

HMO Gold \$50

Available with the following networks: Full Network HMO, Wholecare HMO, Smartcare HMO, and Salud HMO y Más. Salud HMO y Más plans include the additional SIMNSA provider tier benefits.

This matrix is intended to be used to help you compare coverage benefits and is a summary only. The *Evidence of Coverage (EOC)* should be consulted for a detailed description of coverage benefits and limitations.

Benefit description	Gold \$50
Unlimited lifetime maximum	✓
Plan maximums	
Calendar year deductible (single / family)	N/A
Out-of-pocket maximum (single / family)	\$7,000 / \$14,000
Professional services¹	
Office visit copay	\$50
Specialist visit	\$70
Telehealth services through Teladoc ²	\$0
MinuteClinic ³	\$30
Rehabilitation and habilitation therapy	\$50
X-ray / Laboratory procedures	\$50 / \$40
Complex radiology services (MRI, CT, PET)	\$300
Outpatient services	
Outpatient surgery (ambulatory surgery center / hospital)	\$480 / \$1,200
Hospital services	
Inpatient hospital	\$750 per day (4 day max copayment per admission)
Skilled nursing facility	\$25 per day
Emergency services	
Emergency room (copay waived if admitted)	\$300
Urgent care	\$70
Mental/Behavioral health / Substance use disorder services⁴	
Mental/Behavioral health / Substance use disorder (inpatient)	\$750 per day (4 day max copayment per admission)
Mental/Behavioral health / Substance use disorder (outpatient office visit)	\$50
Other services	
Durable medical equipment	40%
Acupuncture (medically necessary) ⁵	\$10
Prescription drug coverage^{7,8}	
Prescription drug deductible (single / family)	\$200 / \$400
Prescription drugs Tier 1 / Tier 2 / Tier 3 ⁶ (up to a 30-day supply obtained through a participating pharmacy)	\$15 (ded. waived) / \$50 / \$70
Tier 4 Specialty drugs ⁹	40%
Pediatric dental¹⁰	
Diagnostic and preventive services	\$0
Pediatric vision¹¹	
Routine eye exam	\$0
Glasses (limitations apply)	\$0

Health Net HMO plans are offered by Health Net of California, Inc. Health Net of California, Inc. and Managed Health Network, LLC (MHN) are subsidiaries of Health Net, LLC. The MHN family of companies includes Managed Health Network (CA) and MHN Services, LLC. Managed Health Network is a registered service mark of Managed Health Network, LLC. Health Net is a registered service mark of Health Net, LLC. All rights reserved.