

Plan Overview

FULL NETWORK EOA 10/30% (\$6,500 / \$13,000)

Benefit description	Member responsibility
Plan maximums	
Out-of-pocket maximum (combined with Rx) (Individual / Family)	HMO: \$6,500 / \$13,000
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Facility deductible	
Deductible applies to inpatient hospital, skilled nursing facility, outpatient facility	N/A / N/A
services, outpatient surgery, and ER facility benefits only. (Individual / Family)	
Professional services	
PCP Office visit ¹	HMO: \$10
	PPO: \$30
Specialist Office visit ¹	HMO: \$30
	PPO: \$30
Preventive care services ¹	\$0
Telehealth services through the Select Telehealth Services Provider ²	\$0
MinuteClinic ¹	\$10
Rehabilitation therapy ³	HMO: \$10
	PPO: \$30
X-ray procedures ¹	HMO: \$0
	PPO: \$15
Laboratory procedures ¹	HMO: \$0
(PPO: \$15
Complex radiology services (includes CT, SPECT, PET, MUGA, and MRI)	30%
Facility services	200/
Outpatient services (hospital)	30%
Outpatient services (ambulatory surgery center)	20%
Inpatient hospital	30%
Skilled nursing facility (100 day maximum)	Days 1-10: \$0
[Days 11-100: \$25 per day
Emergency services	\$30
Urgent care services	30%
Emergency room facility	30%
Ambulance services (ground and air)	30%
Mental health and substance use disorder services	\$10
Outpatient office visit	\$10
Outpatient other (includes partial hospitalization/day treatment/intensive	ې ې ې
outpatient programs)	1 200/
Inpatient	30%
Other services	
Durable medical equipment ¹	\$0
Diabetic equipment	\$0
Acupuncture services ⁴	Rider available
Chiropractic services ⁴	Rider available

- ¹Preventive care services are covered for children and adults based on guidelines from the U.S. Preventive Services Task Force Grade A and B recommendations; the Advisory Committee on Immunization Practices (ACIP) that have been adopted by the Centers for Disease Control and Prevention (CDC); and the guidelines for infants, children, adolescents, and women's preventive health care as supported by the Health Resources and Services Administration (HRSA).
- ²Listed cost share is for services provided through the Select Telehealth Services Provider; for all other providers, telehealth cost share mirrors in-person cost share based on type of service provided.
- ³Rehabilitation therapy includes physical, speech, occupational, cardiac and pulmonary rehabilitation therapy.
- 4Chiropractic and/or Acupuncture rider coverage is included in all SmartCare HMO plans and is available as an optional benefit in all other HMO and EOA plans.

Health Net's Nondiscrimination Notice

This is merely a brief summary of benefits. It does not include all covered services, limitations or exclusions. Please refer to the *Evidence of Coverage* for all terms and conditions of coverage.

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