

Health Net Life Ins. Co.: Bronze 60 PPO

Coverage Period: 06/01/2015-05/31/2016

Summary of Benefits and Coverage: What this Plan Covers & What it Costs Coverage for: All Covered Persons | Plan Type: PPO



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 or by calling 1-800-522-0088.

Important Questions	Answers	Why this Matters:
What is the overall deductible ?	For preferred providers \$5,000 member / \$10,000 family. For out-of-network providers \$10,000 member / \$20,000 family. Does not apply to preventive care, 3 non-preventive visits per year (primary care, urgent care, outpatient mental health & substance abuse office visits) and a pediatric eye exam.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible 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 deductible .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes. For preferred providers \$6,250 member / \$12,500 family. For out-of-network providers \$12,500 member / \$25,000 family per calendar year.	The out-of-pocket limit 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 out-of-pocket limit ?	Premiums, balance-billed charges, penalties for non-certification and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
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 network of providers ?	Yes. For a list of preferred providers , see www.healthnet.com or call 1-800-522-0088.	If you use an in-network doctor or other health care provider , 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 provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a specialist ?	No.	You can see the specialist 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 excluded services .

Questions: Call the number on your Health Net ID card (current members) or 1-800-522-0088 or visit us at www.healthnet.com.

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at <http://cciio.cms.gov> or call 1-800-522-0088 or the number on your Health Net ID card to request a copy.

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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 **preferred providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$60/visit	50% co-ins	Deductible applies after 3 rd non-preventive visit. 1 st 3 primary care, urgent care, postnatal, outpatient mental health, acupuncture, patient education and substance abuse non-preventive visits are combined.
	Specialist visit	\$70/visit	50% co-ins	\$70/visit after deductible has been met.
	Other practitioner office visit	Acupuncture-\$60/visit	Not covered	Deductible applies after 3 rd non-preventive visit. 1 st 3 primary care, urgent care, postnatal, outpatient mental health, acupuncture, patient education and substance abuse non-preventive visits are combined. For acupuncture visits 13 and after certification is required or a \$250 penalty will apply. Chiropractic care is not covered.
	Preventive care/screening/immunization	No charge	Not covered	_____none_____
If you have a test	Diagnostic test (x-ray, blood work)	30% co-ins	50% co-ins	_____none_____
	Imaging (CT/PET scans, MRIs)	30% co-ins	50% co-ins	If certification is not obtained a \$250 penalty will apply.

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If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.healthnet.com	Preferred generic drugs	\$15/retail order \$30/mail order	Not covered	Supply/order: up to 30 day (retail); 35-90 day (mail), except where quantity limits apply. Certification is required for select drugs. You pay the difference in cost between the brand name and generic drug plus co-pay or co-ins.
	Preferred brand drugs	\$50/retail order \$100/mail order	Not covered	
	Non-preferred brand or generic drugs	\$75/retail order \$150/mail order	Not covered	
	Specialty drugs	30% co-ins	Not covered	Supply/order: 30 day supply from specialty Rx except where quantity limits apply. Certification is required for select drugs or you will be subject to a penalty of 50 % of the average wholesale price, except for emergency care.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% co-ins	50% co-ins	Some outpatient surgical procedures require certification or a \$250 penalty will apply.
	Physician/surgeon fees	30% co-ins	50% co-ins	—————none—————
If you need immediate medical attention	Emergency room services	\$300/visit	\$300/visit	The deductible applies and once satisfied, the copayment applies. Copay waived if admitted as inpatient.
	Emergency medical transportation	\$300/transport	\$300/transport	The deductible applies and once satisfied, the copayment applies.
	Urgent care	\$120/visit	50% co-ins	Deductible applies after 3 rd non-preventive visit. 1 st 3 primary care, urgent care, postnatal, outpatient mental health, acupuncture, patient education and substance abuse non-preventive visits are combined.
If you have a hospital stay	Facility fee (e.g., hospital room)	30% co-ins	50% co-ins	If certification is not obtained a \$250 penalty will apply.
	Physician/surgeon fee	30% co-ins	50% co-ins	—————none—————

