

EnhancedCare Platinum 90 PPO 250/15

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

Unless otherwise noted, the deductible applies.

Benefit description	Insured person(s) responsibility	
	IN-NETWORK ^{1,2}	OUT-OF-NETWORK ^{1,3}
Unlimited lifetime maximum.	✓	✓
Plan maximums		
Calendar year deductible ⁴	\$250 / \$500	\$1,000 / \$2,000
Out-of-pocket maximum (single / family) ⁶	\$3,800 / \$7,600	\$9,000 / \$18,000
Professional services		
Office visit ⁷	\$15 (ded. waived)	50%
Specialist visit	\$30 (ded. waived)	50%
Telehealth services through Babylon ⁸	\$0 (ded. waived)	Not covered
Rehabilitation and habilitation therapy	\$15 (ded. waived)	Not covered
X-ray/Laboratory procedures	\$30 (ded. waived) / \$30 (ded. waived)	50% / 50%
Complex radiology services (MRI, CT, PET)	10%	50%
Outpatient services		
Outpatient surgery (ambulatory surgery center / hospital)	10% / 10%	50% / 50%
Hospital services		
Inpatient hospital	10%	50%
Skilled nursing facility	10%	50%
Emergency services		
Emergency room (copay waived if admitted)	10%	10%
Urgent care	\$30 (ded. waived)	50%
Mental/Behavioral health / Substance use disorder services⁹		
Mental/Behavioral health / Substance use disorder (inpatient)	10%	50%
Mental/Behavioral health / Substance use disorder (outpatient office visit)	\$15 (ded. waived)	50%
Other services		
Durable medical equipment	10%	Not covered
Acupuncture (medically necessary) ¹⁰	\$15 (ded. waived)	Not covered
Chiropractic care	\$25 (ded. waived) 12 visits max per year	Not covered
Prescription drug coverage^{12,13}		
Prescription drug deductible (single / family)	N/A	Not covered
Prescription drugs Tier 1 / Tier 2 / Tier 3 ¹¹ (up to a 30-day supply obtained through a participating pharmacy)	\$10 / \$35 / \$60	Not covered
Tier 4 Specialty drugs ¹⁴	10%	Not covered
Pediatric dental¹⁵		
Diagnostic and preventive services	\$0 (ded. waived)	10% (ded. waived)
Pediatric vision¹⁶		
Routine eye exam	\$0 (ded. waived)	Not covered
Glasses (limitations apply)	\$0 (ded. waived)	Not covered

Health Net PPO insurance plans are underwritten by Health Net Life Insurance Company. Health Net Life Insurance Company is a subsidiary of Health Net, LLC. Health Net is a registered service mark of Health Net, LLC. All other identified trademarks/service marks remain the property of their respective companies. All rights reserved.