

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

*University of California*  
*Non-Medicare HMO • Plan 3KQ*  
*Effective 1/1/2012*





# 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.

If you have further questions, contact us:



**By phone at 1-800-539-4072,**



**Or write to: Health Net of California**

**P.O. Box 10348**

**Van Nuys, CA 91410-0348**



*Please examine your options carefully before declining this coverage. You should be aware that companies selling individual health insurance typically require a review of your medical history that could result in a higher premium or you could be denied coverage entirely.*

This *Summary of benefits/disclosure form* (SB/DF) is only a summary of your health plan. The plan's *Evidence of Coverage* (EOC), which will be issued electronically on Health Net's website at [www.healthnet.com/uc](http://www.healthnet.com/uc), contains the exact terms and conditions of your Health Net coverage. 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 health care may be obtained, or what physician group to use.

## SELECTION OF PHYSICIANS AND PHYSICIAN GROUPS

- When you enroll with Health Net, you choose a contracting physician group. From your physician group, you select one doctor to provide basic health care; this is your Primary Care Physician (PCP).
- 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 your Health Net Group HMO Directory (Health Net HMO Directory). The Health Net HMO Directory is also available on the Health Net website at [www.healthnet.com/uc](http://www.healthnet.com/uc).
- Whenever you or a covered family member needs health care, your PCP will provide the medically necessary care. Specialist care is also available, when referred by your PCP or physician group.
- You do not have to choose the same physician group or PCP for all members of your family. physician groups, with names of physicians, are listed in the *Health Net HMO Directory*.

## HOW TO CHOOSE A PHYSICIAN

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

- Discuss any important health issues with your chosen PCP;
- Ask your PCP or the physician group about the specialist referral policies and hospitals used by the physician group; and
- Be sure that you and your family members have adequate access to medical care, by choosing a doctor located within 30 miles of your home or work.

## SPECIALISTS AND REFERRAL CARE

If you need medical care that your PCP cannot provide, your PCP may refer you to a specialist or other health care provider for that care. Your physician group must authorize all treatments recommended by such provider.

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 or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. 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 or gynecology, refer to your Health Net Group HMO Directory (Health Net HMO Directory). The Health Net HMO Directory is also available on the Health Net website at [www.healthnet.com/uc](http://www.healthnet.com/uc).

### HMO SPECIALIST ACCESS

Health Net offers Rapid Access<sup>®</sup>, a service that makes it easy for you to quickly connect with a specialist in Health Net's network. Ask your group or check the *Health Net HMO Directory* to see if your physician group allows "self-referrals" or "direct referrals" to specialists within the same group. Self-referral allows you to contact a specialist directly for consultation and evaluation. Direct referral allows your doctor to refer you directly to a specialist without the need for physician group authorization. Information about your physician group's referral policies is also available to you on our web site at [www.healthnet.com/uc](http://www.healthnet.com/uc).

### 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* 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 Health Net Member Services Department at 1-800-539-4072 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.

## Principal benefits and coverage matrix


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

### Out-of-Pocket maximum

One member ..... \$1000  
 Two members ..... \$2000  
 Family (three members or more) ..... \$3000

 *Once your payments for covered services and supplies equals the amount shown above in any one calendar year, including covered services and supplies provided by UBH no additional copayments for covered services and supplies are required for the remainder of the calendar year. Once an individual member in a family meets the individual out-of-pocket maximum, the other enrolled family members must continue to pay copayments 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 meets the individual out-of-pocket maximum. Payments for any supplemental benefits or services not covered by this plan will not count toward this calendar year out-of-pocket maximum, unless otherwise noted. You will need to continue making payments for any additional benefits.*

### 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 ..... \$15  
 Specialist consultations <sup>▪</sup> ..... \$15  
 Surgeon or assistant surgeon service in  
     Hospital<sup>▲</sup> ..... Covered in full  
 Surgeon or assistant surgeon service in  
     the physician group's office<sup>▲</sup> ..... \$15  
 Administration of anesthetics..... Covered in full  
 Transgender surgery and services\*\* ..... Covered in full  
 Physician visit to member's home at your  
     physician's discretion and in  
     accordance with criteria set by Health  
     Net..... \$15  
 Prenatal and postnatal office visits ..... Covered in full  
 Normal delivery, cesarean section,  
     newborn inpatient care..... Covered in full

Treatment of complications of pregnancy, including medically necessary abortions .....	See note below
Injectable contraceptives (including but not limited to Depo Provera) .....	\$15
Laboratory procedures and diagnostic imaging (including x-ray) services .....	Covered in full
Rehabilitative therapy (includes physical, speech, occupational, and respiratory therapy) .....	\$15
Organ and stem cell transplants (non-experimental and non-investigational) .....	Covered in full
Chemotherapy.....	Covered in full
Radiation therapy .....	Covered in full
Vision and hearing examinations (for diagnosis or treatment) .....	\$15

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

- ▲ *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 will determine the most appropriate services, the length of hospital stay will be determined solely by your PCP.*

*Prenatal, postnatal and newborn care office visits for preventive care are covered in full. If the primary purpose of the office visit is unrelated to a preventive service or if other non-preventive services are received during the same office visit, the above copayment will apply for the non-preventive services.*

*Applicable copayment or coinsurance 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 or coinsurance will apply.*

*\*Chiropractic and acupuncture services are not a covered benefit, whether or not the services are approved by the PPG.*

*\*\*Transgender surgery and related services, including travel, lodging and meal costs, require prior authorization. Transgender surgery and related services, including travel, lodging and meal costs, that are authorized by the Plan, are subject to a combined Inpatient and Outpatient lifetime benefit maximum of \$75,000 for each Member.*

