retainer Crown – porcelain/ceramic limited to once in a 5 year period                          | \$300                   |
| D6751                       | Retainer Crown –porcelain fused to predominantly base metal limited to once in a 5 year period | \$300                   |
| D6781                       | Retainer Crown - 3/4 cast predominantly base metal limited to once in a 5 year period          | \$300                   |
| D6783                       | Retainer Crown ¾ porcelain/ceramic limited to once in a 5 year period                          | \$300                   |
| D6791                       | Retainer Crown - full cast predominantly base metal limited to once in a 5 year period         | \$300                   |
| D6930                       | Recement or re-bond fixed partial denture  | \$40                    |
| D6980                       | Fixed partial denture repair necessitated by restorative material failure                      | \$95                    |
| D6999                       | Unspecified fixed prosthodontic procedure, by report   | \$350                   |

### **Oral and Maxillofacial Surgery**

|       |  |      |
|-------|--|------|
| D7111 | Extraction, coronal remnants - deciduous tooth | \$40 |
|-------|--|------|

| <b>Code</b> | <b>Service</b>   | <b>Member Copayment</b> |
|-------------|--|-------------------------|
| D7140       | Extraction, erupted tooth or exposed root (elevation and/or forceps removal)   | \$65                    |
| D7210       | Extraction, erupted tooth requiring removal of bone and/or sectioning of tooth, including elevation of mucoperiosteal flap if indicated  | \$120                   |
| D7220       | Removal of impacted tooth - soft tissue  | \$95                    |
| D7230       | Removal of impacted tooth - partially bony   | \$145                   |
| D7240       | Removal of impacted tooth - completely bony  | \$160                   |
| D7241       | Removal of impacted tooth - completely bony, with unusual surgical complications   | \$175                   |
| D7250       | Removal of residual tooth roots (cutting procedure)  | \$80                    |
| D7260       | Oroantral fistula closure  | \$280                   |
| D7261       | Primary closure of a sinus perforation   | \$285                   |
| D7270       | Tooth reimplantation and/or stabilization of accidentally evulsed or displaced tooth - limited to once per arch regardless of the number of teeth involved; permanent anterior teeth only                  | \$185                   |
| D7280       | Exposure of an unerupted tooth   | \$220                   |
| D7283       | Placement of device to facilitate eruption of impacted tooth   | \$85                    |
| D7285       | Incisional biopsy of oral tissue - hard (bone, tooth) limited to removal of the specimen only; once per arch per date of service   | \$180                   |
| D7286       | Incisional biopsy of oral tissue – soft limited to removal of the specimen only; up to a maximum of 3 per date of service  | \$110                   |
| D7290       | Surgical repositioning of teeth; permanent teeth only; once per arch for patients in active orthodontic treatment  | \$185                   |
| D7291       | Transseptal fiberotomy/supra crestal fiberotomy, by report limited to once per arch for patients in active orthodontic treatment   | \$80                    |
| D7310       | Alveoloplasty in conjunction with extractions - per quadrant   | \$85                    |
| D7311       | Alveoloplasty in conjunction with extractions - one to three teeth or tooth spaces - per quadrant  | \$50                    |
| D7320       | Alveoloplasty not in conjunction with extractions – four or more teeth or tooth spaces - per quadrant  | \$120                   |
| D7321       | Alveoloplasty not in conjunction with extractions - one to three teeth or tooth spaces - per quadrant  | \$65                    |
| D7340       | Vestibuloplasty – ridge extension (secondary epithelialization) limited to once in a 5 year period per arch  | \$350                   |
| D7350       | Vestibuloplasty – ridge extension (including soft tissue grafts, muscle reattachment, revision of soft tissue attachment and management of hypertrophied and hyperplastic tissue) limited to once per arch | \$350                   |
| D7410       | Excision of benign lesion up to 1.25 cm  | \$75                    |
| D7411       | Excision of benign lesion greater than 1.25 cm   | \$115                   |

