

Oregon groups located in Multnomah,
Clackamas and Washington counties

Health Net

CommunityCare

The local solution for smart, sustainable health care coverage

Effective January 1, 2014



Michael McClusky, RPh,
Health Net
*We help members
get the most from
their benefits.*



Health Net®

CommunityCare

How It Works



A healthier Oregon is built one person at a time. And it starts by focusing on the doctor-patient relationship and giving people resources for lasting engagement in their health.

Welcome to Health Net CommunityCare – more than just health care benefits.



Ramon Munoz,
Health Net
*We make your health
our priority.*

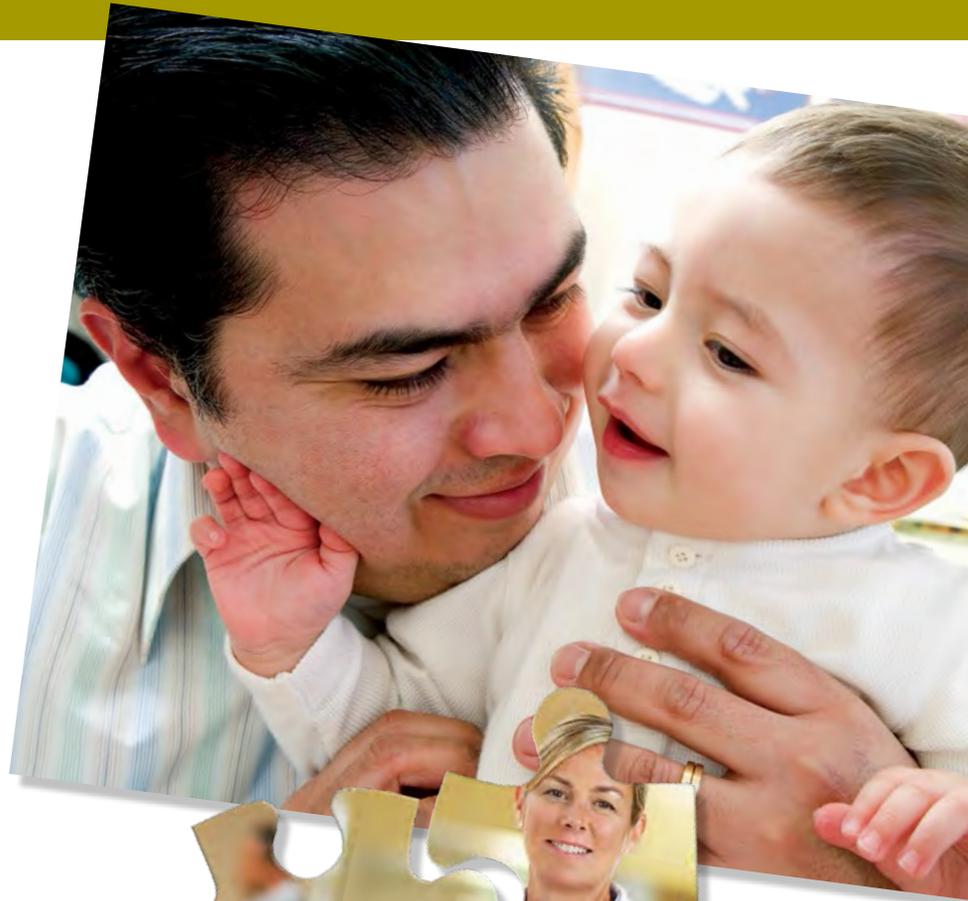
Health Net brings Oregonians a local health plan solution that delivers quality and cost advantages, plus freedom from referral restrictions. Built on a strategic partnership with Portland-Metro providers, Health Net CommunityCare combines a unique blend of benefits, a tailored network, and personal and whole health support in one simple package.

What makes Health Net CommunityCare different is the seamless integration of three vital elements:

Tailored network. The heart of Health Net CommunityCare is a community-based and quality-driven network that leverages the trusted relationship between doctor and patient to improve health.

Benefit design. The plans promote member involvement in their health and encourage healthy habits via strong connection to their designated primary care physician.

Behavior economics. Health Net CommunityCare goes beyond benefit coverage with coaching, health risk assessments tied to a financial incentive, and wellness programs to engage members and motivate them to make healthy choices.



