

Plan Overview

*PPO Silver HSA 2600 with pediatric dental
(embedded deductible/OOPM)*

| Benefits | Member pays | |
|--|----------------------------------|-----------------------------------|
| | In-network | Out-of-network |
| Deductible per calendar year | \$2,600 single / \$5,200 family | \$5,200 single / \$10,400 family |
| Coinsurance | 20% | 50% |
| Out-of-pocket maximum including all deductibles, copays and coinsurance | \$6,000 single / \$12,000 family | \$12,000 single / \$24,000 family |
| Maximum benefits | Unlimited | |
| Office visits Primary care physician (PCP) – includes family practice, pediatrics, internal medicine, general practice, obstetrics/gynecology. | 20%, after deductible | 50%, after deductible |
| Specialist physician – providers in specialties other than those listed above. | 20%, after deductible | 50%, after deductible |
| Prenatal care and postpartum care – copay waived after initial diagnosis of pregnancy. | 20%, after deductible | 50%, after deductible |
| Preventive care ¹ | No Charge | 50%, after deductible |
| Emergency and urgent care services | | |
| Emergency room | 20%, after deductible | 20%, after deductible |
| Urgent care | 20%, after deductible | 50%, after deductible |
| In-store health care clinic | 20%, after deductible | 50%, after deductible |
| Ambulance | 20%, after deductible | 20%, after deductible |
| Hospital services | | |
| Inpatient hospital | 20%, after deductible | 50%, after deductible |
| Outpatient hospital and surgical | 20%, after deductible | 50%, after deductible |
| Chiropractic Covered services for spinal manipulations are covered when determined to be medically necessary by Health Net | 20%, after deductible | 50%, after deductible |
| Lab services | | |
| At physician's office or independent, nonhospital-affiliated facility ² | 20%, after deductible | 50%, after deductible |
| At hospital | 20%, after deductible | 50%, after deductible |

¹ Preventive care services: This plan provides all coverage as required under the ACA including evidence-based screening and counseling, routine immunizations, childhood preventive services, and preventive services for women, at no cost to members with an in-network provider. This coverage includes services such as preventive office visits, preventive lab and X-ray, Pap test and mammogram, prostate screening, immunizations, and colorectal cancer screening. You can find all the details on the government's website at www.healthcare.gov. Click the menu tab that says Prevention & Wellness for preventive services recommended for coverage under the Affordable Care Act (ACA).

Women's preventive services include screening for gestational diabetes; human papillomavirus (HPV) DNA testing for women 30 years and older; sexually-transmitted infection counseling; and human immunodeficiency virus (HIV) screening and counseling. These services also include FDA-approved contraception methods and sterilization procedures, and contraceptive counseling for women with reproductive capacity; breastfeeding support, supplies and counseling; and interpersonal and domestic violence screening and counseling.

² Some facilities are affiliated with a hospital. You will be charged a higher copayment for services at a hospital-affiliated facility. Contact the place of service for more information or the Customer Contact Center at the number on the back of your ID card.

| Benefits | Member pays | |
|---|--|---|
| | In-network | Out-of-network |
| X-ray services At physician's office or independent, nonhospital-affiliated facility ² | 20%, after deductible | 50%, after deductible |
| At hospital | 20%, after deductible | 50%, after deductible |
| Imaging and testing services – including but not limited to MRIs, MRAs and PET/SPECT, ECT, and BEAM scans at physician's office or independent, nonhospital-affiliated facility ² | 20%, after deductible | 50%, after deductible |
| At hospital | 20%, after deductible | 50%, after deductible |
| Outpatient prescription drug services Calendar year brand deductible (per insured) | All subject to integrated medical and Rx deductible | Not available |
| Retail pharmacy (up to a 30-day supply) | \$10, after deductible (Tier 1) / \$20, after deductible (Tier 2) / \$50, after deductible (Tier 3) Member may be responsible for cost difference between the brand and generic drug plus generic copay if a brand is dispensed when a generic is available. May require prior authorization. | 100% at point of sale - Subject to reimbursement of an allowed amount less 50% coinsurance upon your submission of a claim. |
| Anticancer drugs | 20%, after deductible. Member may be responsible for cost difference between the brand and generic drug plus generic copay if a brand is dispensed when a generic is available. May require prior authorization. | 100% at point of sale - Subject to reimbursement of an allowed amount less 50% co-ins upon your submission of a claim. |
| Specialty pharmacy (30-day supply filled by a specialty pharmacy. May require precertification.) | 20% coinsurance after deductible | Not covered |
| Health Net mail order program (Up to 90-day supply per prescription) | \$30, after deductible (Tier 1) / \$60, after deductible (Tier 2) / \$150, after deductible (Tier 3) Member may be responsible for cost difference between the brand and generic drug plus generic copay if a brand is dispensed when a generic is available. May require prior authorization. | 100% at point of sale - Subject to reimbursement of an allowed amount less 50% coinsurance upon your submission of a claim. |
| Allergy testing / treatment Testing / treatment | 20%, after deductible | 50%, after deductible |
| Serum / injectables | 20%, after deductible | 50%, after deductible |
| Pediatric dental Covered for children up to age 19. | One exam every six months Diagnostic and preventive services: 100%, after \$100 deductible Basic and major services + medically necessary orthodontics: 50%, after \$100 deductible | One exam every six months Diagnostic and preventive services: 100%, after \$100 deductible Basic and major services + medically necessary orthodontics: 50%, after \$100 deductible |
| Pediatric vision services and (medically necessary) supplies. Covered for children up to age 19. | One routine eye exam and one pair of eyeglasses (lenses and frames) or contact lenses per year. \$0. | One routine eye exam and one pair of eyeglasses (lenses and frames) or contact lenses per year. 75% of retail. |
| Durable medical equipment (DME) | 20%, after deductible | 50%, after deductible |

