Health Net Life Ins. Co.: Silver 70 PPO

Coverage Period: Beginning on or after 1/1/2016

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 $2,250 per person / $4,500 per family. For out-of-network providers $4,500 per person / $9,000 per family. Does not apply to preventive care, physician office visit, prescription drugs, outpatient surgery & services; pediatric dental and vision.	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?	Yes. Preferred pharmacy deductible $250 per person / $500 per family per calendar year. There are no other specific **deductibles.**	You must pay all of the costs for these services up to the specific **deductible** amount before this plan begins to pay for these services.
Is there an out–of–pocket limit on my expenses?	Yes. For preferred providers $6,250 per person / $12,500 per family. For out-of-network providers $12,500 per person / $25,000 per 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 *specific* 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.

- **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	$45/visit deductible waived	50% co-ins	————————none————————
	Specialist visit	$70/visit deductible waived	50% co-ins	————————none————————
	Other practitioner office visit	Acupuncture- $45/visit deductible waived	Not covered	If certification is not obtained 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)	X-ray - $65/visit Lab - $35/visit deductible waived	50% co-ins	————————none————————
	Imaging (CT/PET scans, MRIs)	$250/procedure deductible waived	50% co-ins	If certification is not obtained a $250 penalty will apply.

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 need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.healthnet.com/static/general/unprotected/pdfs/national/ca_essential_rx_list.pdf	Preferred generic drugs	$15/retail order $30/mail order deductible waived	Not covered	Supply/order: up to 30 day (retail); 35-90 day (mail), 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. You pay the difference in cost between the brand name and generic drug plus co-pay or co-ins. Pharmacy deductible applies $250 per person / $500 per family (waived for Tier 1).
	Non-preferred generic and preferred brand drugs	$50/retail order $100/mail order	Not covered	
	Non-preferred brand drugs	$70/retail order $140/mail order	Not covered	
	Specialty drugs	20% co-ins to a maximum of $250 per 30 day script	Not covered	Supply/order: 30 day supply from specialty pharmacy 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. Pharmacy deductible applies $250 per person / $500 per family.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% co-ins deductible waived	50% co-ins	Some outpatient surgical procedures require certification or a $250 penalty will apply.
	Physician/surgeon fees	20% co-ins deductible waived	50% co-ins	——————none——————
If you need immediate medical attention	Emergency room services	Facility fee - $250/visit Physician fee – $50/visit	Facility fee - $250/visit Physician fee – $50/visit	The deductible applies and once satisfied, the copayment applies. Copay waived if admitted as hospital inpatient.
	Emergency medical transportation	$250/transport	$250/transport	The deductible applies and once satisfied, the copayment applies.
	Urgent care	$90/visit deductible waived	50% co-ins	——————none——————
If you have a hospital stay	Facility fee (e.g., hospital room)	20% co-ins	50% co-ins	If certification is not obtained in a non-emergency, a $250 penalty will apply per day until HNL is notified of the admission.

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
	Physician/surgeon fee	20% co-ins	50% co-ins	————————none————————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	Office visit - $45/visit deductible waived; Other than office visit – No charge	50% co-ins	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	20% co-ins	50% co-ins	If certification is not obtained in a non-emergency, a $250 penalty will apply per day until HNL is notified of the admission.
	Substance use disorder outpatient services	Office visit - $45/visit deductible waived; Other than office visit – No charge	50% co-ins	————————none————————
	Substance use disorder inpatient services	20% co-ins	50% co-ins	If certification is not obtained in a non-emergency, a $250 penalty will apply per day until HNL is notified of the admission.
If you are pregnant	Prenatal and postnatal care	Prenatal - No charge Postnatal - $45/visit deductible waived	50% co-ins	————————none————————
	Delivery and all inpatient services	20% co-ins	50% co-ins	Deductible is waived for professional or physician/surgeon fees. Coverage includes abortion services.
If you need help recovering or have other special health needs	Home health care	$45/visit deductible waived	50% co-ins	Limited to 100 visits per year. If certification is not obtained a $250 penalty will apply.
	Rehabilitation services	$45/visit deductible waived	Not covered	If certification is not obtained a $250 penalty will apply.
	Habilitation services	$45/visit deductible waived	Not covered	If certification is not obtained a $250 penalty will apply.
	Skilled nursing care	20% co-ins	50% co-ins	If certification is not obtained a $250 penalty will apply.

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
	Durable medical equipment	20% co-ins deductible waived	Not covered	If certification is not obtained a $250 penalty will apply.
	Hospice service	No charge	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
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care
- Weight loss programs

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:

Federal and State laws may provide protections that allow you to keep health this coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit Fraud
- The insurer stops offering services in the State

- You move outside the coverage area

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 at 1-800-927-HELP (4357) or at www.insurance.ca.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. 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, kwiijigo 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** $3,740
- **Patient pays** $3,800

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	$2,300
Copays	$400
Coinsurance	$900
Limits or exclusions	$200
Total	**$3,800**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $3,790
- **Patient pays** $1,610

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	$300
Copays	$1,200
Coinsurance	$10
Limits or exclusions	$100
Total	**$1,610**

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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