**Karen Boyd,
Health Net**

*We make a difference,
one member at a time.*



Choices that fit Portland-Metro

Health Net CommunityCare comes in two designs, so your clients can choose the option that works for their business and budget.

Option 1: Health Net CommunityCare

Featuring the familiar single-tier benefit structure and access to the select Health Net CommunityCare Network, our base plan is the most affordable.

Option 2: Health Net CommunityCare Choice Plus

With the Choice Plus option, members can use the CommunityCare Network, other Health Net contracted providers, or go to a non-network provider.

Level 1: Services received via the Health Net CommunityCare Network are covered at a higher, in-network benefit.

Level 2: Services from Health Net contracted providers outside of the Health Net CommunityCare Network are reimbursed based on Health Net's negotiated network rates.

Level 3: The option to receive services from any out-of-network provider for a percentage reimbursement of the maximum allowable amount (MAA).

Competitively priced, Health Net CommunityCare plans deliver additional flexibility with:

- Range of deductibles and out-of-pocket maximums available.
- Split cost-share: encourages use of PCP services since out-of-pocket is lower. Creates a built-in way to reinforce the relationship between each patient and their primary doctor, who can then have more involvement and influence in the person's health.
- Optional riders for easy customization:
 - Well Net benefits are included in all Health Net CommunityCare plans, and include coverage for chiropractic, acupuncture and naturopathic services, and massage therapy office visits. Clients may choose to provide richer benefits for these services by adding one of four available riders to their coverage.
 - Dental and vision coverage. Clients can pair their Health Net CommunityCare plan with a Health Net dental plan including the new Essentials Dental, which makes promoting dental health easy. Our lineup of vision plans – Elite, Supreme, Preferred, and Plus – helps employees keep seeing clearly.



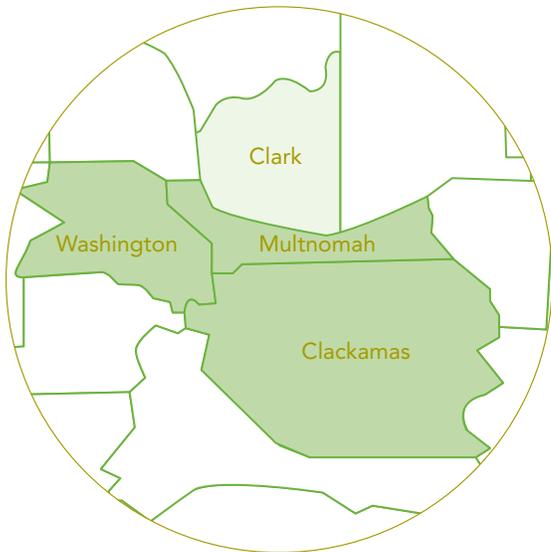
Herminia Escobedo,
Health Net

*We deliver the right coverage
at the right price.*

Tailored network, trusted health care partners

Building tailored, high quality networks that give your clients more value is one of the things Health Net does best. The Health Net CommunityCare Network includes Legacy Health System, Tuality Healthcare, Adventist Health Systems, and other distinguished providers.

By partnering with select providers – in conjunction with designing benefits that encourage cost-effective care – the CommunityCare Network creates value and lower costs for employers. Plus, it gives employees access to trusted, local health care resources.



Legend:

- Employer groups must be located in Clackamas, Multnomah or Washington County to be eligible for Health Net CommunityCare.
- Employees must live in Clark, Clackamas, Multnomah or Washington County to be eligible to enroll in Health Net CommunityCare.

Coverage for employees outside the Health Net CommunityCare area.

Employer groups who have employees both within and outside of the Portland-Metro area can choose to offer both Health Net CommunityCare and a Health Net PPO. Please contact your Sales Executive for underwriting requirements and other qualification details.

Health Net's CommunityCare Network features more than 600 primary care physicians, more than 2,300 specialists, 9 hospitals, and a full complement of ancillary providers and services. Some of the larger clinics participating in the Health Net CommunityCare Network are listed below.

