

Health Net Pharmacy Benefits

\$300 deductible (\$15/\$40/\$65)

PLAN APPLIES TO THE FOLLOWING NETWORKS: FULL NETWORK HMO, EXCELCARE HMO, SMARTCARE HMO

Benefits and coverage	Description	Member responsibility
Tier 1 – Generic	Drugs listed on the Health Net formulary (primarily generic)	\$15
Tier 2 – Brand, preferred	Drugs and diabetic supplies (including insulin) listed on the Health Net formulary (primarily brand name)	\$40
Tier 3 –Non-formulary	Drugs include non-preferred Brand Name Drugs, Brand Name Drugs with a generic equivalent (when Medically Necessary), drugs listed as Tier 3 in the Formulary, drugs indicated as "NF", if approved, or drugs not listed in the Formulary.	\$65
Specialty Tier	High-cost drugs used to treat complex medical conditions	30% (\$250 max)
Deductible	Brand drugs	\$300
Out-of-pocket maximum	Per calendar year, combined with the Medical out-of-pocket maximum	

Mail order convenience

If your prescription is for a maintenance medication (a drug that you will be taking for an extended period of time), you have the option of filling it through our convenient and cost-saving mail order pharmacy program. Under this program, your copayments for up to a 90-day supply are:

Benefit level	Member responsibility
Tier 1 – Generic	\$30
Tier 2 – Brand, preferred	\$100
Tier 3 – Non-formulary	\$162.50

Generic substitutions

Generic drugs will be dispensed when a generic drug equivalent is available. Health Net will cover brand-name drugs that have generic equivalents only when the brand-name drug is medically necessary and the physician obtains prior authorization from Health Net, subject to copayment requirements described in the member's Schedule of Benefits.

For complete information, log on as a Health Net member at www.healthnet.com > My Pharmacy Benefits > Mail Order Pharmacy or call Member Services at 800-676-6976.

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.

Health Net's Nondiscrimination Notice

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