| <b>Code</b> | <b>Service</b>   | <b>Member Copayment</b> |
|-------------|--|-------------------------|
| D7412       | Excision of benign lesion, complicated   | \$175                   |
| D7413       | Excision of malignant lesion up to 1.25 cm   | \$95                    |
| D7414       | Excision of malignant lesion greater than 1.25 cm  | \$120                   |
| D7415       | Excision of malignant lesion, complicated  | \$255                   |
| D7440       | Excision of malignant tumor – lesion diameter up to 1.25 cm  | \$105                   |
| D7441       | Excision of malignant tumor – lesion diameter greater than 1.25 cm   | \$185                   |
| D7450       | Removal of benign odontogenic cyst or tumor – lesion diameter up to 1.25 cm  | \$180                   |
| D7451       | Removal of benign odontogenic cyst or tumor – lesion diameter greater than 1.25 cm   | \$330                   |
| D7460       | Removal of benign nonodontogenic cyst or tumor – lesion diameter up to 1.25 cm   | \$155                   |
| D7461       | Removal of benign nonodontogenic cyst or tumor – lesion diameter greater than 1.25 cm  | \$250                   |
| D7465       | Destruction of lesion(s) by physical or chemical method, by report   | \$40                    |
| D7471       | Removal of lateral exostosis (maxilla or mandible) limited to once per quadrant for the removal of buccal or facial exostosis only                                       | \$140                   |
| D7472       | Removal of torus palatinus limited to once in a patient's lifetime   | \$145                   |
| D7473       | Removal of torus mandibularis limited to once per quadrant   | \$140                   |
| D7485       | Surgical reduction of osseous tuberosity limited to once per quadrant  | \$105                   |
| D7490       | Radical resection of maxilla or mandible   | \$350                   |
| D7510       | Incision and drainage of abscess - intraoral soft tissue limited to once per quadrant, same date of service  | \$70                    |
| D7511       | Incision and drainage of abscess - intraoral soft tissue - complicated (includes drainage of multiple fascial spaces) limited to once per quadrant, same date of service | \$70                    |
| D7520       | Incision and drainage of abscess – extraoral soft tissue   | \$70                    |
| D7521       | Incision and drainage of abscess – extraoral soft tissue – complicated (includes drainage of multiple fascial spaces)  | \$80                    |
| D7530       | Removal of foreign body from mucosa, skin, or subcutaneous alveolar tissue limited to once per date of service   | \$45                    |
| D7540       | Removal of reaction producing foreign bodies, musculoskeletal system limited to once per date of service   | \$75                    |
| D7550       | Partial ostectomy /sequestrectomy for removal of non-vital bone limited to once per quadrant per date of service   | \$125                   |
| D7560       | Maxillary sinusotomy for removal of tooth fragment or foreign body   | \$235                   |
| D7610       | Maxilla – open reduction (teeth immobilized, if present)   | \$140                   |
| D7620       | Maxilla – closed reduction (teeth immobilized, if present)   | \$250                   |

| <b>Code</b> | <b>Service</b>  | <b>Member Copayment</b> |
|-------------|---|-------------------------|
| D7630       | Mandible – open reduction (teeth immobilized, if present)                           | \$350                   |
| D7640       | Mandible – closed reduction (teeth immobilized, if present)                         | \$350                   |
| D7650       | Malar and/or zygomatic arch – open reduction  | \$350                   |
| D7660       | Malar and/or zygomatic arch – closed reduction                                      | \$350                   |
| D7670       | Alveolus – closed reduction, may include stabilization of teeth                     | \$170                   |
| D7671       | Alveolus – open reduction, may include stabilization of teeth                       | \$230                   |
| D7680       | Facial bones – complicated reduction with fixation and multiple surgical approaches | \$350                   |
| D7710       | Maxilla – open reduction  | \$110                   |
| D7720       | Maxilla – closed reduction  | \$180                   |
| D7730       | Mandible – open reduction   | \$350                   |
| D7740       | Mandible – closed reduction   | \$290                   |
| D7750       | Malar and/or zygomatic arch – open reduction  | \$220                   |
| D7760       | Malar and/or zygomatic arch – closed reduction                                      | \$350                   |
| D7770       | Alveolus – open reduction stabilization of teeth                                    | \$135                   |
| D7771       | Alveolus, closed reduction stabilization of teeth                                   | \$160                   |
| D7780       | Facial bones – complicated reduction with fixation and multiple approaches          | \$350                   |
| D7810       | Open reduction of dislocation   | \$350                   |
| D7820       | Closed reduction of dislocation   | \$80                    |
| D7830       | Manipulation under anesthesia   | \$85                    |
| D7840       | Condylectomy  | \$350                   |
| D7850       | Surgical discectomy, with/without implant   | \$350                   |
| D7852       | Disc repair   | \$350                   |
| D7854       | Synovectomy   | \$350                   |
| D7856       | Myotomy   | \$350                   |
| D7858       | Joint reconstruction  | \$350                   |
| D7860       | Arthrotomy  | \$350                   |
| D7865       | Arthroplasty  | \$350                   |
| D7870       | Arthrocentesis  | \$90                    |
| D7871       | Non-arthroscopic lysis and lavage   | \$150                   |
| D7872       | Arthroscopy – diagnosis, with or without biopsy                                     | \$350                   |
| D7873       | Arthroscopy – lavage and lysis of adhesions   | \$350                   |
| D7874       | Arthroscopy – disc repositioning and stabilization                                  | \$350                   |