Primary care clinics

The Portland Clinic, LLC
NW Primary Care Group, LLC
Cascade Physicians, PC
Broadway Medical Clinic, LLP
Pacific Medical Group, PC
Everywoman's Health, PC
Bridgeview Women's Health, LLC
Pediatric Associates of the Northwest, PC
The Vancouver Clinic, Inc.
Women's Healthcare Associates, LLC
Metropolitan Pediatrics, LLC
Evergreen Pediatrics Clinic
Legacy Health System, LLC
Tuality Healthcare Group
Tanasbourne Pediatrics, LLC
Adventist Health Medical Group



We created Health Net CommunityCare to protect employee health and keep Oregon businesses growing.

Hospitals

Legacy Salmon Creek Medical Center
Legacy Mt. Hood Medical Center
Legacy Meridian Park Medical Center
Legacy Good Samaritan Medical Center
Legacy Emanuel Medical Center
Randall Children's Hospital at Legacy Emanuel
Tuality Community Hospital
Tuality Forest Grove Hospital
Portland Adventist Medical Center

This partial list is current as of August 2013. For a full, up-to-date list of doctors and hospitals in the Health Net CommunityCare Network, go online to www.healthnet.com > *ProviderSearch*.

Beyond benefits – putting people first

Health Net CommunityCare is more than benefit coverage. It's about caring for the whole person. Through a mix of wellness resources, incentives and high-tech conveniences, Health Net CommunityCare promotes patient engagement, which in turn can translate into improved outcomes and productivity.

Wellness incentive

Connecting healthy choices to financial rewards is proving an effective way to motivate people to make changes and, in turn, manage the cost of care. Health Net CommunityCare takes behavior economics one step further by linking incentives with patient-provider discussions. It works like this:

- Joe completes the Health Risk Questionnaire (HRQ) which Health Net provides online. The HRQ is accessed via www.healthnet.com, so Joe logs in just like he does for other Health Net resources.
- After he's done, Joe can print the HRQ Report so he can talk to his doctor about the results.
- Next, Joe makes an appointment with his primary care physician (PCP) for his preventive care physical, where he can discuss his HRQ results with his doctor. Sharing his HRQ Report opens the door to in-depth conversations between Joe and his doctor about ways he can maximize his health.
- After his appointment, Joe will get a gift card reward by confirming he discussed his HRQ results with his PCP. He confirms by logging back in to his online account and completing the primary care physician consultation form.

Decision Power®: Health in Balance

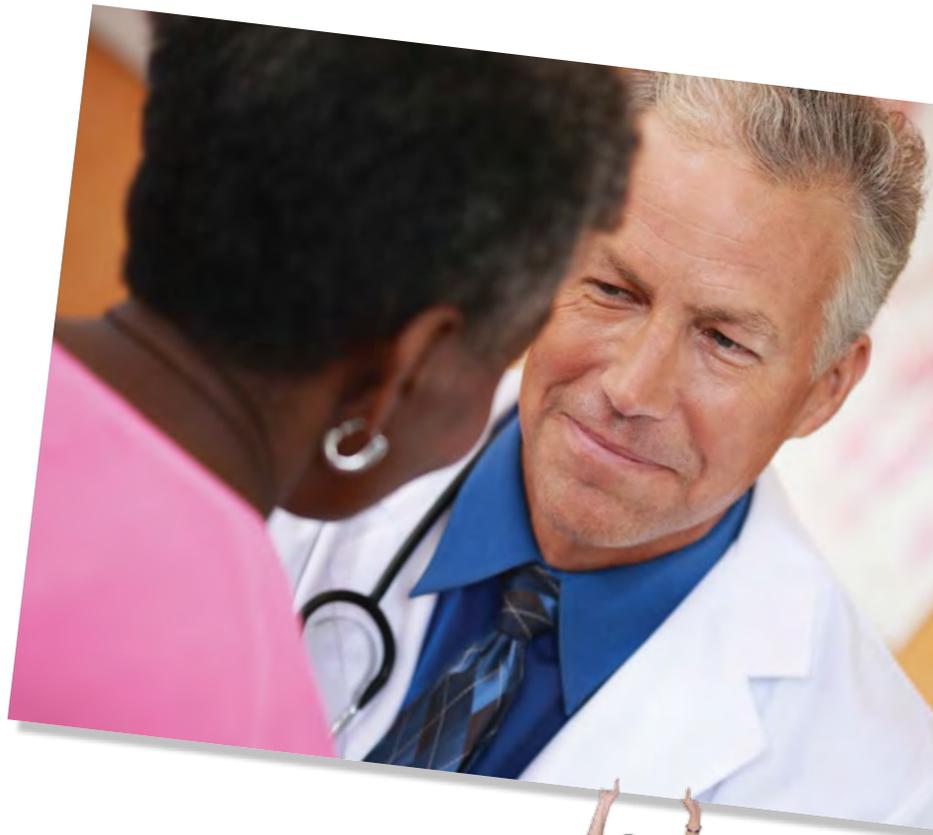
Exclusive to Health Net, Decision Power helps people build healthy habits, make decisions with their doctors, and manage complex health issues. Decision Power's combination of personal coaching, online resources and self-guided programs lets each person interact with the program in the way they prefer. Spanning the full spectrum of health, members can use Decision Power to:

