

Plan Overview

SmartCare HMO Gold 50 (B85)

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

<i>Benefit description</i>	<i>Member(s) responsibility</i>
Unlimited lifetime maximum.	
Plan maximums	
Out-of-pocket maximum	\$5,500 single / \$11,000 family
Professional services	
Office visit copay	\$50
Specialist visit	\$50
Preventive care services ¹	\$0
CVS Minute clinic physician visit ²	\$30
X-ray / Laboratory procedures	\$0 / \$0
Rehabilitation and habilitation therapy	\$50
Outpatient services	
Outpatient surgery (includes facility fee and physician/surgeon fees)	\$1,450 hospital / \$580 ASC
Hospital services	
Inpatient hospital stay (includes maternity)	\$1,500 per admission
Skilled nursing facility	\$25 per day
Emergency services	
Emergency room (copayment waived if admitted)	\$300
Urgent care	\$75
Ambulance services (ground and air)	\$100
Mental/Behavioral health /Substance use disorder services³	
Mental/Behavioral health/Substance use disorder (inpatient)	\$1,500 per admission
Mental/Behavioral health/Substance use disorder office visit (outpatient)	\$50
Home health care services (100 visits per calendar year)	\$50
Other services	
Durable medical equipment	50%
Acupuncture (medically necessary)	\$25
Chiropractic services (medically necessary)	\$25
Self-injectables ^{4,5} (other than insulin)	30%
Prescription drug coverage^{6,7}	
Brand-name calendar year deductible (per member) ⁴	\$300
Prescription drugs (up to a 30-day supply obtained through a participating pharmacy) ⁶	\$20 / \$50 / \$70
Specialty drugs ⁸	30%
Pediatric dental⁹	
Diagnostic and preventive services	\$0
Pediatric vision¹⁰	
Routine eye exam	\$0
Glasses (limitations apply)	1 pair per year

(continued)

This plan is pending approval with the Department of Managed Health Care (DMHC).

¹Preventive 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 Grade A and B recommendations, the Advisory Committee on Immunization Practices (ACIP) that have been adopted by the Centers for Disease Control and Prevention (CDC), and the guidelines for infants, children, adolescents and women's preventive health care as supported by the Health Resources and Services Administration (HRSA). 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 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.

²MinuteClinics are not located in all California counties. Refer to www.minuteclinic.com for the most up-to-date locations.

³Benefits are administered by MHN Services, an affiliate behavioral health administrative services company which provides behavioral health services.

⁴The pharmacy deductible applies to brand-name specialty drugs, except for self-injectable drugs.

⁵Self-injectable drugs (other than insulin) are considered specialty drugs, which require prior authorization and must be obtained from a contracted specialty pharmacy vendor. Please refer to the plan's EOC for additional information.

⁶The three prescription drug tiers are Tier 1: Generic formulary; Tier 2: Brand formulary; Tier 3: Brand non-formulary.

The brand-name prescription drug deductible (per member, per calendar year) must be paid before Health Net begins to pay for brand-name prescription drugs.

⁷Preventive drugs and women's contraceptives that are approved by the Food and Drug Administration are covered at no cost to the member. Preventive drugs are prescribed over-the-counter drugs or prescription drugs that are used for preventive health purposes per the U.S. Preventive Services Task Force A and B recommendations. Covered contraceptives are FDA-approved contraceptives for women that are either available over the counter or are only available with a prescription. 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. Vaginal, oral, transdermal, and emergency contraceptives are covered under the prescription drug benefit. IUD, implantable and injectable contraceptives are covered (when administered by a physician) under the medical benefit.

⁸Specialty drugs require prior authorization and must be obtained from a contracted specialty pharmacy vendor.

⁹Dental plans are offered and administered by Dental Benefit Providers of California, Inc., (DBP). DBP is not affiliated with Health Net. Additional pediatric dental benefits are covered. See the plan's EOC for details.

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