| <b>Code</b> | <b>Service</b>   | <b>Member Copayment</b> |
|-------------|--|-------------------------|
| D7875       | Arthroscopy – synovectomy  | \$350                   |
| D7876       | Arthroscopy – discectomy   | \$350                   |
| D7877       | Arthroscopy – debridement  | \$350                   |
| D7880       | Occlusal orthotic device, by report  | \$120                   |
| D7881       | Occlusal orthotic device adjustment  | \$30                    |
| D7899       | Unspecified TMD therapy, by report   | \$350                   |
| D7910       | Suture of recent small wounds up to 5 cm   | \$35                    |
| D7911       | Complicated suture – up to 5 cm  | \$55                    |
| D7912       | Complicated suture – greater than 5 cm   | \$130                   |
| D7920       | Skin graft (identify defect covered, location and type of graft)   | \$120                   |
| D7940       | Osteoplasty – for orthognathic deformities   | \$160                   |
| D7941       | Osteotomy – mandibular rami  | \$350                   |
| D7943       | Osteotomy – mandibular rami with bone graft; includes obtaining the graft  | \$350                   |
| D7944       | Osteotomy – segmented or subapical   | \$275                   |
| D7945       | Osteotomy – body of mandible   | \$350                   |
| D7946       | LeFort I (maxilla – total)   | \$350                   |
| D7947       | LeFort I (maxilla – segmented)   | \$350                   |
| D7948       | LeFort II or LeFort III (osteoplasty of facial bones for midface hypoplasia or retrusion) –without bone graft                                | \$350                   |
| D7949       | LeFort II or LeFort III – with bone graft  | \$350                   |
| D7950       | Osseous, osteoperiosteal, or cartilage graft of mandible or maxilla – autogenous or nonautogenous, by report                                 | \$190                   |
| D7951       | Sinus augmentation with bone or bone substitutes via a lateral open approach   | \$290                   |
| D7952       | Sinus augmentation via a vertical approach   | \$175                   |
| D7955       | Repair of maxillofacial soft and/or hard tissue defect   | \$200                   |
| D7960       | Frenulectomy (frenectomy or frenotomy) - separate procedure not incidental to another procedure limited to once per arch per date of service | \$120                   |
| D7963       | Frenuloplasty limited to once per arch per date of service   | \$120                   |
| D7970       | Excision of hyperplastic tissue – per arch limited to once per arch per date of service  | \$175                   |
| D7971       | Excision of pericoronal gingiva  | \$80                    |
| D7972       | Surgical reduction of fibrous tuberosity limited to once per quadrant per date of service  | \$100                   |
| D7979       | Non-surgical Sialolithotomy  | \$155                   |

| <b>Code</b> | <b>Service</b>  | <b>Member Copayment</b> |
|-------------|---|-------------------------|
| D7980       | Sialolithotomy  | \$155                   |
| D7981       | Excision of salivary gland, by report   | \$120                   |
| D7982       | Sialodochoplasty  | \$215                   |
| D7983       | Closure of salivary fistula   | \$140                   |
| D7990       | Emergency tracheotomy   | \$350                   |
| D7991       | Coronoidectomy  | \$345                   |
| D7995       | Synthetic graft – mandible or facial bones, by report   | \$150                   |
| D7997       | Appliance removal (not by dentist who placed appliance), includes removal of archbar limited to once per arch per date of service | \$60                    |
| D7999       | Unspecified oral surgery procedure, by report   | \$350                   |

### **Medically Necessary Orthodontics**

|       |   |        |
|-------|---|--------|
|       | Medically Necessary Banded Case (The copayment applies to a Member's course of treatment as long as that Member remains enrolled in this plan.) | \$1000 |
| D8080 | Comprehensive orthodontic treatment of the adolescent dentition<br>Handicapping malocclusion  |        |
| D8210 | Removable appliance therapy   |        |
| D8220 | Fixed appliance therapy   |        |
| D8660 | Pre-orthodontic treatment examination to monitor growth and development   |        |
| D8670 | Periodic orthodontic treatment visit  |        |
| D8680 | Orthodontic retention (removal of appliances, construction and placement of retainer(s))  |        |
| D8681 | Removable orthodontic retainer adjustment   |        |
| D8691 | Repair of orthodontic appliance   |        |
| D8692 | Replacement of lost or broken retainer  |        |
| D8693 | Recement or re-bond fixed retainer  |        |
| D8694 | Repair of fixed retainers, includes reattachment  |        |
| D8999 | Unspecified orthodontic procedure, by report  |        |

### **Adjunctive General Services**

|       |   |      |
|-------|---|------|
| D9110 | Palliative (emergency) treatment of dental pain - minor procedure   | \$30 |
| D9120 | Fixed partial denture sectioning  | \$95 |
| D9210 | Local anesthesia not in conjunction with operative or surgical procedures limited to once per date of service | \$10 |
| D9211 | Regional block anesthesia   | \$20 |



| <b>Code</b> | <b>Service</b>   | <b>Member Copayment</b> |
|-------------|--|-------------------------|
| D9212       | Trigeminal division block anesthesia   | \$60                    |
| D9215       | Local anesthesia in conjunction with operative or surgical procedures  | \$15                    |
| D9223       | Deep sedation/general anesthesia– each 15 minute increment   | \$45                    |
| D9230       | Inhalation of nitrous oxide/analgesia, anxiolysis  | \$15                    |
| D9243       | Intravenous moderate (conscious) sedation/analgesia– each 15 minute increment  | \$60                    |
| D9248       | Non-intravenous conscious sedation   | \$65                    |
| D9310       | Consultation - diagnostic service provided by dentist or physician other than requesting dentist or physician            | \$50                    |
| D9410       | House/Extended care facility call  | \$50                    |
| D9420       | Hospital or ambulatory surgical center call  | \$135                   |
| D9430       | Office visit for observation (during regularly scheduled hours) - no other services performed                            | \$20                    |
| D9440       | Office visit - after regularly scheduled hours limited to once per date of service only with treatment that is a benefit | \$45                    |
| D9610       | Therapeutic parenteral drug, single administration limited to a maximum of four injections per date of service           | \$30                    |
| D9612       | Therapeutic parenteral drug, two or more administrations, different medications  | \$40                    |
| D9910       | Application of desensitizing medicament limited to once in a 12 month period; permanent teeth only                       | \$20                    |
| D9930       | Treatment of complications – post surgery, unusual circumstances, by report limited to once per date of service          | \$35                    |
| D9950       | Occlusion analysis – mounted case limited to once in a 12 month period   | \$120                   |
| D9951       | Occlusal adjustment – limited. Limited to once in a 12 month period per quadrant   | \$45                    |
| D9952       | Occlusal adjustment – complete. Limited to once in a 12-month period following occlusion analysis- mounted case (D9950)  | \$210                   |
| D9999       | Unspecified adjunctive procedure, by report  | \$0                     |