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If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	Office visit - \$60/visit; Other than office visit – No charge	50% co-ins	Deductible applies after 3 rd non-preventive visit. 1 st 3 primary care, urgent care, postnatal, outpatient mental health, acupuncture, patient education and substance abuse non-preventive visits are combined. Certification required for behavioral health treatment for pervasive developmental disorder or autism beyond initial 6 months of treatment or a \$250 penalty will apply.
	Mental/Behavioral health inpatient services	30% co-ins	50% co-ins	If certification is not obtained in a non-emergency, a \$250 penalty will apply.
	Substance use disorder outpatient services	Office visit - \$60/visit; Other than office visit – No charge	50% co-ins	Deductible applies after 3 rd non-preventive visit. 1 st 3 primary care, urgent care, postnatal, outpatient mental health, acupuncture, patient education and substance abuse non-preventive visits are combined.
	Substance use disorder inpatient services	30% co-ins	50% co-ins	If certification is not obtained in a non-emergency, a \$250 penalty will apply.
If you are pregnant	Prenatal and postnatal care	Prenatal - No charge Postnatal - \$60/visit,	50% co-ins	Deductible waived for 1 st 3 postnatal visits combined with primary care, urgent care, outpatient mental health, acupuncture, patient education & substance abuse visits.
	Delivery and all inpatient services	30% co-ins	50% co-ins	Coverage includes abortion services.

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If you need help recovering or have other special health needs	Home health care	30% co-ins	50% co-ins	Limited to 100 visits per calendar year. If certification is not obtained a \$250 penalty will apply.
	Rehabilitation services	\$60/visit (deductible applies)	Not covered	If certification is not obtained a \$250 penalty will apply.
	Habilitation services	\$60/visit (deductible applies)	Not covered	If certification is not obtained a \$250 penalty will apply.
	Skilled nursing care	30% co-ins	50% co-ins	If certification is not obtained a \$250 penalty will apply.
	Durable medical equipment	30% co-ins	Not covered	If certification is not obtained a \$250 penalty will apply.
	Hospice service	0% co-ins	50% co-ins	If certification is not obtained a \$250 penalty will apply.
If your child needs dental or eye care	Eye exam	No charge	Not covered	Limited to 1 visit per year.
	Glasses	No charge	Not covered	Provider selected frames; 1 per calendar year.
	Dental check-up	No charge	No charge	Limited to 2 check-ups in a 12 month period.

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 excluded services.)

- | | | |
|-----------------------|--|------------------------|
| • Chiropractic care | • Infertility treatment | • Private-duty nursing |
| • Cosmetic surgery | • Long-term care | • Routine foot care |
| • Dental care (Adult) | • Non-emergency care when traveling outside the U.S. | • Weight loss programs |
| • Hearing aids | | |

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.)

- Acupuncture (covered when medically necessary)
- Bariatric surgery (covered through the preferred provider network if deemed medically necessary)
- Routine eye care (Adult) (screenings/eye refraction for vision correction purposes)

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, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or 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, or file your complaint in writing to, Health Net Appeals and Grievance Department, P.O. Box 10348, Van Nuys, CA 91410-0348. 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. If you have a grievance against Health Net, you can also contact the California Department of Insurance, Consumer Communications Bureau Health Unit, 300 South Spring Street, South Tower, Los Angeles, CA 90013 or at 1-800-927-HELP (4357), 1-800 482-4833 TDD or at www.insurance.ca.gov. Additionally, a consumer assistance program can help you file your appeal. Contact the California Department of Insurance at the contact information provided above.

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.

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 \$1,620
- Patient pays \$5,920

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
Total	\$7,540

Patient pays:

Deductibles	\$5,000
Copays	\$20
Coinsurance	\$700
Limits or exclusions	\$200
Total	\$5,920

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

- Amount owed to providers: \$5,400
- Plan pays \$200
- Patient pays \$5,200

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
Total	\$5,400

Patient pays:

Deductibles	\$4,700
Copays	\$400
Coinsurance	\$0
Limits or exclusions	\$100
Total	\$5,200

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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