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| Benefits | Member pays | |
|--|--|-----------------------|
| | In-network | Out-of-network |
| Hearing exam / hearing aid | Hearing exam: 20%, after deductible. One routine hearing exam per year. Hearing aid: 20%, after deductible. One hearing aid per ear per year. | 50%, after deductible |
| Home health care services <i>Limited to part-time and intermittent nursing care. If precertification is not obtained, benefit reimbursement is reduced by 50%. Limit in-network and out-of-network combined.</i> | 20%, after deductible | 50%, after deductible |
| Hospice care services <i>If precertification is not obtained, benefit reimbursement is reduced by 50%.</i> | 20%, after deductible | 50%, after deductible |
| Mental health Inpatient <i>If precertification is not obtained, benefit reimbursement is reduced by 50%.</i> | 20%, after deductible | 50%, after deductible |
| Outpatient physician visit | 20%, after deductible | 50%, after deductible |
| Outpatient services other than physician visit <i>If precertification is not obtained, benefit reimbursement is reduced by 50%.</i> | 20%, after deductible | 50%, after deductible |
| Substance abuse Inpatient <i>If precertification is not obtained, benefit reimbursement is reduced by 50%.</i> | 20%, after deductible | 50%, after deductible |
| Outpatient physician visit | 20%, after deductible | 50%, after deductible |
| Outpatient services other than physician visit <i>If precertification is not obtained, benefit reimbursement is reduced by 50%.</i> | 20%, after deductible | 50%, after deductible |
| Rehabilitative services / Habilitative services Inpatient | 20%, after deductible | 50%, after deductible |
| Outpatient <i>Limited to 60 visits per calendar year, in-network / out-of-network combined (all therapy services combined). If precertification is not obtained, benefit reimbursement is reduced by 50%.</i> | 20%, after deductible | 50%, after deductible |
| Skilled nursing facility <i>Limited to 100 days per calendar year, in-network / out-of-network combined. If precertification is not obtained benefit reimbursement is reduced by 50%.</i> | 20%, after deductible | 50%, after deductible |
| Wellness | Health Risk Questionnaire and online recommendations.. | |

Health Net of Arizona, Inc. and Health Net Life Insurance Company are Qualified Health Plan issuers on the Health Insurance Marketplace. Qualified Health Plans include all coverage as required by the Affordable Care Act. You can find all the details on the government's website at www.healthcare.gov. The benefits listed are a summary of the services you're eligible for as a Health Net member.

Precertification is the standard industry process of receiving approval for certain procedures and medical services within a PPO plan. Ensuring that precertification has been acquired is the member's responsibility. Your physician may obtain this on your behalf, but we encourage you to call the number on the back of your Health Net ID card to confirm if precertification has been obtained, when required. Failure to obtain precertification will result in a reduction of benefits.

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Emergency services means health care services that are provided to a member in a licensed medical facility by a provider after the recent onset of a medical condition that manifests itself by symptoms of sufficient severity that the absence of immediate medical attention could reasonably be expected to result in any of the following: serious jeopardy to the patient's health, serious impairment to bodily functions or serious dysfunction of any bodily organ or part.

Exclusions and limitations

The following services and/or procedures are either limited in coverage or excluded from coverage under this health plan:

Abortions

Abortions are not covered, except when necessary to avert death or substantial and irreversible impairment of a major bodily function of the member or when the pregnancy is the result of rape or incest.

Altered Gender Characteristics

Any procedure or treatment designed to alter physical characteristics of the member from the member's biologically determined gender to those of another gender, regardless of any diagnosis of gender role disorientation or psychosexual orientation. Treatment for hermaphroditism and any studies or treatment related to gender transformation or hermaphroditism.

Alternative Therapies

Acupuncture, acupressure, hypnotherapy, biofeedback (for reasons other than pain management, and for pain management related to Mental Health and Substance Abuse), behavior training, educational, recreational, art, dance, sex, sleep or music therapies, and other forms of holistic treatment or alternative therapies.

Applied Behavioral Health Therapy (ABA)

ABA is only covered for the treatment of Autism Spectrum Disorder. Sensory integration, Lovaas therapy and music therapy are not covered.