**Dental codes from “Current Dental Terminology© American Dental Association.”**

### **PEDIATRIC DENTAL CARE PROGRAM EXCLUSIONS AND LIMITATIONS**

Services or supplies excluded under pediatric dental services may be covered under the medical benefits portion of your plan. Consult the plan’s EOC for more information.

- Any procedure that in the professional opinion of the attending dentist: a) has poor prognosis for a successful result and reasonable longevity based on the condition of the tooth or teeth and/or surrounding structures, **or** b) is inconsistent with generally accepted standards for dentistry.
- Implant Services (D6000-D6199): Implant services are a benefit only when exceptional medical conditions are documented and shall be reviewed for medical necessity.

- Medically Necessary Orthodontia (D8000-D8999): Benefits for Medically Necessary comprehensive orthodontic treatment must be approved by Health Net dental consultants for a member who has one of the medical conditions handicapping malocclusion, cleft palate and facial growth management cases. Orthodontic care is covered when Medically Necessary to prevent disease and promote oral health, restore oral structures to health and function, and treat emergency conditions.
  - Only those cases with permanent dentition shall be considered for medically necessary handicapping malocclusion, unless the patient is age 13 or older with primary teeth remaining. Cleft palate and craniofacial anomaly cases are a benefit for primary, mixed and permanent dentitions. Craniofacial anomalies are treated using facial growth management.
  - All necessary procedures that may affect orthodontic treatment shall be completed before orthodontic treatment is considered.
  - Orthodontic procedures are a benefit only when the diagnostic casts verify a minimum score of 26 points on the Handicapping Labio-Lingual Deviation (HLD) Index California Modification Score Sheet Form, DC016 (06/09) or one of the six automatic qualifying conditions below exist or when there is written documentation of a craniofacial anomaly from a credentialed specialist on their professional letterhead.
  - The automatic qualifying conditions are:
    - o cleft palate deformity. If the cleft palate is not visible on the diagnostic casts written documentation from a credentialed specialist shall be submitted, on their professional letterhead, with the prior authorization request,
    - o craniofacial anomaly. Written documentation from a credentialed specialist shall be submitted, on their professional letterhead, with the prior authorization request,
    - o a deep impinging overbite in which the lower incisors are destroying the soft tissue of the palate,
    - o a crossbite of individual anterior teeth causing destruction of soft tissue,
    - o an overjet greater than 9 mm or reverse overjet greater than 3.5 mm,
    - o a severe traumatic deviation (such as loss of a premaxilla segment by burns, accident or osteomyelitis or other gross pathology). Written documentation of the trauma or pathology shall be submitted with the prior authorization request.

If a member does not score 26 or above nor meets one of the six automatic qualifying conditions, he/she may be eligible under the Early and Periodic Screening, Diagnosis and Treatment – Supplemental Services (EPSDT-SS) exception if medically necessity is documented.
- Adjunctive Services (D9000-D9999); Adjunctive services including anesthesia, professional visits and consults, behavior management, post-surgical complications, and occlusal guards;
  - Palliative treatment (relief of pain)
  - Palliative (emergency) treatment, for treatment of dental pain, limited to once per day, per member.
  - House/extended care facility calls, once per member per date of service.
  - One hospital or ambulatory surgical center call per day per provider per member.
  - Anesthesia for members under 19 years of age, deep sedation or general anesthesia services are covered on a case-by-case basis and when prior authorized, except for oral surgery services. For oral, surgery services, deep sedation or general anesthesia services do not require Prior Authorization.
  - Occlusal guards when medically necessary and prior authorized, for members from 12 to 19 years of age when member has permanent dentition.
- The following services, if in the opinion of the attending dentist or Health Net are not Medically Necessary, will not be covered:
  - Temporomandibular joint treatment (aka "TMJ").
  - Elective Dentistry and cosmetic dentistry.
  - Oral surgery requiring the setting of fractures or dislocations, orthognathic surgery and extraction solely for orthodontic purposes (does not apply to fractured or dislocated (knocked out) teeth).