- Get help with a specific health goal.
- Learn about treatment for conditions like back pain and arthritis where there are multiple options.
- Try an online health improvement program on nutrition, weight management, tobacco cessation, and more.
- Assess health risks and get practical steps for making changes.
- Track diet, exercise or cholesterol.
- Adapt to living with illness.

Plus, with Decision Power Healthy Discounts, members save on acupuncture, chiropractic and health-related items including fitness club memberships, vitamins and weight management programs.

Personal support

Providing faster service in a way that works for our members is what we're all about. First call resolution by phone, and online medical records, benefit details and claims information, are two ways we deliver. We also have Health Net Mobile – our smartphone app for folks on the go – and health boosting resources like text4baby and the Take5 maternity program.



**Carol Kim,
Health Net**

*We focus on getting you the
health information you need,
when you need it.*



Health Net CommunityCare

(CC Network) Plan Options

Single-tier benefit structure

Plan names	Office visit copay CC Network	Individual deductible ¹	Family deductible	Coinsurance		Individual out-of-pocket maximum ⁷	Family out-of-pocket maximum ⁷
				Outpatient ASC	CC Network		
	(PCP/specialist)						
CC1T10-500-2-3500DX	\$10 / \$50	\$500	\$1,000	15%	20%	\$3,500	\$7,000
CC1T15-1000-2-4000DX	\$15 / \$55	\$1,000	\$2,000	15%	20%	\$4,000	\$8,000
CC1T20-2000-2-5000DX	\$20 / \$60	\$2,000	\$4,000	15%	20%	\$5,000	\$10,000
CC1T25-3000-2-6000DX	\$25 / \$65	\$3,000	\$6,000	15%	20%	\$6,000	\$12,000
CC1T15-1000-3-5000ES	\$15 / \$55	\$1,000	\$2,000	25%	30%	\$5,000	\$10,000
CC1T20-2000-3-6000ES	\$20 / \$60	\$2,000	\$4,000	25%	30%	\$6,000	\$12,000
CC1T25-3000-3-6350ES	\$25 / \$65	\$3,000	\$6,000	25%	30%	\$6,350	\$12,700

DX plans: Deductible waived for routine diagnostics

ES plans: Deductible applies for diagnostics



Janis E. Carter,
Health Net

We specialize in cutting costs without compromising benefits.

Footnotes can be found on page 12.