## Preventive care

### Adult preventive care

Periodic health evaluations, including well-woman exam and annual preventive physical examinations (age 18 and older)* .....	Covered in full
Immunizations (age 18 and older) .....	Covered in full

### Child preventive care

Periodic health evaluations, including newborn, well-baby care, annual

preventive physical examinations  
and immunizations  
birth through 24 months..... Covered in full  
age 2 through age 17..... Covered in full



*For preventive health purposes, covered services include, but are not limited to, periodic health evaluations, diagnostic preventive procedures and preventive vision and hearing screening examinations, based on recommendations published in the U. S. Preventive Services Task Force. In addition, an annual cervical cancer screening test is covered and includes a Pap test, 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.*

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

Allergy testing..... \$15  
Allergy serum..... Covered in full  
Allergy injection services..... \$15  
Immunizations -- To meet foreign travel requirements ..... 20%  
Immunizations -- To meet occupational requirements ..... 20%  
All other injections (except for infertility injection)  
Injectable drugs administered by a physician (per dose) ..... \$15  
Self injectable drugs ..... \$15

**Outpatient facility services**

Outpatient facility services (other than surgery)..... Covered in full  
Outpatient surgery (surgery performed in a hospital or outpatient surgery center only) ..... Covered in full

**Hospitalization services**

Semi-private hospital room or special care unit with ancillary services, including maternity care (per admission; unlimited days) ..... \$250  
Hospitalization for infertility services ..... 50%  
Skilled nursing facility stay (per admission; limited to 100 days per calendar year) ..... Covered in full  
Physician visit to hospital or skilled nursing facility ..... Covered in full

**Emergency health coverage**

Emergency room (professional and facility charges) ..... \$50  
Urgent care center (professional and facility charges) ..... \$15



Copayments for emergency room or urgent care center visits will not apply if the member is admitted as an inpatient directly from the emergency room or urgent care center..

#### Ambulance services

Ground ambulance..... Covered in full

Air ambulance..... Covered in full

#### Prescription drug coverage



Please refer to the "Prescription drug program" section of this SB/DF for applicable definitions, benefit descriptions and limitations. Copayments for prescription drugs do not apply to the out-of-pocket maximum, except copayments for peak flow meter and inhaler spacers used for the treatment of asthma, and diabetic supplies.

#### Retail participating pharmacy (up to a 30-day supply)

Level I drugs (primarily generic) ..... \$5

Level II drugs (primarily brand name drugs, peak flow meters, inhaler spacers and diabetic supplies, including insulin) ♦ ..... \$20

Level III drugs ♦ ..... \$35

Appetite Suppressants ..... 50%

Lancets..... Covered in full

Contraceptive devices (including diaphragms and cervical caps..... \$20

#### Mail-order program (up to a 90-day supply of maintenance drugs)

#### UC Walk – up Service (up to a 90-day supply of maintenance medications) at UC Medical Center Pharmacies

Level I drugs (primarily generic) ..... \$10

Level II drugs (primarily brand name drugs, peak flow meters, inhaler spacers and diabetic supplies, including insulin) ♦ ..... \$40

Level III drugs ♦ ..... \$70

Lancets..... Covered in full

*For information about Health Net's Recommended Drug List, please call the Member Services Department at the telephone number on the back cover.*

- ♦ *Generic drugs will be dispensed when a generic drug equivalent is available unless a brand name drug is specifically requested by the physician or the member. When a brand name drug is dispensed and a generic equivalent is commercially available, the member must pay the difference between the generic equivalent and the brand name drug plus the Level I or Level III drug copayment.*

*However, if the prescription drug order states "dispense as written," "do not substitute" or words of similar meaning in the physician's handwriting to indicate medical necessity, only the Level II or Level III drug copayment, as appropriate, will be applicable.*



Copayments for prescription drugs do not apply to the out-of-pocket maximum, except copayments for peak flow meters, inhaler spacers used for the treatment of asthma and diabetic supplies.

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

If the retail price is less than the applicable copayment, then you will pay the 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 Recommended Drug List. The Health Net Recommended 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 Level I, Level II or Level III, 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 Level III 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 72 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 exceed 5 days, 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 Recommended Drug List, call Member Services at the number listed on the back cover of this booklet or visit our website at [www.healthnet.com/uc](http://www.healthnet.com/uc).*

### Medical Supplies

Durable medical equipment (including nebulizers, face masks and tubing for the treatment of asthma) .....	Covered in full
Orthotics (such as bracing, supports and casts) .....	Covered in full
Corrective footwear .....	Covered in full
Diabetic Equipment See the "Prescription drug program" section of this SB/DF for diabetic supplies benefit information. ....	Covered in full
Diabetic footwear .....	Covered in full
Prostheses .....	Covered in full



*Diabetic equipment covered under the medical benefit (through "Diabetic Equipment"), includes blood glucose monitors designed for the visually impaired, insulin pumps and related supplies. In addition, the following supplies are covered under the medical benefit as specified: diabetic footwear, visual aids (excluding eyewear) to assist the visually impaired with the proper dosing of insulin are provided through the prostheses 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). 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 specific brands of insulin syringes.*

### Home health services

Home health services (copayment required for each day home health visits occur) .....	Covered in full
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### Other services