- Treatment of malignancies, cysts, neoplasms or congenital malformations.
- Prescription Medications.
- Hospital charges of any kind.
- Loss or theft of full or partial dentures.
- Any procedure of implantation.
- Any Experimental procedure.
- General anesthesia or Intravenous/Conscious sedation, except as specified in the medical benefits section.
- Services that cannot be performed because of the physical or behavioral limitations of the patient.
- Fees incurred for broken or missed appointments (without 24 hours' notice) are the Member's responsibility. However, the Copayment for missed appointments may not apply if: (1) the Member canceled at least 24 hours in advance; or (2) the Member missed the appointment because of an emergency or circumstances beyond the control of the Member.
- Any procedure performed for the purpose of correcting contour, contact or occlusion.
- Any procedure that is not specifically listed as a Covered Service.
- Services that were provided without cost to the Member by State government or an agency thereof, or any municipality, county or other subdivisions.
- The cost of precious metals used in any form of dental benefits.
- Services of a pedodontist/pediatric dentist, except when the Member is unable to be treated by his or her panel provider, or treatment by a pedodontist/pediatric dentist is Medically Necessary, or his or her plan provider is a pedodontist/pediatric dentist. Pediatric dental services that are received in an Emergency Care setting for conditions that are not emergencies if the subscriber reasonable should have known that an Emergency Care situation did not exist.

## **ORTHODONTIC BENEFITS**

This dental plan covers orthodontic benefits as described above. Extractions and initial diagnostic x-rays are not included in these fees. Orthodontic treatment must be provided by a Participating Dentist.

### **REFERRALS TO SPECIALISTS FOR ORTHODONTIC CARE**

Each Member's Primary Dentist is responsible for the direction and coordination of the Member's complete dental care for Benefits. If your Primary Dentist recommends orthodontic care and you wish to receive Benefits for such care under this dental plan, Health Net's Customer Contact Center will assist you in selecting a Participating Orthodontist from the Participating Orthodontist Directory.

### **MEDICALLY NECESSARY DENTAL SERVICES**

Medically Necessary dental services are dental benefits which are necessary and appropriate for treatment of a Member's teeth, gums and supporting structures according to professionally recognized standards of practice and is:

- necessary to treat decay, disease or injury of the teeth; or
- essential for the care of the teeth and supporting tissues of the teeth

### **EMERGENCY DENTAL**

Emergency dental services are dental procedures administered in a dentist's office, dental clinic, or other comparable facility, to evaluate and stabilize dental conditions of a recent onset and severity accompanied by excessive bleeding, severe pain, or acute infection that a person could reasonably expect that immediate dental care is needed.

All selected general dentists provide emergency dental services twenty-four (24) hours a day, seven (7) days a week and we encourage you to seek care from your selected general dentist. **If you require emergency dental services, you may go to any dental provider, go to the closest emergency room, or call 911 for assistance, as necessary. Prior Authorization for emergency dental services is not required.**

# *Nondiscrimination* Notice

In addition to the State of California nondiscrimination requirements (as described in benefit coverage documents), Health Net Life Insurance Company and Health Net of California, Inc. (Health Net) comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Health Net does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

#### **Health Net:**

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact Health Net's Customer Contact Center at:

**On Exchange/Covered California** 1-888-926-4988 (TTY: 711)

**Off Exchange** 1-800-522-0088 (TTY: 711)

If you believe that Health Net has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by calling the number above and telling them you need help filing a grievance; Health Net's Customer Contact Center is available to help you. You can also file a grievance by mail, fax or online at:

Health Net of California, Inc./Health Net Life Insurance Company Appeals & Grievances

PO Box 10348

Van Nuys, CA 91410-0348

Fax: 1-877-831-6019

Online: [healthnet.com](http://healthnet.com)

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019 (TDD: 1-800-537-7697).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

## Notice of Language Assistance

### English

No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card or call 1-800-522-0088 (TTY: 711). If you bought coverage through the California marketplace call 1-888-926-4988 (TTY: 711). For more help: If you are enrolled in a PPO or EPO insurance policy from Health Net Life Insurance Company, call the CA Dept. of Insurance at 1-800-927-4357. If you are enrolled in an HMO or HSP plan from Health Net of California, Inc., call the DMHC Helpline at 1-888-HMO-2219.

### Arabic

خدمات اللغة مجانية. يمكنك الحصول على مترجم فوري. ويمكنك الحصول على وثائق مقروءة لك. للحصول على المساعدة، اتصل بنا على الرقم الموجود على بطاقة الهوية أو اتصل على مركز الاتصال التجاري في 1-800-522-0088 (TTY: 711). في حال قمت بشراء التغطية من سوق كاليفورنيا، اتصل على الرقم 1-888-926-4988 (TTY: 711) وللحصول على المساعدة: في حال كنت مسجلاً في بوليصة تأمين المنظمة المزودة المفضلة PPO أو المنظمة المزودة الحصرية EPO من شركة التأمين على الحياة Health Net Life Insurance Company، اتصل على قسم التأمين في كاليفورنيا على الرقم 1-800-927-4357. في حال كنت مسجلاً في منظمة المحافظة على الصحة HMO أو خطة التوفير الصحية HSP من شركة Health Net of California, Inc.، اتصل على خط المساعدة في قسم الرعاية الصحية المدارة DMHC على الرقم 1-888-HMO-2219.