<i>Physician / professional / outpatient care</i>	<i>CommunityCare Network</i>
Preventive care	No charge
Physician services – office call to providers in family practice, pediatrics, internal medicine, general practice, obstetrics/gynecology	PCP office visit copay ³
Physician services – office call to providers in specialties other than above	Specialist office visit copay ³
Physician services – urgent care center	Specialist office visit copay ³
Physician hospital visits	Coinsurance
Diagnostic X-ray / EKG / Ultrasound	Coinsurance
Diagnostic laboratory tests	Coinsurance
CT / MRI / PET / SPECT / EEG / Holter monitor / Stress test	Coinsurance
Allergy and therapeutic injections	Coinsurance
Maternity delivery care (professional services only)	Coinsurance
Outpatient rehabilitation therapy – 30 days/year max	Coinsurance
Outpatient at ambulatory surgery center (ASC)	Outpatient ASC cost-share
Outpatient at hospital-based facility	Coinsurance
<i>Hospital care</i>	
Inpatient services ⁸	Coinsurance
Inpatient rehabilitation therapy – 30 days/year max	Coinsurance
<i>Emergency services</i>	
Outpatient emergency room services	\$250 per visit, then coinsurance ^{3,4}
Inpatient admission from emergency room	Coinsurance
Emergency ground ambulance transport – 3 trips/year max	Coinsurance
Emergency air ambulance transport – 1 trip/year max	Coinsurance
<i>Behaviorial services – chemical dependency and mental or nervous conditions</i>	
Physician services, office call ⁶	PCP office visit copay ³
Outpatient center ⁶	Coinsurance
Inpatient services ⁶	Coinsurance
<i>Other services</i>	
Durable medical equipment	Coinsurance ⁵
Prosthetic devices / Orthotic devices	Coinsurance ⁵
Medical supplies (including allergy serums and injected substances)	Coinsurance ⁵
Diabetes management – one initial program	PCP office visit copay per program ³
Blood, blood plasma, blood derivatives	Coinsurance
TMJ services – \$500/lifetime max	50% contract rate ^{5,7}
Home infusion therapy	Coinsurance
Outpatient chemotherapy (non-oral anticancer medications and administration)	Coinsurance
Skilled nursing facility care – 60 days/year max	Coinsurance
Hospice services	Coinsurance
Home health visits	Coinsurance
Health education – \$150/year max for all qualifying classes	Any charges over maximum reimbursement of \$50/qualifying class. ^{2,7}
<i>Benefit maximums</i>	
Lifetime maximum for authorized organ transplant services	Unlimited

Footnotes can be found on page 12.

Health Net CommunityCare

(CC Network) Choice Plus Plan Options

Members may use the Health Net CC Network, other Health Net-contracted providers, or go to a non-network provider.

Plan names	Office visit copay CC Network	Individual deductible ¹	Family deductible	Coinsurance			Individual out-of-pocket maximum ⁶	Family out-of-pocket maximum ⁶
				In-network	Other part. providers	All other providers (MAA)		
CC3T10-500-2-3500DX	\$10 / \$50	\$500	\$1,000	20%	40%	40%	Level 1, Level 2 and Level 3 combined \$3,500	Level 1, Level 2 and Level 3 combined \$7,000
CC3T15-1000-2-4000DX	\$15 / \$55	\$1,000	\$2,000	20%	40%	40%	\$4,000	\$8,000
CC3T20-2000-2-5000DX	\$20 / \$60	\$2,000	\$4,000	20%	40%	40%	\$5,000	\$10,000
CC3T25-3000-2-6000DX	\$25 / \$65	\$3,000	\$6,000	20%	40%	40%	\$6,000	\$12,000
CC3T15-1000-3-5000ES	\$15 / \$55	\$1,000	\$2,000	30%	50%	50%	\$5,000	\$10,000
CC3T20-2000-3-6000ES	\$20 / \$60	\$2,000	\$4,000	30%	50%	50%	\$6,000	\$12,000
CC3T25-3000-3-6350ES	\$25 / \$65	\$3,000	\$6,000	30%	50%	50%	\$6,350	\$12,700

DX plans: Deductible waived for routine diagnostics.

ES plans: Deductible applies for diagnostics.

Ambulatory surgery center is a 5% lower cost-share.

Footnotes can be found on page 12.

