

Gold PPO 0/35

Benefit description	Member responsibility	
	In-network	Out-of-network
Plan maximums		
Calendar year deductible (individual / family) ¹	\$0 / \$0	\$2,000 / \$4,000
Out-of-pocket maximum (individual / family) ²	\$8,300 / \$16,600	\$16,600 / \$33,200
Professional services		
PCP office visit	\$35	50% ded applies
Specialist office visit	\$55	50% ded applies
Preventive care services ³	\$0	50% ded applies
Telehealth services through Health Net's Select Telehealth Service Provider ⁴	\$0	Not Covered
Rehabilitation therapy	\$35	50% ded applies
X-ray procedures	\$40	50% ded applies
Laboratory procedures	\$35	50% ded applies
Complex radiology services (includes CT, SPECT, PET, MUGA, and MRI)	30%	50% ded applies
Facility services		
Outpatient surgery (ambulatory surgery center / hospital)	30% / 30%	50% ded applies / 50% ded applies
Inpatient hospital	30%	50% ded applies
Skilled nursing facility	30%	50% ded applies
Emergency services		
Urgent care services	\$35	50% ded applies
Emergency room facility	30% ded waived	30% ded waived
Ambulance (ground and air)	30% ded waived	30% ded waived
Mental health and substance use disorder services		
Outpatient office visit	\$35	50% ded applies
Outpatient other (includes partial hospitalization / day treatment / intensive outpatient programs)	30%	50% ded applies
Inpatient	30%	50% ded applies
Other services		
Durable medical equipment	30%	50% ded applies
Acupuncture services	\$15	50% ded applies
Chiropractic services	\$15 (If Chiro Rider is Purchased)	50% ded applies (If Chiro Rider is Purchased)
Prescription drug coverage		
Prescription drug deductible (individual / family)	\$0 / \$0	Not Covered
Prescription drugs Tier 1 / Tier 2 / Tier 3 ⁵	\$20 / \$40 / \$70	Not Covered
Tier 4 Specialty drugs ⁶	30%	Not Covered
Pediatric dental		
Diagnostic and preventive services	\$0	10% ded waived
Pediatric vision		
Routine eye exam	\$0	Not Covered
Glasses	\$0	Not Covered