### Armenian

Անվճար լեզվական ծառայություններ: Դուք կարող եք բանավոր թարգմանիչ ստանալ: Փաստաթղթերը կարող են կարդալ ձեզ համար: Օգնության համար զանգահարեք մեզ ձեր ID քարտի վրա նշված հեռախոսահամարով կամ զանգահարեք 1-800-522-0088 (TTY: 711) հեռախոսահամարով: Եթե սպասնովազրույմ եք զնել Կալիֆորնիայի շուկայական հրապարակի միջոցով, զանգահարեք 1-888-926-4988 (TTY: 711) հեռախոսահամարով: Լրացուցիչ օգնության համար, եթե անդամագրված եք Health Net Life Insurance Company-ի PPO կամ EPO սպասնովազրույթանը, զանգահարեք Կալիֆորնիայի Սպասնովազրույթան բաժին՝ 1-800-927-4357 հեռախոսահամարով: Եթե անդամագրված եք Health Net of California, Inc.-ի HMO կամ HSP ծրագրին, զանգահարեք DMHC օգնության զիծ՝ 1-888-HMO-2219 հեռախոսահամարով:

### Chinese

免費語言服務。您可使用口譯員。您可請人使用您的語言將文件內容唸給您聽，並請我們將有您語言版本的部分文件寄給您。如需協助，請致電您會員卡上所列的電話號碼與我們聯絡，或致電 1-800-522-0088 (TTY: 711)。如果您是透過加州健康保險交易市場購買承保，請致電 1-888-926-4988 (TTY: 711)。如需進一步協助：如果您透過 Health Net Life Insurance Company 投保 PPO 或 EPO 保單，請致電 1-800-927-4357 與加州保險局聯絡。如果您透過 Health Net of California, Inc. 投保 HMO 或 HSP 計畫，請致電 DMHC 協助專線 1-888-HMO-2219。

### Hindi

बिना लागत वाली भाषा सेवाएँ। आप एक दुभाषिया प्राप्त कर सकते हैं। आपको दस्तावेज पढ़ कर सुनाए जा सकते हैं। मदद के लिए, आपके आईडी कार्ड पर दिए गए सूचीबद्ध नंबर पर हमें कॉल करें, या 1-800-522-0088 (TTY: 711) पर कॉल करें। यदि आपने कैलिफोर्निया मार्केट प्लेस के माध्यम से कवरेज खरीदा है तो 1-888-926-4988 (TTY: 711) पर कॉल करें। अधिक मदद के लिए: यदि आप Health Net Life Insurance Company पीपीओ PPO या ईपीओ EPO बीमा पॉलिसी में नामांकित हैं, तो कैलिफोर्निया बीमा विभाग को 1-800-927-4357 पर कॉल करें। यदि आप Health Net of California, Inc. के एचएमओ HMO या एचएसपी HSP प्लैन में नामांकित हैं, तो डीएमएचसी DMHC हेल्पलाइन के 1-888-HMO-2219 पर कॉल करें।



**Hmong**

Kev Pab Txhais Lus Dawb. Koj xav tau neeg txhais lus los tau. Koj xav tau neeg nyeem cov ntaub ntawv kom yog koj hom lus los tau. Kev pab, hu rau pab ntawm tus xov tooj teev nyob rau hauv koj daim ID card los yog hu rau 1-800-522-0088 (TTY: 711). Yog tias koj yuav kev pov hwm ntawm California marketplace hu 1-888-926-4988 (TTY: 711). Xav tau kev pab ntxiv: Yog koj tau tsab ntawv tuav pov hwm PPO los yog EPO los ntawm Health Net Life Insurance Company, hu mus rau CA Dept. of Insurance ntawm 1-800-927-4357. Yog koj tau txoj kev pab kho mob HMO los yog HSP los ntawm Health Net of California, Inc., hu mus rau DMHC tus xov tooj pab Helpline ntawm 1-888-HMO-2219.

**Japanese**

無料の言語サービス。通訳をご利用いただけます。日本語で文書をお読みします。援助が必要な場合は、IDカードに記載されている番号までお電話いただくか、1-800-522-0088、(TTY: 711)までお電話ください。カリフォルニア州のマーケットプレイス（保険購入サイト）を通じて保険を購入された方は、1-888-926-4988 (TTY: 711) までお電話ください。さらに援助が必要な場合:Health Net Life Insurance CompanyのPPOまたはEPO保険ポリシーに加入されている方は、カリフォルニア州保険局 1-800-927-4357 まで電話でお問い合わせください。Health Net of California, Inc.のHMOまたはHSPに加入されている方は、DMHCヘルプライン 1-888-HMO-2219 まで電話でお問い合わせください。

**Khmer**

សេវាកម្មដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្តាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូមទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅមជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្មនៃក្រុមហ៊ុន 1-800-522-0088 (TTY: 711)។ បើសិនអ្នកបានទិញការធានារ៉ាប់រងតាមរយៈ ទីផ្សារនៃរដ្ឋកាលីហ្វ័រញ៉ា សូមទូរសព្ទទៅលេខ 1-888-926-4988 (TTY: 711)។ សម្រាប់ជំនួយបន្ថែម ៖ បើសិនអ្នកបានចុះឈ្មោះក្នុងគោលការណ៍ធានារ៉ាប់រង PPO ឬ EPO ពីក្រុមហ៊ុនធានារ៉ាប់រងជីវិត Health Net Life Insurance Company សូមទាក់ទងទៅនាយកដ្ឋានធានារ៉ាប់រង CA តាមរយៈទូរសព្ទលេខ 1-800-927-4357។ បើសិនអ្នកបានចុះឈ្មោះក្នុងផែនការ HMO ឬ HSP ពីក្រុមហ៊ុន Health Net of California, Inc. នៃរដ្ឋកាលីហ្វ័រញ៉ា សូមទាក់ទងលេខទូរសព្ទជំនួយ DMHC ៖ 1-888-HMO-2219។