Bariatric Surgery

Unless otherwise indicated in the Health Net National Medical Policy on Bariatric Surgery, which can be found at <https://www.healthnet.com>, and as stated in the coverage documents, benefits are not payable for expenses excluded in the EOC or for the following:

- Jejunioleal bypass (jeuno-colic bypass)
- Loop Gastric Bypass (i.e., "Mini-Gastric Bypass")
- Open sleeve gastrectomy
- Gastric balloon, gastric wrapping, gastric imbrication, and gastric pacing
- Fobi pouch

Benefits or Services (Non-Covered)

Services, supplies, treatments or accommodations which:

- are not medically necessary
- are considered cosmetic, not specifically listed as a covered service as stated in the coverage documents, whether or not such services are medically necessary;
- are incident or related to a non-covered service; are not considered generally accepted health care practices;
- are provided prior to the effective date of coverage hereunder, or after the termination date of coverage hereunder;
- are provided under Medicare or any other government program except Medicaid;
- the person is not required to pay, or for which no charge is made;

Blood Products

Collection and/or storage of blood products to include stem cells for any unscheduled medical procedure, or non-covered medical procedures. Salvage and storage of umbilical cord and/or afterbirth are not covered.

Braces

- over-the-counter or prophylactic braces;
- braces used primarily for sports activities.

Breast Implants, Prostheses

Breast implants, including replacement, except when medically necessary, as determined by Health Net, and related to a medically necessary mastectomy. Removal of breast implants, except when medically necessary as determined by Health Net.

Chiropractic Care

- Any treatments or services, including x-rays, determined to not be related to neuromusculoskeletal disorders as defined by the chiropractor as shown in the *Schedule of Benefits*;
- Services which are not provided in a chiropractor's office;
- Expenses incurred for any services provided before coverage begins or after coverage ends according to the terms of the *Evidence of Coverage*;
- Preventive care, educational programs, non-medical self-care, self-help training, or any related diagnostic testing, except that which occurs during the normal course of covered chiropractic treatment;

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- Prescription medications. Vitamins, nutritional supplements or related products, even if they are prescribed or recommended by a Chiropractor;
- Services provided on an Inpatient basis;
- Rental or purchase of durable medical equipment, air conditioners, air purifiers, therapeutic mattresses, supplies or any other similar devices, appliances or equipment as ordered by the chiropractor even if their use or installation is for the purpose of providing therapy or easy access;
- Expenses resulting from a missed appointment which the member failed to cancel;
- Treatment primarily for purposes of obesity or weight control;
- Vocational rehabilitation and long-term rehabilitation;
- Hypnotherapy, acupuncture, behavior training, sleep therapy, massage or biofeedback;
- Radiological procedures performed on equipment not certified, registered or licensed by the State of Arizona or the appropriate licensing agency, and/or radiological procedures that, when reviewed by the chiropractor as shown in the *Schedule of Benefits* or Health Net, are determined to be of such poor quality that they cannot safely be utilized in diagnosis or treatment;
- Services, lab tests, x-rays and other treatments not documented as clinically necessary as appropriate or classified as experimental or investigational and/or as being in the research stage;
- Services and/or treatments that are not documented as medically necessary services, as determined by Health Net;
- All auxiliary aids and services, including, but not limited to, interpreters, transcription services, written materials, telecommunications devices, telephone handset amplifiers, television decoders and telephones compatible with hearing aids;
- Adjunctive therapy not associated with spinal, muscle or joint manipulation; and
- Manipulation under anesthesia.

Circumcision

Non-medically necessary circumcisions after the newborn period, including cases of premature birth.

Communication and Accessibility Services

Provider charges for interpretation, translation, accessibility or special accommodations.

Complications of Non-covered services

Complications of an ineligible or excluded condition, procedure or service (non-covered services), including services received without precertification.

Cosmetic Surgery or Reconstructive Surgery

Cosmetic or reconstructive surgery performed, in Health Net's opinion, to alter an abnormal or normal structure solely to render it more aesthetically pleasing and where no significant anatomical functional impairment exists. The following are examples of non-covered services:

- rhinoplasty and associated surgery, rhytidectomy or rhytidoplasty, breast augmentation/implantation;
- blepharoplasty without visual impairment;
- breast reduction which is not medically necessary, as determined by Health Net;
- otoplasty, skin lesions without functional impairment, suspicion of malignancy or located in area of high friction, keloids;
- procedures utilizing an implant which does not alter physiologic function;
- treatment or surgery for sagging or extra skin;
- liposuction;
- non-medically necessary removal or replacement of breast implants, as determined by Health Net.

Cosmetic or reconstructive surgery performed, in Health Net's opinion, to correct injuries that are the result of accidental injury is a covered service. In addition, This exclusion does not apply to breast reconstruction incidental to a covered mastectomy for either the breast on which the mastectomy has been performed or for surgery and reconstruction of the other breast to produce a symmetrical appearance. This exclusion does not apply to surgery required due to an accident or injury. Reconstructive surgery incidental to birth abnormalities of a covered dependent is limited to the medically necessary care and treatment of medically diagnosed Congenital Defects and birth abnormalities of a newborn, adopted child or child placed for adoption. Surgery will be covered past the newborn period if medically necessary and medical criteria are met.

Counseling Services

- Counseling for conditions that the DSM identifies as relational problems (e.g. couples counseling, family counseling for relational problems).
- Counseling for conditions that the DSM identifies as additional conditions that may be a focus of clinical attention (e.g. educational, social, occupational, religious, or other maladjustments).
- Sensitivity or stress-management training, and self-help training.

Court or Police Ordered Services

Examinations, reports or appearances in connection with legal proceedings, including child custody, competency issues, parole and/or probation and other court ordered related issues. Services, supplies or accommodations pursuant to a court or police order, whether or not Injury or sickness is involved.

