Health Net of OR: PPO Basics 2500 IPB2565/10NG VGD

Coverage Period: 1/1/2013-12/31/13

Summary of Benefits and Coverage: What this Plan Covers & What it Costs | **Coverage for:** All Covered Members | **Plan Type:** PPO

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.healthnet.com or by calling 1-888-802-7001.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	$2,500 per person per calendar year (PPO/OON combined).	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	Yes. $100 deductible for prescription drugs. There are no other specific **deductibles.**	You must pay all of the costs for these services up to the specific **deductible** amount before this plan begins to pay for these services.
Is there an out–of–pocket limit on my expenses?	Yes. $4,000 per member through PPO / $12,000 per member through out of network per calendar year.	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	Prescription drug costs, premiums, deductibles, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of **preferred providers**, see www.healthnet.com or call 1-888-802-7001.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No.	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.

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

Common Medical Event	Services You May Need	Your Cost If You Use an In-network PPO Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	40% co-ins	50% co-ins	In-network deductible is waived
	Specialist visit	40% co-ins	50% co-ins	In-network deductible is waived
	Other practitioner office visit	$20 for chiropractic & acupuncture	$20 for chiropractic & acupuncture	Limited to a benefit max of $500 per calendar year.
	Preventive care/screening/immunization	No charge	50% co-ins	——————none——————
If you have a test	Diagnostic test (x-ray, blood work)	40% co-ins	50% co-ins	——————none——————
	Imaging (CT/PET scans, MRIs)	40% co-ins	50% co-ins	Requires prior authorization.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.healthnet.com	Preferred generic drugs	50% retail & mail	Not covered	Supply/order: 31 day (retail); 32-93 day (mail order), If you buy a brand name drug that has a generic equivalent, your cost will be at the highest copay level. May require prior authorization.
	Preferred brand drugs	50% retail & mail	Not covered	
	Non-preferred brand or generic drugs	100% of discounted rate	Not Covered	
	Specialty drugs	100% of discounted rate	Not covered	Supply/order: 31 day supply filled by a specialty pharmacy. May require prior authorization.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	35% co-ins	50% co-ins	Prior authorization required for select surgeries

Common Medical Event	Services You May Need	Your Cost If You Use an In-network PPO Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
	Physician/surgeon fees	40% co-ins	50% co-ins	——————none——————
If you need immediate medical attention	Emergency room services	40% co-ins	40% co-ins	In-network deductible is waived.
	Emergency medical transportation	40% co-ins	40% co-ins	Maximum per calendar year: Ground: 3 trip; Air $10,000.
	Urgent care	40% co-ins	50% co-ins	In-network deductible is waived.
If you have a hospital stay	Facility fee (e.g., hospital room)	40% co-ins	50% co-ins	Requires prior authorization.
	Physician/surgeon fee	40% co-ins	50% co-ins	——————none——————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	40% co-ins	50% co-ins	Deductible is waived, co-ins does not apply to out-of-pocket-limit; maximum 12 visits per cal year. Prior authorization required.
	Mental/Behavioral health inpatient services	40% co-ins	50% co-ins	Deductible is waived, co-ins does not apply to out-of-pocket-limit; maximum 8 days per cal year. Prior authorization required.
	Substance use disorder outpatient services	40% co-ins	50% co-ins	Deductible is waived, co-ins does not apply to out-of-pocket-limit; maximum 12 visits per cal year. Prior authorization required.
	Substance use disorder inpatient services	40% co-ins	50% co-ins	Deductible is waived, co-ins does not apply to out-of-pocket-limit; maximum 8 days per cal year. Prior authorization required.
If you are pregnant	Prenatal and postnatal care	40% co-ins	50% co-ins	——————none——————
	Delivery and all inpatient services	40% co-ins	50% co-ins	Requires prior authorization.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network PPO Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	40% co-ins	50% co-ins	Maximum 10 visits per calendar year. Requires prior authorization.
	Rehabilitation services	40% co-ins	50% co-ins	Maximum days per year: In-patient 30; out-patient 25. Requires prior authorization.
	Habilitation services	Not covered	Not covered	——————none——————
	Skilled nursing care	40% co-ins	50% co-ins	Maximum days 60 per calendar year. Requires prior authorization.
	Durable medical equipment	40% co-ins	50% co-ins	May require prior authorization.
	Hospice service	40% co-ins	50% co-ins	Requires prior authorization.
If your child needs dental or eye care	Eye exam	40% co-ins	50% co-ins	In-network deductible is waived.
	Glasses	Not covered	Not covered	——————none——————
	Dental check-up	Not covered	Not covered	——————none——————

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Bariatric surgery
- Cosmetic surgery
- Dental care (Child & Adult)
- Glasses
- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

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

- Acupuncture
- Chiropractic care

Your Rights to Continue Coverage:

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

For more information on your rights to continue coverage, contact the plan at 1-888-802-7001. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: Health Net's Customer Contact Center at 1-888-802-7001, submit a grievance form through www.healthnet.com, or file your complaint in writing to, Health Net Appeals and Grievance Department, P.O. Box 10348, Van Nuys, CA 91410-0348. You have the right at any time to file a complaint with or seek assistance from the Oregon Insurance Division. If you choose to do so, assistance is available. Contact the Oregon Insurance Division at PO Box 14480, Salem, OR 97309-0405. Contact them by phone at 1-503-947-7984 or toll free at 1-888-877-4894, by email at cp.ins@state.or.us or online at **www.cbs.state.or.us/ins/consumer/consumer.html**. For information about group health care coverage subject to ERISA, contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Language Access Services:

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

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

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

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

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

About these Coverage Examples:

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

This is not a cost estimator.

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

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $ 2,990
- **Patient pays** $ 4,550

Sample care costs:

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

Patient pays:

Deductibles	$2,500
Copays	$0
Coinsurance	$1,900
Limits or exclusions	$150
Total	**$4,550**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $ 2,360
- **Patient pays** $ 3,040

Sample care costs:

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

Patient pays:

Deductibles	$700
Copays	$0
Coinsurance	$2,260
Limits or exclusions	$80
Total	**$3,040**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

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

What does a Coverage Example show?

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

Does the Coverage Example predict my own care needs?

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

Does the Coverage Example predict my future expenses?

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

Can I use Coverage Examples to compare plans?

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

Are there other costs I should consider when comparing plans?

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