**Korean**

무료 언어 서비스. 통역 서비스를 받을 수 있습니다. 문서 낭독 서비스를 받으실 수 있습니다. 도움이 필요하시면 보험 ID 카드에 수록된 번호로 전화하시거나 1-800-522-0088 (TTY: 711)번으로 전화해 주십시오. 캘리포니아 주 마켓플레이스를 통해 보험을 구입하셨으면 1-888-926-4988 (TTY: 711) 번으로 전화해 주십시오. 추가 도움이 필요하시면, Health Net Life Insurance Company의 PPO 또는 EPO 보험에 가입되어 있으시면 캘리포니아 주 보험국에 1-800-927-4357번으로 전화해 주십시오. Health Net of California, Inc.의 HMO 또는 HSP 플랜에 가입되어 있으시면 DMHC 도움라인에 1-888-HMO-2219번으로 전화해 주십시오.

**Navajo**

Saad Bee Áká E'eyeed T'áá Jíik'é. Ata' halne'ígíí hóló. T'áá hó hazaad k'ehjí naaltsoos hach'í' wóltah. Shíká a'doowoł nínízingo naaltsoos bee néiho'dólzínígíí bikáa'gi béésh bee hane'í bikáá' áajj' hodiilnih éí doodaii' 1-800-522-0088 (TTY: 711). California marketplace hoolyéhíjí béeso ách'á'á' naanilí ats'íís baa áháyá' biniiyé nahíni'nii'go éí kojí' hólne' 1-888-926-4988 (TTY: 711). Shíká anáá'doowoł jinízingo: PPO éí doodaii' EPOjí Health Net Life Insurance Company wolyéhíjí béeso ách'á'á' naa'nil biniiyé hwe'iina' bik'é'éstí'go éí CA Dept. of Insurance bich'í' hojilnih 1-800-927-4357. HMO éí doodaii' HSPjí Health Net of California, Inc.ójí béeso ách'á'á' naa'nil biniiyé hats'íís bik'é'éstí'go éí kojí' hojilnih DMHC Helpline 1-888-HMO-2219.

## Persian (Farsi)

خدمات زبان به طور رایگان. می توانید یک مترجم شفاهی بگیرید. می توانید درخواست کنید که اسناد برای شما قرائت شوند. برای دریافت راهنمایی، با ما به شماره ای که روی کارت شناسایی شما درج شده تماس بگیرید یا با مرکز تماس بازرگانی 1-800-522-0088 (TTY: 711) تماس بگیرید. اگر پوشش بیمه را از طریق بازارگاه کالیفرنیا خریداری کردید با شماره 1-888-926-4988 (TTY: 711) تماس بگیرید. برای دریافت راهنمایی بیشتر: اگر در بیمه نامه PPO یا EPO از سوی Health Net Life Insurance Company عضویت دارید، با CA Dept. of Insurance به شماره 1-800-927-4357 تماس بگیرید. اگر در برنامه HMO یا HSP از سوی Health Net of California, Inc. عضویت دارید، با خط راهنمایی تلفنی DMHC به شماره 1-888-HMO-2219 تماس بگیرید.

## Panjabi (Punjabi)

ਬਿਨਾਂ ਕਿਸੇ ਲਾਗਤ ਤੋਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਬਾਸਿਆ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦਿੱਤੇ ਨੰਬਰ ਤੇ ਸਾਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਕਿਰਪਾ ਕਰਕੇ 1-800-522-0088 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ। ਜੇ ਤੁਸੀਂ ਕੈਲੀਫੋਰਨੀਆਂ ਮਾਰਕਿਟ ਪਲੇਸ ਦੇ ਰਾਹੀਂ ਬੀਮਾ ਕਵਰੇਜ ਖਰੀਦੀ ਹੈ ਤਾਂ 1-888-926-4988 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ। ਵਧੇਰੀ ਮਦਦ ਲਈ: ਜੇ ਤੁਸੀਂ Health Net Life Insurance Company ਪੀਪੀਓ PPO ਜਾਂ ਈਓਪੋ EPO ਬੀਮਾ ਪਾਲਿਸੀ ਵਿੱਚ ਨਾਮਾਂਕਿਤ ਹੋ, ਤਾਂ ਕੈਲੀਫੋਰਨੀਆਂ ਬੀਮਾ ਵਿਭਾਗ ਨੂੰ 1-800-927-4357 'ਤੇ ਕਾਲ ਕਰੋ। ਜੇ ਤੁਸੀਂ Health Net of California, Inc. ਤੋਂ ਇੱਕ ਐਚਐਮਓ HMO ਜਾਂ ਐਚਐਸਪੀ HSP ਪਲੈਨ ਵਿੱਚ ਨਾਮਾਂਕਿਤ ਹੋ ਤਾਂ ਡੀਐਮਐਚਸੀ DMHC ਹੈਲਪਲਾਈਨ ਨੂੰ 1-888-HMO-2219 'ਤੇ ਕਾਲ ਕਰੋ।