Medical social services .....	Covered in full
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Patient education.....	Covered in full
Infertility services and supplies (including injections related to covered infertility services) .....	50%
Sterilization of females performed in Contracting Physician Group's office.....	\$15
Sterilization of females performed in Hospital.....	Covered in full
Sterilization of males performed in Contracting Physician Group's office.....	\$15
Sterilization of males performed in Hospital.....	Covered in full
Removal of implanted contraceptives devices (including but not limited to Norplant).....	\$60
Hearing aids (2 standard aid(s) with a benefit maximum of \$2,000 every 36 months)* .....	50%
Blood, blood plasma, blood derivatives and blood factors.....	Covered in full
Nuclear medicine .....	Covered in full
Renal dialysis .....	Covered in full
Hospice services (inpatient and outpatient) .....	Covered in full

*\*A standard hearing aid (analog or digital) is one that restores adequate hearing to the member and is determined medically necessary and authorized by the member's PPG.*

# LIMITS OF COVERAGE

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

- Acupuncture services and supplies;
- 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;
- Chiropractic services and supplies;
- Conception by medical procedures (IVF, GIFT and ZIFT);
- Contraceptive devices
- Cosmetic services and supplies;
- Custodial or live-in care;
- Dental services. 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.
- 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;
- Marriage counseling, except when rendered in connection with services provided for a treatable mental disorder. Your employer has independently contracted with United Behavioral Health, a specialized health care service plan, to provide mental health and substance abuse benefits;
- Non-eligible institutions. This plan only covers services or supplies provided by a legally operated hospital, Medicare-approved skilled nursing facility or other properly licensed facility as specified in the plan's EOC. Any institution that is primarily a place for the aged, a nursing home or similar institution, regardless of how it is designated, is not an eligible institution. Services or supplies provided by such institutions are not covered;
- Nontreatable disorders;
- Norplant;
- Orthoptics (eye exercises);
- Orthotics (such as bracing, supports and casts) that are not custom made to fit the member's body;
- Outpatient prescription drugs (except as noted under "Prescription drug program");
- Personal or comfort items;
- Physician self-treatment;
- Physician treating immediate family members;
- 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 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 the treatment of chemical dependency (other than detoxification) are not covered. Your employer has independently contracted with United Behavioral Health, a specialized health care service plan, to provide mental health and substance abuse benefits;
- 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;
- Services related to education or training, including for employment or professional purposes;
- 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;
- Treatment of jaw joint disorders or surgical procedures to reduce or realign the jaw, unless medically necessary; and
- Treatment of obesity, weight reduction or weight management, except for treatment of morbid obesity.

**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.**



# 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.

## 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 for all medical care provided after the 30th day of your baby's life.

If the mother is the Subscriber's spouse and an enrolled Member, the child will be assigned to the mother's Physician Group and may not transfer to another Physician Group until the first day of the calendar month following the birth. If the mother is not enrolled, the child will be automatically assigned to the Subscriber's Physician Group. If you want to choose another Physician Group for that child, the transfer will take effect only as stated in the "Transferring to Another Contracting Physician Group" portion of this section.

## TIMELY ACCESS TO NON-EMERGENCY HEALTH CARE SERVICES

The California Department of Managed Health Care (DMHC) has new laws (Title 28, Section 1300.67.2.2) for health plans to provide timely access to non-emergency health care services to members. Health care service plans must follow these new laws by January 18, 2011.

Please contact Health Net at the number shown on your Health Net I.D. Card, 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 EOC.

## SPECIAL ENROLLMENT RIGHTS UNDER CHILDREN'S HEALTH INSURANCE PROGRAM REAUTHORIZATION ACT OF 2009 (CHIPRA)

The Children's Health Insurance Program (CHIP) is a joint federal and state funded program that provides comprehensive health care coverage for qualified uninsured children under the age of 19. In California, the CHIP plans are known as the Healthy Families Program and the Access for Infants and Mothers Program (AIM). The Children's Health Insurance Reauthorization Act of 2009 (CHIPRA) creates a special enrollment period in which individuals and their dependent(s) are eligible to request enrollment in this plan within 60 days of becoming ineligible and losing coverage from the Healthy Families Program, Access for Infants and Mothers Program (AIM) 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 30<sup>th</sup> 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 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 or to the nearest emergency facility or by calling 911.

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 that requires an emergency response. All 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.

All follow-up care after the urgency has passed and your condition is stable, must be provided or authorized by your physician group, otherwise, it will not be covered by Health Net.



**Emergency care** means any otherwise covered service for an acute illness, a new injury or an unforeseen deterioration or complication of an existing illness, injury or condition already known to the person or, if a minor, to the minor's parent or guardian that a reasonable person with an average knowledge of health and medicine (a prudent layperson) would believe requires immediate treatment (including severe mental illness and serious emotional disturbances of a child), and without immediate treatment, any of the following would occur: (a) his or her health would be put in serious danger (and in the case of a pregnant woman, would put the health of her unborn child in serious danger); (b) his or her bodily functions, organs or parts would become seriously damaged; or (c) his or her bodily organs or parts would seriously malfunction. Emergency care also includes treatment of severe pain or active labor. Active labor means labor at the time that either of the following would occur: (a) there is inadequate time to effect safe transfer to another hospital prior to delivery; or (b) a transfer poses a threat to the health and safety of the member or her 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~~ **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).

**Urgently needed care** means any otherwise covered medical service that a reasonable person with an average knowledge of health and medicine 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 reasonably have known an emergency did not exist.

## 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 the Member Services Department at the phone number on the back cover.

## CLINICAL TRIALS

Routine patient care costs for patients diagnosed with cancer who are accepted into phase I, II, III, or IV clinical trials are covered when medically necessary, recommended by the member's treating physician and authorized by Health Net. The physician must determine that participation has a meaningful potential benefit to the member and the trial has therapeutic intent. 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/uc](http://www.healthnet.com/uc) under "Privacy" or you may call the Member Services Department 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. Examples 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.