<i>Physician / professional / outpatient care</i>	<i>CC Network (Level 1)</i>	<i>Other participating providers (Level 2)</i>	<i>Out-of-network provider (Level 3)</i>
Preventive care	No charge ³	No charge ³	Level 3 coinsurance MAA ³
Physician services – office call to providers in family practice, pediatrics, internal medicine, general practice, obstetrics/gynecology	PCP office visit copay ³	Level 2 coinsurance	Level 3 coinsurance MAA
Physician services – office call to providers in specialties other than above	Specialist office visit copay ³	Level 2 coinsurance	Level 3 coinsurance MAA
Physician services – urgent care center	Specialist office visit copay ³	Specialist office visit copay ³	Specialist office visit copay ³
Physician hospital visits	Level 1 coinsurance	Level 2 coinsurance	Level 3 coinsurance MAA
Diagnostic X-ray / EKG / Ultrasound	Level 1 coinsurance	Level 2 coinsurance	Level 3 coinsurance MAA
Diagnostic laboratory tests	Level 1 coinsurance	Level 2 coinsurance	Level 3 coinsurance MAA
CT / MRI / PET / SPECT / EEG / Holter monitor / Stress test	Level 1 coinsurance	Level 2 coinsurance	Level 3 coinsurance MAA
Allergy and therapeutic injections	Level 1 coinsurance	Level 2 coinsurance	Level 3 coinsurance MAA
Maternity delivery care (professional services only)	Level 1 coinsurance	Level 2 coinsurance	Level 3 coinsurance MAA
Outpatient rehabilitation therapy – 30 days/year max	Level 1 coinsurance	Level 2 coinsurance	Level 3 coinsurance MAA
Outpatient at ambulatory surgery center (ASC)	Outpatient ASC Level 1 coinsurance	Outpatient ASC Level 2 coinsurance	Level 3 coinsurance MAA
Outpatient at hospital-based facility	Level 1 coinsurance	Level 2 coinsurance	Level 3 coinsurance MAA
<i>Hospital care</i>			
Inpatient services ⁷	Level 1 coinsurance	Level 2 coinsurance	Level 3 coinsurance MAA
Inpatient rehabilitation therapy – 30 days/year max	Level 1 coinsurance	Level 2 coinsurance	Level 3 coinsurance MAA
<i>Emergency services</i>			
Outpatient emergency room services	\$250 per visit, then Level 1 coinsurance ^{3,4}	\$250 per visit, then Level 1 coinsurance ^{3,4}	\$250 per visit, then Level 1 coinsurance ^{3,4}
Inpatient admission from emergency room	Level 1 coinsurance	Level 1 coinsurance	Level 1 coinsurance
Emergency ground ambulance transport – 3 trips/year max		Level 1 coinsurance	
Emergency air ambulance transport – 1 trip/year max		Level 1 coinsurance	
<i>Behaviorial services – chemical dependency and mental or nervous conditions</i>			
Physician services, office call ³	PCP office visit copay ³	Not applicable	Level 3 coinsurance MAA
Outpatient center ⁵	Level 1 coinsurance	Not applicable	Level 3 coinsurance MAA
Inpatient services ⁵	Level 1 coinsurance	Not applicable	Level 3 coinsurance MAA
<i>Other services</i>			
Durable medical equipment	Level 1 coinsurance	Level 2 coinsurance	Level 3 coinsurance MAA
Prosthetic devices / Orthotic devices	Level 1 coinsurance	Level 2 coinsurance	Level 3 coinsurance MAA
Medical supplies (including allergy serums and injected substances)	Level 1 coinsurance	Level 2 coinsurance	Level 3 coinsurance MAA
Diabetes management – one initial program	PCP office visit copay per program ³	Level 2 coinsurance	Level 3 coinsurance MAA
Blood, blood plasma, blood derivatives	Level 1 coinsurance	Level 2 coinsurance	Level 3 coinsurance MAA
TMJ services – \$500/lifetime max	50% contract rate	50% contract rate	50% MAA
Home infusion therapy	Level 1 coinsurance	Level 2 coinsurance	Level 3 coinsurance MAA
Outpatient chemotherapy (non-oral anticancer medications and administration)	Level 1 coinsurance	Level 2 coinsurance	Level 3 coinsurance MAA
Skilled nursing facility care – 60 days/year max	Level 1 coinsurance	Level 2 coinsurance	Level 3 coinsurance MAA
Hospice services	Level 1 coinsurance	Level 2 coinsurance	Level 3 coinsurance MAA
Home health visits	Level 1 coinsurance	Level 2 coinsurance	Level 3 coinsurance MAA
Health education – \$150/year max for all qualifying classes	Any charges over maximum reimbursement of \$50/qualifying class. ²		
<i>Benefit maximums</i>			
Lifetime maximum for authorized organ transplant services	Unlimited	Unlimited	Not covered

Footnotes

CommunityCare

¹Members must meet the specified deductible each calendar year (January 1 through December 31) before Health Net pays any claims.

²Payments do not apply to the annual out-of-pocket maximum (OOPM).

