



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.healthnet.com](http://www.healthnet.com) or by calling 1-800-522-0088.

Important Questions	Answers	Why this Matters:
What is the overall <b>deductible</b> ?	For participating providers \$5,000 per member / \$10,000 per family per calendar year. Does not apply to preventive care.	You must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b>deductible</b> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <b>deductible</b> .
Are there other <b>deductibles</b> for specific services?	Yes. \$500 per member/ \$1,000 per family per calendar year for brand name drugs. There no other specific <b>deductibles</b> .	You don't have to meet <b>deductibles</b> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <b>out-of-pocket limit</b> on my expenses?	Yes. For participating providers \$7,150 member / \$14,300 family per calendar year.	The <b>out-of-pocket limit</b> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <b>out-of-pocket limit</b> ?	Premiums, penalties for non-certification and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <b>network of providers</b> ?	Yes. For a list of <b>participating providers</b> , see <a href="http://www.healthnet.com">www.healthnet.com</a> or call 1-800-522-0088.	If you use an in-network doctor or other health care <b>provider</b> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b> .
Do I need a referral to see a <b>specialist</b> ?	No.	You can see the <b>specialist</b> you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about <b>excluded services</b> .

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

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$45/visit	Not covered	_____none_____
	Specialist visit	\$60/visit	Not covered	_____none_____
	Other practitioner office visit	Chiropractic- Not covered Acupuncture- \$10/visit	Not covered	_____none_____
	Preventive care/screening/immunization	No charge deductible waived	Not covered	_____none_____
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	50% co-ins	Not covered	_____none_____
	Imaging (CT/PET scans, MRIs)	50% co-ins	Not covered	If prior authorization is not obtained a \$250 penalty will apply.

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Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
<b>If you need drugs to treat your illness or condition</b>  More information about <b>prescription drug coverage</b> is available at <a href="http://www.healthnet.com">www.healthnet.com</a>	Tier I drugs (most generics and low cost preferred brands)	\$15/retail order \$30/mail order	Not covered	Supply/order: up to 30 day (retail); 35-90 day (mail), except where quantity limits apply. Prior authorization is required for select drugs. \$500/calendar year deductible for brand name drugs.  Tier III: Maximum out-of-pocket cost per 30 day script: \$500 for retail orders once the deductible has been met. Maximum out-of-pocket cost per 90 day script: \$1,500 mail orders once the deductible has been met.
	Tier II drugs (non-preferred generics and preferred brands)	\$45/retail order \$90/mail order	Not covered	
	Tier III (non-preferred brands)	50% co-ins	Not covered	
	Tier IV drugs (Specialty drugs)	50% co-ins	Not covered	Supply/order: 30 day supply from specialty Rx except where quantity limits apply. Prior authorization required for select drugs. Maximum out-of-pocket cost per 30 day script: \$500 once the deductible has been met.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	50% co-ins	Not covered	_____none_____
	Physician/surgeon fees	50% co-ins	Not covered	_____none_____
<b>If you need immediate medical attention</b>	Emergency room services	50% co-ins	50% co-ins	Copay waived if admitted as inpatient.
	Emergency medical transportation	50% co-ins	50% co-ins	_____none_____
	Urgent care	\$60/visit	\$60/visit	_____none_____
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	50% co-ins	Not covered	If prior authorization is not obtained a \$250 penalty will apply.
	Physician/surgeon fee	50% co-ins	Not covered	_____none_____