## 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 Member Services Department at the phone number on the back cover.

# PAYMENT OF FEES AND CHARGES

## YOUR COINSURANCE, COPAYMENT AND DEDUCTIBLES

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


## PREPAYMENT FEES

Your employer will pay Health Net your monthly premiums 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.

 *Payment for services not covered by this plan will not count toward the calendar year out-of-pocket maximum. Additionally, certain deductibles and copayments will not count toward the out-of-pocket maximum as shown in the "Schedule of benefits and coverage" section. For further information please refer to the plan's EOC.*

## LIABILITY OF SUBSCRIBER OR ENROLLEE FOR PAYMENT

If you receive health care services without the required referral or authorization from your PCP or physician group, you are responsible for the cost of these services.

 *Remember, this plan only covers services that are provided or authorized by a PCP or physician group, except for emergency or out-of-area urgent care. Consult the Health Net 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 physician group will never be your responsibility.

If you have out-of-pocket expenses for covered services, call the Health Net Member Services Department at 1-800-539-4072 for a claim form and instructions. You will be reimbursed for these expenses less any required copayment or deductible. (Remember, you do not need to submit claims for medical services provided by your PCP or physician group.)

If you receive emergency services not provided or directed by your physician group, 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 contact the Health Net Member Services Department at 1-800-539-4072 to obtain claim forms, and to find out whether you should send the completed form to your physician group or directly to Health Net. Claims must be received by Health Net within one year of the date of service to be eligible for reimbursement.



### *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*

*Please call Health Net Member Services at the phone number on the back cover of this booklet or visit our website at [www.healthnet.com/luc](http://www.healthnet.com/luc) to obtain the claim form.*

*If you need to file a claim for mental disorders and substance abuse emergency services or for services authorized by United Behavioral Health, you must use the CMS (HCFA) - 1500 form. Please send the claim to United Behavioral Health within one year of the date of service at the address listed on the claims form or to United Behavioral Health at:*

*United Behavioral Health (UBH)  
P.O. Box 30760  
Salt Lake City, UT 84130-0760*

*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 Health Net Member Services at the phone number on the back cover of this booklet or visit our website at [www.healthnet.com/luc](http://www.healthnet.com/luc) 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 Member Services Department at the phone number on the back cover. You can also contact your physician group or your PCP to find out about our physician payment arrangements.

## FACILITIES

Health care services for you and eligible members of your family will be provided at:

- The facilities of the physician group you chose at enrollment; or
- A nearby Health Net-contracted hospital, if hospitalization is required.

Many Health Net contracting 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 physician group 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 *Health Net 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. Simply contact Health Net by the 15th of the month to have your transfer effective by the 1st of the following month. If you call after the 15th, your transfer will be effective the 1st of the second following month.

Transfer requests will generally be honored unless you are confined to a hospital. (However, Health Net may approve transfers under this condition for certain unusual or serious circumstances. Please contact the Health Net Member Services Department at the phone number on the back cover of this booklet.)

## CONTINUITY OF CARE

### Transition of Care for New Enrollees

You may request continued care from a provider who does not contract with Health Net 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 you can show that it was not reasonably possible to make the request within 60 days of the group's effective date and you make the request 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 ends, 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 end their contract with Health Net, a written notice will be provided to affected members within five days after the effective date of the contract termination.

Health Net may provide coverage for completion of services from a provider whose contract has ended, 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 you can show that it was not reasonably possible to make the request within 30 days of the provider's date of termination and you make the request 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 new enrollee) as part of a documented course of treatment.

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 call the Health Net Member Services Department at the phone number on the back cover.

## 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.

### INDIVIDUAL CONTINUATION OF BENEFITS



*Please examine your options carefully before declining coverage. You should be aware that companies selling individual health insurance typically require a review of your*

*medical history that could result in a higher premium or you could be denied coverage entirely.*

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.
- **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 began receiving federal COBRA coverage on or after January 1, 2003, 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.
- **HIPAA Guaranteed Issue Coverage:** The federal Health Insurance Portability and Accountability Act (HIPAA) makes it easier for people covered under existing group health plans to maintain coverage regardless of pre-existing conditions when they change jobs or are unemployed for brief periods of time. California law provides similar and additional protections. Applicants who meet the following requirements are eligible to enroll in a guaranteed issue individual health plan from any health plan that offers individual coverage, including Health Net's Guaranteed HMO Plans, without medical underwriting. A health plan cannot reject your application for guaranteed issue individual health coverage if you meet the following requirements, agree to pay the required premiums and live or work in the plan's service area. Specific Guaranteed Issue rates apply. Only eligible individuals qualify for guaranteed issuance. To be considered an eligible individual:
  1. The applicant must have a total of 18 months of coverage (including COBRA, if applicable) without a significant break (excluding any employer-imposed waiting periods) in coverage of more than 63 days.
  2. The most recent coverage must have been under a group health plan. COBRA and Cal-COBRA coverage are considered group coverage.
  3. The applicant must not be eligible for coverage under any group health plan, Medicare or Medicaid, and must not have other health insurance coverage.
  4. The individual's most recent coverage could not have been terminated due to fraud or non-payment of premiums.
  5. If COBRA or Cal-COBRA coverage was available, it must have been elected and such coverage must have been exhausted.

For more information regarding guarantee issue coverage through Health Net please call the Individual Sales Department at 1-800-909-3447. If you believe your rights under HIPAA have

been violated, please contact the Department of Managed Health Care at 1-888-HMO-2219 or visit the Department's website at [www.hmohelp.ca.gov](http://www.hmohelp.ca.gov).