## Russian

Бесплатная помощь переводчиков. Вы можете получить помощь устного переводчика. Вам могут прочитать документы. За помощью обращайтесь к нам по телефону, приведенному на вашей идентификационной карточке участника плана. Кроме того, вы можете позвонить в 1-800-522-0088 (TTY: 711). Если свою страховку вы приобрели на едином сайте по продаже медицинских страховок в штате Калифорния, звоните по телефону 1-888-926-4988 (TTY: 711). Дополнительная помощь: Если вы включены в полис PPO или EPO от страховой компании Health Net Life Insurance Company, звоните в Департамент страхования штата Калифорния (CA Dept. of Insurance), телефон 1-800-927-4357. Если вы включены в план HMO или HSP от страховой компании Health Net of California, Inc., звоните по контактной линии Департамента управляемого медицинского обслуживания DMHC, телефон 1-888-HMO-2219.

## Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete. Puede obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, llámenos al número que figura en su tarjeta de identificación o comuníquese con el Centro de Comunicación Comercial de Health Net, al 1-800-522-0088 (TTY: 711). Si adquirió la cobertura a través del mercado de California, llame al 1-888-926-4988 (TTY: 711). Para obtener más ayuda, haga lo siguiente: Si está inscrito en una póliza de seguro PPO o EPO de Health Net Life Insurance Company, llame al Departamento de Seguros de California, al 1-800-927-4357. Si está inscrito en un plan HMO o HSP de Health Net of California, Inc., llame a la línea de ayuda del Departamento de Atención Médica Administrada, al 1-888-HMO-2219.

### **Tagalog**

Walang Bayad na Mga Serbisyo sa Wika. Makakakuha kayo ng isang interpreter. Makakakuha kayo ng mga dokumento na babasahin sa inyo. Para sa tulong, tawagan kami sa nakalistang numero sa inyong ID card o tawagan ang 1-800-522-0088 (TTY: 711). Kung bumili kayo ng pagsakop sa pamamagitan ng California marketplace tawagan ang 1-888-926-4988 (TTY: 711). Para sa higit pang tulong: Kung nakatala kayo sa insurance policy ng PPO o EPO mula sa Health Net Life Insurance Company, tawagan ang CA Dept. of Insurance sa 1-800-927-4357. Kung nakatala kayo sa HMO o HSP na plan mula sa Health Net of California, Inc., tawagan ang Helpline ng DMHC sa 1-888-HMO-2219.

### **Thai**

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังได้ สำหรับความช่วยเหลือ โทรหาเราตามหมายเลขที่ให้ไว้บนบัตรประจำตัวของคุณ หรือ โทรหาศูนย์ติดต่อเชิงพาณิชย์ของ 1-800-522-0088 (TTY: 711) หากคุณซื้อความคุ้มครองผ่านทาง California marketplace โทร 1-888-926-4988 (TTY: 711) สำหรับความช่วยเหลือเพิ่มเติม หากคุณสมัครทำกรมธรรม์ประกันภัย PPO หรือ EPO กับ Health Net Life Insurance Company โทรหากรมการประกันภัยรัฐแคลิฟอร์เนียได้ที่ 1-800-927-4357 หากคุณสมัครแผน HMO หรือ HSP กับ Health Net of California, Inc. โทรหาสายด่วนความช่วยเหลือของ DMHC ได้ที่ 1-888-HMO-2219.

### **Vietnamese**

Các Dịch Vụ Ngôn Ngữ Miễn Phí. Quý vị có thể có một phiên dịch viên. Quý vị có thể yêu cầu được đọc cho nghe tài liệu. Để nhận trợ giúp, hãy gọi cho chúng tôi theo số được liệt kê trên thẻ ID của quý vị hoặc gọi 1-800-522-0088 (TTY: 711). Nếu quý vị mua khoản bảo trả thông qua thị trường California 1-888-926-4988 (TTY: 711). Để nhận thêm trợ giúp: Nếu quý vị đăng ký hợp đồng bảo hiểm PPO hoặc EPO từ Health Net Life Insurance Company, vui lòng gọi Sở Y Tế CA theo số 1-800-927-4357. Nếu quý vị đăng ký vào chương trình HMO hoặc HSP từ Health Net of California, Inc., vui lòng gọi Đường Dây Trợ Giúp DMHC theo số 1-888-HMO-2219.



# Contact us

Health Net  
Post Office Box 10348  
Van Nuys, California 91409-10348

## **Customer Contact Center Large Group**

1-800-400-8987 TTY: 711

(for companies with 51 or  
more employees)

## **Small Business Group**

1-800-361-3366 TTY: 711

(for companies with 2–50 employees)

## **SIMNSA (in Mexico)**

(664)-683-29-02 or 683-30-05

1-800-331-1777 (Spanish)  
1-877-891-9053 (Mandarin)  
1-877-891-9050 (Cantonese)  
1-877-339-8596 (Korean)  
1-877-891-9051 (Tagalog)  
1-877-339-8621 (Vietnamese)

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