Custodial Care

Any service, supply, care or treatment that Health Net determines to be incurred for rest, domiciliary, convalescent or custodial care. Examples of Non-covered services include:

- any assistance with activities of daily living, such as walking, getting in and out of bed, bathing, dressing, feeding, toileting, and taking medications;
- any care that can be performed safely and effectively by a person who does not require a license or certification or the presence of a supervisory nurse;

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- non-covered custodial care services no matter who provides, prescribes, recommends or performs those services;
- services of a person who resides in the member's home, or a person who qualifies as a family member;
- the fact that certain covered services are provided while the member is receiving custodial care does not require Health Net to cover custodial care.

Dental Services

The medical portion of your health plan covers only those dental services specifically stated in the section titled, "Description of Benefits" in the coverage documents. All other dental services are excluded.

Devices

Bionic and hydraulic devices.

Diabetic Supplies, Equipment and Devices

Non-covered services include the following:

- supplies, medication and equipment labeled "Caution – Limited by Federal Law to Investigational Use"; or deemed experimental, unproved or investigational by us;
- any non-prescription or over-the-counter drug that can be purchased without a prescription or physician order is not covered, unless otherwise specifically stated in the *Schedule of Benefits or Evidence of Coverage*, even if the physician writes a prescription or order such drug. Additionally, any prescription drug for which there is a therapeutic interchangeable non-prescription or over-the-counter drug or combination of non-prescription or over-the-counter drugs is not covered, except as indicated under the above provisions titled Diabetic Equipment and Supplies, and Smoking Cessation Medications;
- supplies, medication and equipment for other than FDA approved indications, are not medically necessary; as determined by Health Net;
- supplies, medications and equipment that are consumed or dispensed at the place where they are dispensed or are administered by the physician;
- replacement prescription drugs for any reason;
- over-the-counter supplies, medications and equipment, except as indicated under the benefit description titled Prescription Medications;
- take home medications, supplies and equipment after discharge from a hospital, nursing home, skilled nursing facility or other inpatient or outpatient facility; supplies dispensed while in an inpatient facility will only be a covered service as part of the inpatient benefit;
- supplies, medication and equipment purchased before a member's effective date of coverage under this benefit, or after the member's coverage terminates. If supplies, medication and equipment are dispensed after the member's coverage terminates, the subscriber will be held responsible for all claims made after the date of termination, including claims paid on behalf of a subscriber's covered dependents.

Dietary Food or Nutritional Supplements

Non-covered services include the following:

- Nutritional supplementation ordered primarily to boost protein-caloric intake or the mainstay of a daily nutritional plan in the absence of other pathology. This includes those nutritional supplements given between meals to increase daily protein and caloric intake.
- Dietary food, nutritional supplements, special formulas, and special diets provided in an outpatient, ambulatory or home setting.
- Food supplements and formulas, including enteral nutrition formula, provided in an outpatient, ambulatory or home setting except as otherwise stated in the *Schedule of Benefits*.
- Services of nutritionists and dietitians, except as provided when dietary adjustment has a therapeutic role of a diagnosed chronic disease/condition, including but not limited to morbid obesity, diabetes, cardiovascular disease, hypertension, kidney disease, eating disorders, gastrointestinal disorders, food allergies, and hyperlipidemia.

Durable Medical Equipment

Durable Medical Equipment that fails to meet the criteria as established by Health Net. Examples of non-covered services include, but are not limited to, the following:

- exercise equipment, air purifiers, central or unit air conditioners, water purifiers, allergenic pillows, mattresses or waterbeds, escalators or elevators, ramps, automobile modifications, safety bars, saunas, swimming pools, Jacuzzis or whirlpools, and hygienic equipment;
- equipment for a patient in an institution that is ordinarily provided by an institution, such as wheelchairs, Hospital beds and oxygen tents, unless these items have been precertified by Health Net;
- more than one DME device designed to provide essentially the same function;
- foot orthotics, except when attached to a permanent brace (refer to exclusion entitled Foot Orthotics) (This exclusion does not apply to Coverage for special shoes and inserts for certain patients with diabetes. Please refer to Your diabetic benefits for further specification);
- deluxe, electric, model upgrades, specialized, customized or other non-standard equipment;
- repair or replacement of deluxe, electric, specialized or customized durable medical equipment, model upgrades and portable equipment for travel;
- Transcutaneous Electrical Nerve Stimulation (TENS) units;
- scooters and other power operated vehicles;
- ThAIRapy vests, except when Health Net medical criteria is met, as determined by Health Net;
- warning devices, stethoscopes, blood pressure cuffs, or other types of apparatus used for diagnosis or monitoring;
- repair, replacement of deluxe, electric, specialized or customized durable medical equipment;
- repair, replacement or routine maintenance of equipment or parts due to misuse or abuse;
- over-the counter braces, prophylactic braces, braces used primarily for sports activities and other DME devices;
- communication devices (speech generating devices) and/or training to use such devices;
- pulse oximeters.

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Emergency Services

Use of emergency facilities for non-emergency purposes. routine care, follow-up care or continuing care provided in an emergency facility, unless such services were precertified by Health Net.

Exercise Programs

Exercise programs, equipment, clothing or devices.

Ex-Member (Services for)

Benefits and services provided to an ex-member after termination of the ex-member pursuant to the *Group Enrollment Agreement*.