Also, if you lose group coverage, you may convert from group coverage to a type of individual coverage called conversion coverage. Application must be made within 63 days of the date group coverage ends. Please contact the Health Net Member Services Department for information about conversion plan coverage. Furthermore, you may be eligible for continued coverage for a disabling condition (for up to 12 months) if your employer terminates its agreement with Health Net. Please refer to the "Extension of benefits" section of this SB/DF for more information.

## TERMINATION OF BENEFITS

Your coverage under this plan ends when:

- The agreement between the employer covered under this plan and Health Net ends;
- The employer covered under this plan fails to pay subscription charges;
- 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.

Also, coverage under this Health Net plan may end upon the date the notice of termination is mailed for a member who:

- Threatens the safety of the health care provider, his or her office staff, the contracting physician group or Health Net personnel if such behavior does not arise from a diagnosed illness or condition; or
- Knowingly omits or misrepresents a meaningful fact on your enrollment form or fraudulently or deceptively uses services or facilities of Health Net, its contracting physician group or other contracting providers (or knowingly allows another person to do so), including altering a prescription.

In addition, coverage under this Health Net plan may end upon 15 days prior written notice if you repeatedly or materially disrupt the operations of the physician group or Health Net to the extent that your behavior substantially impairs Health Net's ability to furnish or arrange services for you or other Health Net members, or the physician's office or contracting physician group's ability to provide services to other patients.



*If the person involved in any of the above activities is the enrolled employee, coverage under this plan will end 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 1-800-539-4072 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 experimental 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.

## MEMBER GRIEVANCE AND APPEALS PROCESS

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 Member Services Department at the phone number on the back cover or submit a Member Grievance Form through the Health Net website at [www.healthnet.com/uc](http://www.healthnet.com/uc):*

*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.



*In addition, 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.*

## 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

Your employer has independently contracted with United Behavioral Health, a specialized health care service plan, to provide mental health and substance abuse benefits. Covered services may be obtained by receiving a referral through United Behavioral Health at 1-888-440-8225.

Care must be provided by a United Behavioral Health participating provider and approved by United Behavioral Health. Special provisions apply in the event of an emergency, and are described in detail in the United Behavioral Health Evidence of Coverage (EOC).

Additional benefits are provided for those Members having a diagnosis categorized as Severe Mental Illness. Please contact United Behavioral Health at 1-888-440-8225 for a complete schedule of your Mental Health and substance abuse Benefits.

## PRESCRIPTION DRUG PROGRAM

Health Net contracts with many major pharmacy chains, supermarket based pharmacies and privately owned neighborhood pharmacies in California. For a complete and up-to-date list of participating pharmacies, please visit our website at [www.healthnet.com/uc](http://www.healthnet.com/uc) or call the Health Net Member Services Department at the phone number on the back cover.

### UC WALK-UP SERVICE THROUGH UC MEDICAL CENTER PHARMACIES

To streamline access to prescription medications, Health Net and the UC Medical Center Pharmacies have partnered to offer UC members with the ability to fill up to a 90-day prescription for maintenance medications at any of the UC designated Medical Center Pharmacies. Just like Health Net's current Mail Order Program, members can now obtain up to a 90-day supply for only two copays, at one of the UC-designated Medical Center pharmacies.

### 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 a 90-consecutive-calendar-day supply of maintenance medications. For complete information, call the Health Net Member Services Department at the phone number on the back cover.



*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.*

## THE HEALTH NET RECOMMENDED DRUG LIST

This plan uses the Recommended Drug List. The Health Net Recommended 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 Recommended Drug List, it ensures that you are receiving a high quality prescription medication that is also of high value.

The Recommended 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 Recommended 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 Recommended Drug List, please visit our web site at [www.healthnet.com/uc](http://www.healthnet.com/uc) or call the Health Net Member Services Department at the phone number on the back cover.

## 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/uc](http://www.healthnet.com/uc).



### ***How to request prior authorization:***

*Urgent requests from physicians for authorization are processed as soon as possible, not to exceed 72 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 exceed 5 days, 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.*

*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 the 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 the denial notice. Please refer to the plan's EOC for details regarding your right to appeal.

To submit an appeal:

- Call the Health Net Member Services Department at the phone number on the back cover;
- Visit [www.healthnet.com/uc](http://www.healthnet.com/uc) for information on e-mailing the Member Services Department; or
- Write to: Health Net Member Services Department  
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 explanation of covered services and copayments.*

This plan covers the following:

- Level I drugs - Drugs listed as Level I on the Recommended Drug List that are not excluded from coverage (primarily generic);
- Level II drugs – Drugs listed as Level II on the Recommended Drug List that are not excluded from coverage (primarily brand name and diabetic supplies, including insulin); and
- Level III drugs - Drugs listed on the Recommended Drug List as Level III or drugs that are not listed on the Recommended Drug List.

## 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.
- Prescription drug refills are covered, up to a 30-consecutive-day supply per prescription at a Health Net 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.
- If the pharmacy's retail price is less than the applicable copayment, the member will only pay the pharmacy's retail price.