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Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	Office visit - \$45/visit; Other than office visit – \$0/visit	Not covered	Deductible waived for Other than office visit.
	Mental/Behavioral health inpatient services	50% co-ins	Not covered	If prior authorization is not obtained a \$250 penalty will apply.
	Substance use disorder outpatient services	Office visit - \$45/visit; Other than office visit – \$0/visit	Not covered	Deductible waived for Other than office visit.
	Substance use disorder inpatient services	50% co-ins	Not covered	If prior authorization is not obtained a \$250 penalty will apply.
<b>If you are pregnant</b>	Prenatal and postnatal care	Prenatal - \$45/visit Postnatal - \$45/visit	Not covered	Prenatal and postnatal preventive services are covered under preventive care.
	Delivery and all inpatient services	50% co-ins	Not covered	If prior authorization is not obtained a \$250 penalty will apply.
<b>If you need help recovering or have other special health needs</b>	Home health care	50% co-ins	Not covered	Limited to 100 visits year. If prior authorization is not obtained a \$250 penalty will apply.
	Rehabilitation services	\$45/visit	Not covered	If prior authorization is not obtained a \$250 penalty will apply.
	Habilitation services	\$45/visit	Not covered	If prior authorization is not obtained a \$250 penalty will apply.
	Skilled nursing care	50% co-ins	Not covered	If prior authorization is not obtained a \$250 penalty will apply.
	Durable medical equipment	50% co-ins	Not covered	If prior authorization is not obtained a \$250 penalty will apply.
	Hospice service	No charge deductible waived	Not covered	If prior authorization is not obtained a \$250 penalty will apply.

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Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If your child needs dental or eye care	Eye exam	No charge deductible waived	Not covered	Limited to 1 visit per year.
	Glasses	No charge deductible waived	Not covered	Provider selected frames; 1 per calendar year.
	Dental check-up	No charge deductible waived	Not covered	—————none—————

**Excluded Services & Other Covered Services:**

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u> .)		
<ul style="list-style-type: none"> <li>• Chiropractic care</li> <li>• Cosmetic surgery</li> <li>• Dental care (Adult)</li> <li>• Hearing aids</li> </ul>	<ul style="list-style-type: none"> <li>• Infertility treatment</li> <li>• Long-term care</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>• Private-duty nursing</li> <li>• Routine foot care</li> <li>• Weight loss programs</li> </ul>

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		
<ul style="list-style-type: none"> <li>• Acupuncture (covered when medically necessary)</li> </ul>	<ul style="list-style-type: none"> <li>• Bariatric surgery (covered through the participating provider network if deemed medically necessary)</li> </ul>	<ul style="list-style-type: none"> <li>• Routine eye care (Adult) (screenings/eye refraction for vision correction purposes)</li> </ul>

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## Your Rights to Continue Coverage:

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

For more information on your rights to continue coverage, contact the plan at 1-800-522-0088. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: Health Net's Customer Contact Center at 1-800-522-0088, submit a grievance form through [www.healthnet.com](http://www.healthnet.com), or file your complaint in writing to, Health Net Appeals and Grievance Department, P.O. Box 10348, Van Nuys, CA 91410-0348. If you have a grievance against Health Net, you can also contact the California Department of Managed Health Care, at 1-800-HMO-2219 or [www.hmohelp.ca.gov](http://www.hmohelp.ca.gov). For information about group health care coverage subject to ERISA, contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444 (EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform)

## Does this Coverage Provide Minimum Essential Coverage?

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

## Does this Coverage Meet the Minimum Value Standard?

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

## Language Access Services:

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

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

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

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

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

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## About these Coverage Examples:

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



**This is not a cost estimator.**

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

See the next page for important information about these examples.

### Having a baby (normal delivery)

- **Amount owed to providers: \$7,540**
- **Plan pays \$1,320**
- **Patient pays \$6,220**

#### Sample care costs:

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

#### Patient pays:

Deductibles	\$5,000
Copays	\$20
Coinsurance	\$1,000
Limits or exclusions	\$200
<b>Total</b>	<b>\$6,220</b>

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

- **Amount owed to providers: \$5,400**
- **Plan pays \$100**
- **Patient pays \$5,300**

#### Sample care costs:

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

#### Patient pays:

Deductibles	\$5,000
Copays	\$100
Coinsurance	\$100
Limits or exclusions	\$100
<b>Total</b>	<b>\$5,300</b>

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## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

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

### What does a Coverage Example show?

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

### Does the Coverage Example predict my own care needs?

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

### Does the Coverage Example predict my future expenses?

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

### Can I use Coverage Examples to compare plans?

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

### Are there other costs I should consider when comparing plans?

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

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