Experimental, Investigational Procedures, Devices, Equipment and Medications

Experimental, Unproved and/or Investigational medical, surgical or other experimental health care procedures, services, supplies, medications, devices, equipment or substances. Experimental, Unproved and/or Investigational procedures, services or supplies are those which, in the judgment of Health Net:

- are in a testing stage or in field trials on animals or humans;
- do not have required final federal regulatory approval for commercial distribution for the specific indications and methods of use assessed;
- are not in accordance with generally accepted standards of medical practice;
- have not yet been shown to be consistently effective for the diagnosis or treatment of the member's condition;
- are medications or substances being used for other than FDA approved indications; and/or are medications labeled "Caution, Limited by Federal Law to Investigational Use".

This exclusion does not apply to coverage for routine patient costs provided to members participating in approved clinical trials as required by state and federal law.

Family Member (Services Provided by)

Professional services, supplies or provider referrals received from or rendered by an immediate family member (spouse, domestic partner, child, parent, grandparent or sibling related by blood, marriage or adoption) or prescribed or ordered by an immediate family member of the member; member self-treatment including, but not limited to self-prescribed medications and medical self-ordered services.

Foot Orthotics

See the exclusion titled Orthotics.

Fraudulent Services

Services or supplies that are obtained by a member or non-member by, through or otherwise due to fraud.

Gastric Stapling/Gastroplasty

Open vertical banded gastroplasty, laparoscopic vertical banded gastroplasty, open sleeve gastrectomy, laparoscopic sleeve gastrectomy and open adjustable gastric banding.

Genetic Testing, Amniocentesis

Services or supplies in connection with genetic testing, except those which are determined to be medically necessary, as determined by Health Net. Genetic testing, amniocentesis, ultrasound, or any other procedure required solely for the purposes of determining the gender of a fetus.

Government Hospital Services

Services provided by any governmental unit except as required by federal law for treatment of veterans in Veterans Administration or armed forces Facilities for non-service related medical conditions. Care for conditions received in a public Facility as required by federal, state or local law.

Growth Hormone

Human growth hormone except for children or adolescents who have one of the following conditions:

- Documented growth hormone deficiency causing slow growth
- Documented growth hormone deficiency causing infantile hypoglycemia
- Short stature and slow growth due to Turner syndrome, Prader-Willi syndrome, chronic renal insufficiency prior to transplantation, or central nervous system tumor treated with radiation.
- Documented growth hormone deficiency due to a hypothalamic or pituitary condition.

Habilitative Services

Habilitative services when medical documentation does not support the medical necessity because of the member's inability to progress toward the treatment plan goals or when a member has already met the treatment plan goals.

Speech therapy is not covered for occupational or recreational voice strain that could be needed by professional or amateur voice users, including, but not limited to, public speakers, singers, cheerleaders. Examples of health care services that are not habilitative include, but are not limited to, respite care, day care, recreational care, residential treatment, social services, custodial care, or education services of any kind, including, but not limited to, vocational training.

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Hair Analysis, Treatment and Replacement

Testing using a patient's hair except to detect lead or arsenic poisoning. Hair growth creams and medications. Wigs, hairpieces and implants. Scalp reductions.

Heavy Metal Screening and Mineral Studies

Heavy metal screenings and mineral studies. Screening for lead poisoning is a covered service when directed through the primary care physician.

Home Maternity Services

Services or supplies for maternity deliveries at home.

Household and Automobile Equipment and Fixtures

Purchase or rental of household equipment or fixtures having customary purposes that are not medical. Examples of non-covered services include: exercise equipment, air purifiers, central or unit air conditioners, water purifiers, allergenic pillows, mattresses or waterbeds, escalators or elevators, ramps, automobile modifications, safety bars, saunas, swimming pools, Jacuzzis or whirlpools, hygienic equipment or other household fixtures.

Immunizations

Immunizations that are not medically necessary or medically indicated.

Impotence (Treatment of)

All services, procedures, devices and medications associated with impotence or erectile dysfunction regardless of associated medical, emotional or psychological conditions, causes or origins unless otherwise specifically stated in the coverage documents.

Ineligible Status

Services or supplies provided before the effective date of coverage not cover. Services or supplies provided after midnight on the effective date of cancellation of coverage are not covered.

A service is considered provided on the day it is performed. A supply is considered provided on the day it is dispensed.

Infertility

Services and treatment rendered for infertility. This exclusion does not apply to the initial assessment for diagnosis of the condition. Unless otherwise specifically stated as a covered service, the following services and treatments are not covered service:

- Infertility, reversal of voluntary sterilization procedures, in vitro fertilization;
- embryo or ovum transfer, zygote transfers, gamete transfers, GIFT procedure;
- cost of donor sperm or sperm banking, foams and condoms, artificial insemination services;
- medications used to treat infertility or impotence, unless otherwise specifically stated as covered in the *Schedule of Benefits*;
- services, procedures, devices and medications associated with impotence and/or erectile dysfunction unless otherwise specifically stated in the *Schedule of Benefits*.

Institutional Requirements

Charges for services provided solely to satisfy institutional requirements.

Intoxicated or Impaired

Services or supplies for any illness, injury or condition caused in whole or in part by or related to the member's use of a motor vehicle when tests show the member had a blood alcohol level in excess of that permitted to legally operate a motor vehicle under the laws of the state in which the accident occurred, except in cases in which Health Net determines the illness, injury, or condition was a result of substance abuse disorder.

