

Plan Overview

EXCELCARE EOA 30/3000/30% (\$4,500 / \$9,000)

Benefit description	Member responsibility
Plan maximums	
Out-of-pocket maximum (combined with Rx) (Individual / Family)	HMO: \$4,500 / \$9,000
Facility deductible	
Deductible applies to inpatient hospital, skilled nursing facility, outpatient facility	\$3,000 / \$6,000
services, outpatient surgery, and ER facility benefits only. (Individual / Family)	
Professional services	
PCP Office visit ¹	HMO: \$30 deductible waived
Specialist Office visit ¹	HMO: \$50 deductible waived
Preventive care services ¹	\$0 deductible waived
Telehealth services through the Select Telehealth Services Provider ²	\$0 deductible waived
Rehabilitation therapy ³	HMO: \$30 deductible waived
X-ray procedures ¹	HMO: \$15 deductible waived
Laboratory procedures ¹	HMO: \$15 deductible waived
Complex radiology services (includes CT, SPECT, PET, MUGA, and MRI)	\$100 deductible waived
Facility services	
Outpatient services (hospital)	30% deductible applies
Outpatient services (ambulatory surgery center)	20% deductible applies
Inpatient hospital	30% deductible applies
Skilled nursing facility (100 day maximum)	30% deductible applies
Emergency services	
Urgent care services	\$30 deductible waived
Emergency room facility	\$150 deductible applies
Ambulance services (ground and air)	\$150 deductible waived
Mental health and substance use disorder services	
Outpatient office visit	\$30 deductible waived
Outpatient other (includes partial hospitalization/day treatment/intensive	\$0 deductible waived
outpatient programs)	
Inpatient	30% deductible applies
Other services	
Durable medical equipment ¹	\$0 deductible waived
Diabetic equipment	\$0 deductible waived
Acupuncture services ⁴	Rider available
Chiropractic services ⁴	Rider available

¹ Preventive 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.

<u>Health Net's Nondiscrimination Notice</u>
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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