- Percentage copayments will be based on Health Net's contracted pharmacy rate.
- Mail order drugs are covered up to 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.
- Prescription drugs for the treatment of asthma are covered as stated in the Recommended Drug List. Inhaler spacers and peak flow meters under the pharmacy benefit are covered 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.
- Oral contraceptives and emergency contraceptives are covered. Vaginal contraceptives include diaphragms and cervical caps are only covered when a member physician performs a fitting examination and prescribes the device. Such devices are only available through a prescription from a pharmacy and are limited to one fitting and prescription per calendar year, unless additional fittings or devices are medically necessary. For a complete list of contraceptive products covered by Health Net, please refer to the Recommended Drug List. Injectable contraceptives are covered when administered by a physician. Refer to the plan's EOC for more information on contraceptives covered under the medical benefit. If your physician determines that none of the methods specified as covered by the plan are medically appropriate, then the plan will provide coverage for another FDA approved prescription or contraceptive method as prescribed by your physician.
- 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.

## 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 that require a prescription in order to be dispensed for the relief of nicotine withdrawal symptoms are covered up to a twelve week course of therapy per calendar year if the member is concurrently enrolled in a comprehensive smoking cessation behavioral modification support



program. The prescribing physician must request prior authorization for coverage. For information regarding smoking cessation behavioral modification support programs available through Health Net, call Member Services at the telephone number on your Health Net ID card or visit the Health Net website at [www.healthnet.com/uc](http://www.healthnet.com/uc);

- Drugs prescribed for the treatment of obesity are 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;
- 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;
- 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. 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. If a drug that was previously available by prescription becomes available in an OTC form in the same prescription strength, then any prescription drugs that are similar agents and have comparable clinical effect(s) will only be covered when medically necessary and prior authorization is obtained from Health Net;
- Prescription drugs filled at pharmacies that are not in the Health Net 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;

- Replacement of lost, stolen or damaged medications;
- 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; 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.**

# NOTICE OF LANGUAGE SERVICES

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 on your ID card. For Individual and Family or Farm Bureau members please call 800-839-2172. Employer group members please call 800-522-0088. PPO members: for more help call the CA Dept. of Insurance at 1-800-927-4357. HMO members: for more help call the Department of Managed Health Care HMO Help Line at 1-888-HMO-2219.

English

Servicios de Idiomas Sin Costo. Usted puede solicitar un intérprete. Puede solicitar que una persona le lea los documentos y que algunos se envíen en su idioma. Para solicitar ayuda, llámenos al número que aparece en su tarjeta de identificación. Para los afiliados de Individual y Familiar o de la Oficina Agrícola, llame al número 800-839-2172. Los afiliados de un grupo del empleador deben llamar al 800-522-0088. Afiliados de PPO: para obtener más ayuda llame al Departamento de Seguros de CA al 1-800-927-4357. Afiliados de HMO: para obtener más ayuda llame a la Línea de Ayuda del Departamento de Cuidado Médico de HMO al 1-888-HMO-2219.

Spanish

免費語言服務。您可以取得口譯員服務。我們可以以文件朗讀給您聽，部分文件可以翻譯成您的語言並寄送給您。欲取得協助，請撥打您會員卡上的電話號碼與我們聯絡。個人與家庭計畫或農業協會的會員請撥打 800-839-2172。僱主團體會員請撥打 800-522-0088。PPO 會員：欲取得更多協助，請致電加州保險局 1-800-927-4357。HMO 會員：欲取得更多協助，請致電醫療保健計畫管理局 HMO 協助專線 1-888-HMO-2219。

Chinese

Các Dịch Vụ Trợ Giúp Ngôn Ngữ Miễn Phí. Quý vị có thể được nhận dịch vụ thông dịch và được người khác đọc giúp các tài liệu bằng ngôn ngữ của quý vị. Để được giúp đỡ, xin gọi cho chúng tôi tại số điện thoại ghi trên thẻ hội viên của quý vị. Các hội viên Individual and Family hoặc Farm Bureau có thể gọi số 800-839-2172. Các hội viên trong chương trình bảo hiểm theo nhóm của hãng số xin gọi số 800-522-0088. Các hội viên PPO: để được trợ giúp thêm, xin gọi Sở Bảo Hiểm California tại số 1-800-927-4357. Các hội viên HMO: để được giúp đỡ thêm, xin gọi Đường Dây Trợ Giúp HMO của Sở Điều Quản Y Tế tại số 1-888-HMO-2219.

Vietnamese

무료 언어 지원 서비스. 무료 통역사 서비스 및 여러분에게 편한 언어로 서류 낭독 서비스를 받을 수 있습니다. 도움이 필요하신 경우, 본인 ID 카드 상의 안내번호로 전화해 주십시오. 개인 및 가족 회원 혹은 Farm Bureau 회원께서는 800-839-2172번으로 전화해 주십시오. 고용주 그룹 회원께서는 800-522-0088번으로 전화해 주십시오. PPO 가입자: 보다 많은 도움이 필요하신 분은 캘리포니아 보험 담당국, 안내번호 1-800-927-4357번으로 문의하십시오. HMO 가입자: 보다 많은 도움이 필요하신 분은 보건관리부 (the Department of Managed Health Care)의 HMO 헬프라인, 안내번호 1-888-HMO-2219번으로 문의하십시오.

Korean

Walang Gastos na mga Serbisyo sa Wika. Makakakuha ka ng interpreter o tagasalin at maipababasa mo sa iyong wika ang mga dokumento. Para sa tulong, tawagan kami sa numerong nakalista sa iyong ID card. Para sa Individual at Family members, mangyaring tumawag sa 800-839-2172. Para sa employer group members, mangyaring tumawag sa 800-522-0088. Para sa PPO members: para sa karagdagang tulong, tumawag sa CA Dept. of Insurance sa 1-800-927-4357. Para sa HMO members: para sa karagdagang tulong, tumawag sa Department of Managed Health Care HMO Help Line sa 1-888-HMO-2219.