³Deductible is waived.

⁴Copayment is waived if member is admitted.

⁵When services are received from nonparticipating providers, reimbursement is based on the maximum allowable amount (MAA) we pay. Member is responsible for 20% of the MAA amount plus any additional amount in excess of the MAA.

⁶For mental health or chemical dependency services, members call 1-800-977-8216 (TTY 1-800-735-2929).

⁷The annual OOPM is the maximum dollar amount of copayment that the member is required to pay each calendar year for most covered services and supplies. Each January 1, the accumulation period renews and a new OOPM requirement begins. The OOPM includes the annual deductible. After reaching the OOPM in a calendar year, we will pay covered services during the rest of that calendar year at 100% of our contract rates for participating provider services and at 100% of MAA for nonparticipating provider services. Members are responsible for billed charges that exceed MAA.

⁸The coinsurance for inpatient hospital services is applicable for each admission for the hospitalization of an adult, pediatric or newborn patient. If a newborn patient requires admission to an intermediate or intensive care nursery, a separate coinsurance for inpatient hospital services will apply.

CommunityCare Choice Plus

¹Members must meet the specified deductible each calendar year (January 1 through December 31) before Health Net pays any claims.

²Payments do not apply to the annual out-of-pocket maximum (OOPM).

³Deductible is waived.

⁴Copayment is waived if member is admitted.

⁵For mental health or chemical dependency services, members call 1-800-977-8216 (TTY 1-800-735-2929).

⁶The annual OOPM is the maximum dollar amount of copayment that the member is required to pay each calendar year for most covered services and supplies. Each January 1, the accumulation period renews and a new OOPM requirement begins. The OOPM includes the annual deductible. After reaching the OOPM in a calendar year, we will pay covered services during the rest of that calendar year at 100% of our contract rates for participating provider services and at 100% of MAA for nonparticipating provider services. Members are responsible for billed charges that exceed MAA.

⁷The coinsurance for inpatient hospital services is applicable for each admission for the hospitalization of an adult, pediatric or newborn patient. If a newborn patient requires admission to an intermediate or intensive care nursery, a separate coinsurance for inpatient hospital services will apply.

Working Harder *for Oregonians*

At Health Net, we champion solutions that are as unique as the clients you serve. We leverage our longstanding presence in Oregon to generate new ideas that respond to local needs – like Health Net CommunityCare for Portland-Metro business owners.

What's more, Health Net, Inc. is one of the nation's largest publicly traded managed health companies, and is ranked #236 on the 2013 Fortune 500 list. This means we have the strength and stability to focus on care delivery and the resources to innovate.

Helping people make the most of their health is what we've been doing for over 30 years – and what we'll continue to do for decades to come.

Josefina Bravo,
Health Net

*We help members build
healthy habits.*



The Choice for Oregon

Is Health Net

Health Net CommunityCare helps strengthen ties between carriers, physicians and members in order to create long-term, affordable sustainability for both employers and employees. So it's the natural choice for your Portland-Metro clients – both current accounts and new prospects.

Health Net also has many other plan choices designed to keep businesses growing. Triple Option, PPOs, high-deductible health plans – the whole nine yards. Visit us online at www.healthnet.com to see them all!



Health Net CommunityCare Is the Solution *You'll Feel Good about Selling*

Good for people, good for business

When you sell Health Net, you've got a personal team of experts ready with tips and information to power your sales. Plus, we're focused on creating a smooth and positive experience for you and your clients. It's performance as promised. Period.

We look forward to talking with you. Please contact your Health Net Sales Executive at 1-888-802-7001, and select option 2.

www.healthnet.com

This is only a summary of covered benefits. Please read the program documents for more information. The Plan Contract, which a member will automatically receive after enrolling, contains the terms and conditions, as well as the governing and exact contractual provisions, of Health Net Health Plan of Oregon, Inc. coverage.

Members have access to Decision Power through their current enrollment with Health Net Health Plan of Oregon, Inc. Decision Power is not part of Health Net's commercial medical benefit plans. It is not affiliated with Health Net's provider network and it may be revised or withdrawn without notice. Decision Power services, including clinicians, are additional resources that Health Net makes available to enrollees of Health Net Health Plan of Oregon, Inc.

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