Late Fees, Collection Charges, Court Costs, Attorney Fees

Any late fees or collection charges that a member incurs incidental to the payment of services received from providers, except as may be required by state or federal law. Court costs and attorney fees. Costs due to failure of the member to disclose insurance information at the time of treatment.

License (Not Within Scope Of)

Services beyond the scope of a provider's license.

Lost Wages and Compensation for Time

Lost wages for any reason. Compensation for time spent seeking services or Coverage for services.

Maternity Benefits

Medical and hospital charges incurred for the delivery, care and/or treatment of a newborn child born to a dependent child of the subscriber, unless such newborn meets the eligibility requirements defined in the *Group Enrollment Agreement*.

Medical Supplies

Consumable or disposable medical supplies. Examples of non-covered services include bandages, gauze, alcohol swabs and dressings, foot coverings, leotards, and elastic knee and elbow supports, not provided in the personal care physician's office, except as required by state or Federal law. Medical supplies necessary to operate a non-covered service prosthetic device or item of DME.

Mental Health Services

Covered services do not include:

- Treatment for chronic or organic conditions, including Alzheimer's, dementia or delirium unless reported as symptoms of treatment for a mental disorder or substance use disorder according to DSM-5/ICD-10. This exclusion does not apply to the initial assessment for diagnosis of the condition.
- Ongoing treatment for mental disorders that are long-term or chronic in nature for which there is little or no reasonable expectation for improvement, unless reported as symptoms of treatment for a mental disorder or substance use disorder according to DSM-5/ICD-10. These disorders include mental retardation, and organic brain disease. This exclusion does not apply to the initial assessment for diagnosis of the condition.
- Psychosexual disorders or transsexualism unless reported as symptoms of treatment for a mental disorder or substance use disorder according to DSM-5/ICD-10. This exclusion does not apply to the initial assessment for diagnosis of the condition.
- Counseling, testing, evaluation, treatment or other services in connection with the following are not covered: learning disorders and/or disabilities, disruptive behavior disorders, conduct disorders, eating disorders, motor skill disorders, communication disorders unless reported as symptoms of treatment for a mental disorder or substance use disorder according to DSM-5/ICD-10. This exclusion does not apply to the initial assessment for diagnosis of the condition.
- Psychological testing or evaluation specifically for ability, aptitude, intelligence, interest or competency.
- Psychiatric evaluation, therapy, counseling or other services in connection with the following: child custody, parole and/or probation, and other court ordered related issues.
- Therapy, counseling or other services related to marriage counseling, relationship and/or communication issues are not covered unless reported as treatment for a mental disorder or substance use disorder according to DSM-5/ICD-10.
- Charges incurred for missed appointments or appointments not canceled within 24 hours of appointment.
- Wilderness programs and/or therapeutic boarding schools that are not licensed as residential treatment centers.

Missed Appointments, Telephone, and Other Charges

Charges made to member by a provider for not keeping or the late cancellation of appointments are not covered. Charges by members or providers for telephone consultations, except for Services provided through telemedicine if such services are otherwise covered when provided in person, and clerical services for completion of special reports or forms of any type, including but not limited to disability certifications, unless otherwise specifically stated in the *Schedule of Benefits*, are not covered. Charges by members or providers for copies of medical records supplied by a health care Provider to the Member.

Non-Medically Necessary Services

Services, supplies, treatments or accommodations which are not medically necessary.

Nutritionists

Services of nutritionists and dietitians, except as incidentally provided in connection with other covered services. This includes when dietary adjustment has a therapeutic role of a diagnosed chronic disease/condition, including but not limited to morbid obesity, diabetes, cardiovascular disease, hypertension, kidney disease, eating disorders, gastrointestinal disorders, food allergies, and hyperlipidemia.

Obesity

Treatment of obesity is covered as specifically stated in the *Schedule of Benefits and Evidence of Coverage*. All other services and supplies related to the treatment of obesity are not covered.

Orthotics

- Over-the-Counter items, except as specifically listed as being a covered service as stated in the coverage documents.
- Prophylactic braces or braces used primarily for sports activities.
- Repair, maintenance and repairs due to misuse and/or abuse.
- Foot orthotics, except when attached to a permanent brace or when prescribed for the treatment of diabetes.

Over-the-Counter Items and Medications

Over-the-counter items and medications, except as specifically listed as a covered benefit. Exceptions covered include preventive medications and medications indicated under the provisions titled Diabetic Supplies, Equipment, and Devices. Over-the-counter is defined as any item, supply or medication which can be purchased or obtained from a vendor or without a prescription.

Oxygen

Oxygen when services are outside the service area and non-emergent or urgent, or when used for convenience when traveling within or outside the service area.

Participating Pharmacy

Participating pharmacies are those who have agreed to participate in Health Net's Preferred Provider Organization program (PPO). They have agreed to provide you covered services as explained in the *Evidence of Coverage* and accept a special contracted rate, called the contracted rate, as payment in full. These rates will be the maximum amount considered payable for covered services. This means that the participating pharmacy will not charge more than the contracted rate. This can include specific stores within a chain of stores. If you go to a pharmacy that is not contracted, you would pay 100% of the cost of the medication, and submit a request for reimbursement through your out-of-network benefits

Paternity Testing

Diagnostic testing to establish paternity of a child.

