

# Platinum PPO 0/15

Benefit description	Member responsibility	
	In-network	Out-of-network
<b>Plan maximums</b>		
Calendar year deductible (individual / family) <sup>1</sup>	\$0 / \$0	\$1,000 / \$2,000
Out-of-pocket maximum (individual / family) <sup>2</sup>	\$4,500 / \$9,000	\$9,000 / \$18,000
<b>Professional services</b>		
PCP office visit	\$15	50% ded applies
Specialist office visit	\$30	50% ded applies
Preventive care services <sup>3</sup>	\$0	50% ded applies
Telehealth services through Health Net's Select Telehealth Service Provider <sup>4</sup>	\$0	Not Covered
Rehabilitation therapy	\$15	50% ded applies
X-ray procedures	\$30	50% ded applies
Laboratory procedures	\$15	50% ded applies
Complex radiology services (includes CT, SPECT, PET, MUGA, and MRI)	10%	50% ded applies
<b>Facility services</b>		
Outpatient surgery (ambulatory surgery center / hospital)	10% / 10%	50% ded applies / 50% ded applies
Inpatient hospital	10%	50% ded applies
Skilled nursing facility	10%	50% ded applies
<b>Emergency services</b>		
Urgent care services	\$15	50% ded applies
Emergency room facility	\$200 ded waived	\$200 ded waived
Ambulance (ground and air)	\$150 ded waived	\$150 ded waived
<b>Mental health and substance use disorder services</b>		
Outpatient office visit	\$15	50% ded applies
Outpatient other (includes partial hospitalization / day treatment / intensive outpatient programs)	10% (up to \$15)	50% ded applies
Inpatient	10%	50% ded applies
<b>Other services</b>		
Durable medical equipment	10%	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)
<b>Prescription drug coverage</b>		
Prescription drug deductible (individual / family)	\$0 / \$0	Not Covered
Prescription drugs Tier 1 / Tier 2 / Tier 3 <sup>5</sup>	\$10 / \$25 / \$40	Not Covered
Tier 4 Specialty drugs <sup>6</sup>	10%	Not Covered
<b>Pediatric dental</b>		
Diagnostic and preventive services	\$0	10% ded waived
<b>Pediatric vision</b>		
Routine eye exam	\$0	Not Covered
Glasses	\$0	Not Covered