



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/cvscaremark or by calling 1-888-893-1598

Important Questions	Answers	Why this Matters:
What is the overall deductible ?	\$0.	See the chart starting on page 2 for your costs for services this plan covers.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes. 2,000 per member/\$4,000 for a two-party contract/\$6,000 per family per plan 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 ?	Premiums, drug costs 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 <i>specific</i> 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/cvscaremark or call 1-888-893-1598.	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 ?	Yes. Requires written prior authorization. Your PCP must coordinate your care for you to qualify for benefits.	This plan will pay some or all of the costs to see a specialist for covered services but only if you have the plan's permission before you see the specialist .
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 .

Questions: Call the number on your Health Net ID card (current members) or 1-888-853-1598 or visit us at www.healthnet.com/cvscaremark

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at

www.dol.gov/ebsa/pdf/sbcUniformGlossary.pdf or call 1-888-853-1598 to request a copy.



- **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 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	\$30 /visit	Not covered	—————None—————
	Specialist visit	\$45/visit	Not covered	Requires prior authorization.
	Other practitioner office visit	Not covered	Not covered	If your medical group authorizes medically necessary acupuncture or chiropractic care, it is covered as a specialist visit (see above).
	Preventive care/screening/immunization	No charge	Not covered	—————None—————
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance	Not covered	Requires referral.
	Imaging (CT/PET scans, MRIs)	\$250/ procedure	Not covered	Requires prior authorization.

Health Net of CA: CVS Caremark Health Net HMO

Coverage Period: 06/01/2014 – 05/31/2015

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

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
<p>If you need drugs to treat your illness or condition</p> <p>More information about prescription drug coverage is available at www.caremark.com</p>	<p>Generic drugs</p> <p>30 day supply</p> <p>90 day supply</p> <p><i>Standard & Value Formulary Options</i></p>	<p>\$7.50 per prescription</p> <p>\$9.99 per prescription</p>	Not covered	Preventive medications for specific conditions, as outlined under the Affordable Care Act, are covered at no charge to you. There is no charge for in-network generic and preferred brand oral contraceptives. Infertility medications have a lifetime maximum of \$10,000. Erectile Dysfunction medications limited to 6 pills per month.
	<p>Preferred brand drugs</p> <p>30 day supply</p> <p>90 day supply</p> <p><i>Standard & Value Formulary Options</i></p>	<p>20% co-ins</p> <p>\$41.50 per prescription</p>	Not covered	Maintenance medications must be filled as a 90 day supply at a CVS/pharmacy or through CVS Caremark Mail Order Pharmacy after two initial 30 day supplies are filled.
	<p>Non-preferred brand drugs</p> <p>30 day supply</p> <p>90 day supply</p> <p><i>Standard Formulary Option Only</i></p>	<p>35% co-ins</p> <p>\$91 per prescription</p>	Not covered	Under the <i>Standard Formulary Option</i> , if you get a brand drug when a generic is available, you will pay the generic co-pay or coinsurance plus the difference between the discounted cost of the generic and brand drug. Non-preferred brand drugs are not available under the <i>Value Based Formulary Option</i> .
	<p>Specialty drugs</p>	\$75/prescription	Not covered	Available only through CVS Caremark Specialty Pharmacy.
<p>If you have outpatient surgery</p>	<p>Facility fee (e.g., ambulatory surgery center)</p>	10% coinsurance	Not covered	Requires prior authorization.
	<p>Physician/surgeon fees</p>	10% coinsurance	Not covered	—————None—————

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Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need immediate medical attention	Emergency room services	10% coinsurance	10% coinsurance	Coinsurance waived if admitted as hospital inpatient.
	Emergency medical transportation	10% coinsurance	10% coinsurance	—————None—————
	Urgent care	\$45/visit	\$45/visit	Copay waived if admitted as hospital inpatient.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$350 copayment + 10% coinsurance	Not covered	Requires prior authorization.
	Physician/surgeon fee	10% coinsurance	Not covered	—————None—————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$30/visit per individual session \$15/visit per group session	Not covered	Requires prior auth except for office visits. In addition, EAP provided by LifeScope For You: unlimited phone consultations, up to 6 free in-person outpatient visits per member/issue/year (no prior authorization). Contact EAP at 800-789-8990 or by email: Help@4healthcare.com . Additional resources available at www.LifeScope4You.com
	Mental/Behavioral health inpatient services	\$350 copayment + 10% coinsurance	Not covered	Requires prior authorization.
	Substance use disorder outpatient services	\$30/visit per individual session \$15/visit per group session	Not covered	Prior authorization required except for office visits.
	Substance use disorder inpatient services	\$350 copayment + 10% coinsurance	Not covered	Requires prior authorization.
If you are pregnant	Prenatal and postnatal care	No charge	Not covered	\$30 copayment for initial office visit to diagnose pregnancy.
	Delivery and all inpatient services	\$350 copayment + 10% coinsurance	Not covered	Requires prior authorization.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network 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	\$30/visit	Not covered	Limited to 100 visits per plan year. Requires prior authorization.
	Rehabilitation services	\$45/visit	Not covered	Requires prior authorization.
	Habilitation services	Not covered	Not covered	—————None—————
	Skilled nursing care	10% coinsurance	Not covered	Limited to 100 days per plan year. Requires prior authorization.
	Durable medical equipment	10% coinsurance	Not covered	May require prior authorization.
	Hospice service	10% coinsurance	Not covered	Requires prior authorization.
If your child needs dental or eye care	Eye exam	\$30/visit	Not covered	Requires prior auth. Preventive vision screenings covered at no charge.
	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 <u>excluded services</u> .)		
<ul style="list-style-type: none"> • Cosmetic surgery • Dental care (Child & Adult) • Formulary exclusions • Glasses 	<ul style="list-style-type: none"> • Long-term care • Non-emergency care when traveling outside the U.S. 	<ul style="list-style-type: none"> • Over-the-counter medications & equipment unless otherwise specified • Private-duty nursing • 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 (covered with limitations)
- Chiropractic care (covered with limitations)
- Infertility treatments- lifetime maximum benefit of \$10,000 for infertility medications
- Bariatric surgery (covered with limitations)
- Hearing aids (covered with limitations)
- Routine eye care (Adult) (covered with limitations)

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 1-888-893-1598. 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 1-888-893-1598, submit a grievance form through www.healthnet.com/cvscaremark, or file your complaint in writing to, Health Net Appeals and Grievance Department, P.O. Box 10348, Van Nuys, CA 91410-0348. If you have a grievance against Health Net, you can also contact the California Department of Managed Health Care, at 1-800-HMO-2219 or www.hmohelp.ca.gov. 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

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-893-1598.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-893-1598.

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: \$6,240
- Patient pays: \$1,300

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	\$0
Copays	\$400
Coinsurance	\$700
Limits or exclusions	\$200
Total	\$1,300

Coverage examples based on individual coverage.

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

- Amount owed to providers: \$5,400
- Plan pays: \$4,570
- Patient pays: \$830

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	\$0
Copays	\$600
Coinsurance	\$30
Limits or exclusions	\$200
Total	\$830

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.

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