(continued)

Penile Implants

Any costs or charges for or related to penile implants.

Personal Comfort Items

Personal comfort or convenience items, including services such as guest meals and accommodations, telephone charges, travel expenses, take-home supplies, barber or beauty services, radio, television and private rooms unless the private room is medically necessary

Physical and Psychiatric Exams

Physical health examinations in connection with the following:

- obtaining or maintaining employment, school or camp attendance, or insurance qualification;
- sports participation whether or not school related.

Psychiatric or psychological examinations, testing and/or other services in connection with obtaining or maintaining employment, insurance related to employment or insurance, or any type of license.

- medical research
- competency issues

Physical Conditioning

Health conditioning programs and other types of physical fitness training. Exercise equipment, clothing, performance enhancing drugs, nutritional supplements and other regimes.

Prescription Medications

- Take home prescription drugs and medications from a hospital or other inpatient or outpatient facility;
- Supplies, medications and equipment dispensed by non-participating providers; unless preauthorized by us;
- Supplies, medications and equipment labeled "Caution - Limited by Federal Law to Investigational Use";
- Drugs or dosage amounts determined by Health Net to be ineffective, unproven or unsafe for the indication for which they have been prescribed, regardless of whether the drugs or dosage amounts have been approved by any governmental regulatory body for that use;
- Supplies, medications and equipment deemed experimental, unproved or investigational by us;
- Except for covered preventive medications, any non-prescription or over-the-counter drugs, devices and supplies that can be purchased without a prescription or physician order or that does not contain the statement, "Caution: Federal Law prohibits dispensing without a prescription" is not covered, even if the physician writes a prescription or order for such drug. Additionally, any prescription drug for which there is a therapeutic interchangeable non-prescription or over-the-counter drug or combination of non-prescription or over-the-counter drugs is not covered, except as prescribed for treatment of diabetes (including over-the-counter insulin) and for smoking cessation;
- Supplies, medications and equipment for other than FDA approved indications;
- "Off label" use of medications, except for certain FDA approved drugs used:
 - 1) for the treatment of cancer in accordance with state law provided that the drug is not contraindicated by the FDA for the off-label use prescribed; or
 - 2) for the treatment of other specific medical conditions provided the drug is not contraindicated by the FDA for the off-label use prescribed and such use has been proven safe, effective and accepted for the treatment of the condition as evidenced by supporting documentation in any one of the following: (a) the American Hospital Formulary Service Drug Information or the United States Pharmacopeia Drug Information; or (b) results of controlled clinical studies published in at least two peer-reviewed national professional medical journals;
- Any drug consumed at the place where it is dispensed or that is dispensed or administered by the physician;
- Supplies, medications and equipment that are not medically necessary; as determined by us;
- Replacement prescriptions for any reason;
- Medications for sexual dysfunction or infertility; medications purchased before a member's effective date of coverage or after the member's termination date of coverage; or medications used for cosmetic purposes as determined by us, except as a result of accident or injury;
- Vitamins, except those included on Health Net's Essential Rx Drug List;
- Drugs, weight reduction programs and related supplies to treat obesity;
- Human growth hormone except for children or adolescents who have one of the following conditions:
 - 1) Documented growth hormone deficiency causing slow growth.
 - 2) Documented growth hormone deficiency causing infantile hypoglycemia.
 - 3) Short stature and slow growth due to Turner syndrome, Prader-Willi syndrome, chronic renal insufficiency prior to transplantation, or a central nervous system tumor treated with radiation.
 - 4) Documented growth hormone deficiency due to a hypothalamic or pituitary condition.

Private Duty Nursing

Private duty nursing and private rooms except when medically necessary as determined by Health Net. Private duty nursing does not include non-skilled care, custodial care, respite care, or care during surgical procedures, including anesthesia.

Public or Private School

Charges by any public or private school or halfway house, or by their employees.

Radial Keratotomy

Radial keratotomy, LASIK surgery and other refractive eye surgery.

(continued)

Reconstructive Surgery

Reconstructive surgery to correct an abnormal structure resulting from trauma or disease when there is no restorative function expected. This exclusion does not apply to breast reconstruction following a covered mastectomy for either the breast on which the mastectomy has been performed or for surgery and reconstruction of the other breast to produce a symmetrical appearance. Reconstructive surgery incidental to birth abnormalities of a covered dependent is limited to the medically necessary care and treatment of medically diagnosed congenital defects and birth abnormalities of a newborn, adopted child or child placed for adoption. Surgery will be covered past the newborn period if medically necessary and medical criteria are met.

Rehabilitation and Habilitation Services

Rehabilitation and habilitative services, maintenance and/or non-acute therapies, or therapies where a significant and measurable improvement of condition cannot be expected in a reasonable and generally predictable period of time. Rehabilitative and habilitative services related to 1) developmental delay; 2) maintaining physical condition; or 3) maintenance therapy for a chronic condition, are not covered services. However, Rehabilitation and Habilitation therapy for physical impairments in members with autism spectrum disorders that develops or restores, to the maximum extent practical, the functioning of an individual, is considered medically necessary when criteria for rehabilitation and habilitation therapy are met.