Tagalog

Ազատ Լեզվաբան ծառայություններ: Դուք կարող եք թարգման ձեր բերքը և փաստաթղթերը ինչպեսզ ցանկ ևն լեզվով: Օգնության համար, մեզ զանգահարեք ձեր ինքնաբան տնային վրա գնված համարով: Եթե անդամ եք Անհատական կամ Աղյուսակային Գրանցման (Farm Bureau), զանգահարեք 800-839-2172 համարով: Գործատուները կմիջ անդամներից ինքընդուք է զանգահարել 800-522-0088 համարով: PPO-ի անդամներ՝ լրացրեցի տեղեկություն համար 1-800-927-4357 համարով զանգահարեք Ապահովագրության Բաժանմունք: HMO-ի անդամներ՝ լրացրեցի տեղեկություն համար 1-888-HMO-2219 համարով զանգահարեք Առողջական Խնամքի Օգնության Գծից:

Armenian

Бесплатные услуги перевода. Вы можете воспользоваться услугами переводчика, и вам могут прочесть документы на вашем языке. Если вам требуется помощь, звоните нам по номеру, указанному на вашей идентификационной карте; участники планов индивидуального или семейного страхования, а также планы страхования Фермерского бюро могут позвонить по телефону 800-839-2172. Участники плана группового страхования по месту работы могут позвонить по телефону 800-522-0088. Участники системы предпочтительного выбора (Preferred Provider Organization, PPO): для получения дополнительной помощи звоните в Министерство страхования штата Калифорния по телефону 1-800-927-4357. Участники организаций медицинского обслуживания (Health Maintenance Organizations, HMO): для получения дополнительной помощи звоните в справочную службу ПМО Департамента организационного медицинского обслуживания по телефону 1-888-ПМО-2219.

Russian

無料の言語サービス。日本語で通訳をご提供し、書類をお読みします。サービスをご希望の方は、IDカード記載の番号までお問い合わせください。個人、家族会員、または、フーム・ビューロー会員の方は、800-839-2172 まで、雇用者団体会員の方は、800-522-0088 までご連絡ください。PPO 会員の方：更なるお問い合わせは、カリフォルニア州保険庁、1-800-927-4357 までご連絡ください。HMO 会員の方：更なるお問い合わせは、カリフォルニア州管理医療庁のHMO相談窓口、1-888-466-2219 までご連絡ください。

Japanese

خدمات مجاني مربوط به زبان. میتوانید از خدمات یک مترجم شفاهی برخوردار شده و بگویند مدارک به زبان خودتان برایش خوانده شوند. برای دریافت کمک، با ما از طریق شماره تلفنی که روی کارت شناسایی شما قید شده است تماس بگیرید. اعضاء "طرح افراد و خانواده ها" یا "طرح اداره مزارع" لطفاً به شماره 800-839-2172 تلفن کنید. اعضاء گروههای کشاورزی یا کارمندان لطفاً با شماره 800-522-0088 تماس بگیرید. PPO: برای کسب اطلاعات بیشتر لطفاً با اداره بیمه کالیفرنیا به شماره 1-800-927-4357 تماس بگیرید. اعضاء HMO: برای کسب اطلاعات بیشتر به خط کمکی Department of Managed Health Care در اعضاء PPO: تلفن کنید 1-888-HMO-2219

Farsi

ਮੁਫਤ ਬਾਸ਼ਾ ਸੇਵਾਵਾਂ: ਤੁਸੀਂ ਦੁਬਾਰੀਏ ਈਅੰ ਸੇਵਾਵਾਂ ਹਾਸਲ ਕਰ ਸਕਦੇ ਹੋ ਆਤੇ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਖੱਬੀ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦ ਲਈ, ਤੁਹਾਡੇ ਆਈਡੀ (ID) ਕਾਰਡ 'ਤੇ ਦਿੱਤੇ ਨੰਬਰ ਤੇ ਸਾਨੂੰ ਫੋਨ ਕਰੋ। ਵਿਅਕਤੀਗਤ ਅਤੇ ਪਰਿਵਾਰਕ ਨਾਂ ਵਾਲੇ ਮੈਂਬਰਾਂ ਵਿੱਚੋਂ ਕੋਈ ਵੀ ਮੈਂਬਰ ਜਿਸਦੀ ਕਾਰਡ ਨੰਬਰ 800-839-2172 ਨੰਬਰ ਤੇ ਫੋਨ ਕਰੇ। ਵਿਅਕਤੀਗਤ ਗਰੁੱਪ ਤੇ ਮੈਂਬਰ ਜਿਸਦੀ ਕਾਰਡ ਨੰਬਰ 800-522-0088 ਨੰਬਰ ਤੇ ਫੋਨ ਕਰੋ। PPO ਮੈਂਬਰ: ਵਧੇਰੇ ਮਦ ਲਈ ਕੈਲੀਫੋਰਨੀਆ ਡਿਪਾਰਟਮੈਂਟ ਆਫ ਇਨਸੂਰੈਂਸ ਨੂੰ 1-800-927-4357 ਨੰਬਰ ਤੇ ਫੋਨ ਕਰੋ। HMO ਮੈਂਬਰ: ਵਧੇਰੇ ਮਦ ਲਈ ਡਿਪਾਰਟਮੈਂਟ ਆਫ ਮੈਨੇਜਡ ਹੈਲਥ ਕੇਅਰ ਦੀ HMO ਹੈਲਪਲਾਈਨ ਨੂੰ 1-888-HMO-2219 ਨੰਬਰ ਤੇ ਫੋਨ ਕਰੋ।