Residential Treatment Center

Residential treatment center that is not medically necessary is excluded. Admissions that are not considered medically appropriate and are not covered include admissions for wilderness center training; for custodial care, for a situational or environmental change; or as an alternative to placement in a foster home or halfway house.

Reversal of Voluntary Sterilization Procedures

Expenses for services to reverse voluntary sterilization.

Riots, War, Misdemeanor, Felony

Illness or injury sustained by a member caused by or arising out of riots, war (whether declared or undeclared), insurrection, rebellion, armed invasion or aggression. Illness or injury sustained by a member while in the act of committing a misdemeanor, felony, or any illegal act, unless the condition was an injury resulting from an act of domestic violence or an injury resulting from a medical condition, mental health condition, or substance abuse disorder.

Routine Foot Care

Routine foot care. Examples of non-covered services include trimming of corns, calluses and nails, and treatment of flat feet.

Sexual Dysfunction

Behavioral treatment or drug therapy for sexual dysfunction and sexual function disorders regardless if cause of dysfunction is due to physical or psychological reasons.

Shipping, Handling, Interest Charges

All shipping, delivery, handling or postage charges, except as incidentally provided without a separate charge, in connection with covered services or supplies. Interest or finance charges except as specifically required by law.

Skin Titration Testing

Skin titration (wrinkle method), cytotoxicity testing (Bryans Test), RAST testing, MAST testing, urine auto-injection, provocative and neutralization testing for allergies.

Speech and Language Services

Speech therapy services, maintenance and/or non-acute therapies, or therapies where a significant and measurable improvement of condition cannot be expected in a reasonable and generally predictable period of time as determined by Health Net in consultation with the treating Provider. Any combination of therapies (including rehabilitation, habilitation, speech and language therapies) that exceed the maximum allowable benefits. Rehabilitative and habilitation services relating to developmental delay, provided for the purpose of maintaining physical condition, or Maintenance therapy for a chronic condition are not covered. Communication devices (speech generating devices). However, rehabilitation and habilitation therapy for physical impairments in members with and autism spectrum disorders that develops or restores, to the maximum extent practicable, the functioning of an individual, is considered medically necessary when criteria for rehabilitation and habilitation therapy are met.

Substance Abuse Services

Covered services do not include:

- court ordered testing and/or evaluation unless determined medically necessary by Health Net.
- referral for non-medically necessary services such as vocational programs or employment counseling
- Continuation in a course of counseling for patients who are disruptive or physically abusive
- House calls

Temporomandibular Joint Disorder (Treatment of)

Covered services under the medical portion of your health plan do not include the following:

- dental prosthesis or any treatment on or to the teeth, gums, or jaws and other services customarily provided by a dentist or dental specialist;
- treatment of pain or infection due to a dental cause, surgical correction of malocclusion, prognathic surgery, orthodontia treatment, including Hospital and related costs resulting from these services when determined to relate to malocclusion;
- services related to injuries caused by or arising out of the act of chewing.

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Thermography

Thermography or thermograms and related expenses.

Transplant Services

Donor searches are not covered services, supplies and medications provided to a donor of organs and/or tissue, for transplants where the recipient is not a Health Net member. Transplants which are considered experimental, unproved or investigational. Non-human or artificial organs and the related implantation services. VADs when used as an artificial heart.

Transportation Services

Transportation of a member or non-member to or from any location for treatment or consultation, except for ambulance services associated with an Emergency condition, travel services associated with organ transplant benefits, and for qualified travel expenditures authorized by Health Net as part of precertified covered services outside the service area. Travel and lodging are not covered if the member is a donor.

Travel Expenses

Travel and room and board, even if prescribed by a physician for the purpose of obtaining covered services unless specifically stated in the *Schedule of Benefits*.

Urgent Care Services

Use of urgent care facilities for non-urgent care purposes. Routine care, follow-up or continuing care provided in an urgent care facility.

Vision Services

Vision services except for pediatric vision services, or as specifically listed as a covered service in the coverage documents. Eyeglasses and contact lenses, and the vision examination for prescribing and fitting of same, except as specifically stated in the *Schedule of Benefits*. Eye examinations required by an Employer as a condition of employment. Services or materials provided as a result of any workers' compensation law, or required by any government agency. Radial keratotomy and other refractive eye surgery or other nonsurgical treatment. orthoptics, vision training or subnormal vision aids.

Vitamin B-12

Vitamin B-12 injections are not covered except for the treatment of pernicious anemia when oral vitamin B cannot be absorbed.

Vocational Programs/Employment Counseling

Vocational programs and counseling for employment, including counseling during mental or substance abuse rehabilitation.

Work-Related Injuries

Charges in connection with a work-related Injury or sickness for which coverage is provided under any state or federal workers' compensation, Employer's liability or occupational disease law.

Health Net Life Insurance Company does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.

Health Net Life Insurance Company underwrites benefits for indemnity plans and life insurance coverage. Participating providers are neither agents nor employees of Health Net Life Insurance Company, but are independently contracted entities that are legally responsible for their own care, treatment and other services provided to Health Net members. Health Net Life Insurance Company is a subsidiary of Health Net, Inc. Health Net is a registered service mark of Health Net, Inc. All other identified trademarks/service marks remain the property of their respective companies. All rights reserved.