Punjabi

ကမကံပြုစာကလေးတစ်စောင်ဖြင့် ၊ မူကမကလေးတစ်စောင်ပြုစာကလေး နှင့်ပူးပေါင်းစာကလေးတစ်စောင်ဖြင့် ၊ လက်ထဲထွက် လွှဲပြောင်းပေးနိုင်စွမ်းရရှိရန် စာကလေးများပေးပို့ပေးနိုင်စွမ်းရရှိရန် ၊ မူက ၊ လက်ထဲထွက် ပျံ့နှံ့စွမ်းရရှိရန် ၊ မူကလေး Farm Bureau လွှဲပြောင်းပေးပို့ပေး 800-839-2172 ၊ လက်ထဲထွက်ပြုစာကလေး ၊ လွှဲပြောင်းပေးပို့ပေး 800-522-0088 ၊ လက်ထဲထွက် PPO : လက်ထဲထွက်ဖြင့် ၊ လွှဲပြောင်းပေးပို့ပေးစာကလေးပေး ပေးပို့ပေးပို့ပေးပေးပေး 1-800-927-4357 ၊ လက်ထဲထွက် HMO : လက်ထဲထွက်ဖြင့် ၊ လွှဲပြောင်းပေးပို့ပေး HMO စာကလေး 1-888-HMO-2219 ၊

Khmer

خدمات ترجمة بدون تكلفة يمكنك الاستعانة بمترجم يمكنك طلب قراءة وثائق وإرسال بعضها لك بلغتك للحصول على المساعدة اتصل بنا على الرقم المجين على بطاقة عضويتك (ID) بالنسبة للأفراد و أعضاء الأسرة أو اعضاء Farm Bureau رجا الاتصال بالرقم 800-839-2172 والنسبة لأعضاء مجموعات صاحب العمل رجا الاتصال بالرقم 800-522-0088. أعضاء PPO: للحصول على المساعدة الإضافية يرجى الاتصال بالخط الخاص بإدارة التأمين الصحي لولاية كاليفورنيا على الرقم 1-800-927-4357. أعضاء HMO: للحصول على المساعدة الإضافية يرجى الاتصال بخط المساعدة Department of Managed Health Care على الرقم 1-888-HMO-2219.

Arabic

Cov Kev Pab Txhais Lus Uas Tsis Tau Them Nqi. Koj kom muaj ib tug neeg txhais lus rau koj los tau. Koj kom nyecm cov ntauw ntawv thiab xa ib co ntauw ntawv ua koj tus lus tau rau koj los tau. Yog xav tau kev pab, hu rau teb ntawv tus xov touj nyob hauv koj daim yuaj ID. Rau cov tswv cuab hauv pawg Tus Kheej thiab Tsev Nceeg los sis Farm Bureau thov hu rau 800-839-2172. Cov tswv cuab hauv pawg tom chaw ua hauj lwj thov hu rau 800-522-0088. Cov tswv cuab hauv PPO: yog xav tau kev pab ntxiv hu rau CA Lub Koom Haum Saib Xyuas Txog Kev Tuav Pev Hwm ntawm 1-800-927-4357. Cov tswv cuab hauv HMO: yog xav tau kev pab ntxiv hu rau Lub Caj Meem Fai Saib Xyuas Txog Kev Tswj Txoj Kev Kho Mob (Department of Managed Health Care) HMO Tus Xov Tuab Kev Pab ntawm 1-888-HMO-2219.

Hmong

ບໍລິການພາສາໂດຍບໍ່ເສຍຄ່າ. ທ່ານສາມາດໄດ້ຮັບບໍລິການແປພາສາແລະມີຜູ້ອ່ານເອກກະສານໃຫ້ທ່ານຟັງເປັນພາສາຂອງທ່ານເອງ. ເພື່ອຈະໄດ້ຮັບຄວາມຊ່ວຍເຫລືອ, ໃຫ້ໂທຫາພວກເຮົາຕາມພາຍເລກທີ່ລະບຸໃຊ້ໃນບັດປະກັນໄພຂອງທ່ານ. ຂໍໃຫ້ສະມາຊິກລາຍບູກຄົນແລະຄອບຄົວຫລືສະມາຊິກ Farm Bureau ໂທຕາມພາຍເລກ 800-839-2172. ຂໍໃຫ້ສະມາຊິກກຸ່ມຈາກໂທຕາມພາຍເລກ 800-522-0088. ສະມາຊິກ PPO: ເພື່ອຈະໄດ້ຮັບຄວາມຊ່ວຍເຫລືອເພີ່ມຕື່ມ ໃຫ້ໂທໂທຫາກົມປະກັນໄພແຫ່ງລັດຄາລິຟໍເນຍຕາມພາຍເລກ 1-800-927-4357. ສະມາຊິກ HMO: ເພື່ອຈະໄດ້ຮັບຄວາມຊ່ວຍເຫລືອເພີ່ມຕື່ມ ໃຫ້ໂທຕາມສາຍດວງນັ້ນ HMO ຫາກົມກຳກັບລະບົບຄຸມຄອງການຮັກສາສຸຂະພາບ (Department of Managed Health Care) ຕາມພາຍເລກ 1-888-HMO-2219.

Laotian





# CONTACT US

For more information, please contact us at:

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

## Customer Contact Center

**Large Group:**  
1-800-539-4072 or [www.healthnet.com/uc](http://www.healthnet.com/uc)

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)

**Telecommunications Device  
for the Hearing and Speech Impaired:**  
1-800-995-0852

[www.healthnet.com/uc](http://www.healthnet.com/uc)