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Health Net

# Get *the* Metal Best

*New lower-priced Platinum, Gold and Silver PPOs, effective October 2018*

Meet our newest PPO plans! These benefit designs offer more choices, lower Rx deductibles, and they are available in both our Full and EnhancedCare PPO networks.

*Quick comparison: Benefits employees value at a cost that's good for business*

Cost differentials between individual and family deductibles and out-of-pocket maximums are represented as single / family. Amounts shown are what the member pays.



Go for the metal best! Our new Platinum, Gold and Silver PPO plans in both our Full Network and EnhancedCare Network deliver coverage at a price that makes sense. That's how Health Net is helping bend the health care cost curve – for you!

	Platinum 90 0/15	<b>NEW!</b> Platinum 90 250/15	Gold 80 Value 750/10	<b>NEW!</b> Gold 80 1000/30	Silver 70 Value 1700/30	<b>NEW!</b> Silver 70 2000/55
Deductible	None	\$250 / \$500	\$750 / \$1,500	\$1,000 / \$2,000	\$1,700 / \$3,400	\$2,000 / \$4,000
Out-of-pocket maximum	\$3,350 / \$6,700	\$3,600 / \$7,200	\$7,150 / \$14,300	\$7,200 / \$14,400	\$7,150 / \$14,300	\$7,350 / \$14,700
Office/Specialist	\$15 / \$30	\$15 <sup>1</sup> / \$30 <sup>1</sup>	\$10 <sup>1</sup> / \$30	\$30 <sup>1</sup> / \$50 <sup>1</sup>	\$30 <sup>1</sup> / \$75	\$55 <sup>1</sup> / \$75 <sup>1</sup>
Lab/X-rays	\$15 / \$30	\$30 <sup>1</sup> / \$30 <sup>1</sup>	\$20 / \$20	\$30 <sup>1</sup> / \$35 <sup>1</sup>	\$50 / \$50	\$40 <sup>1</sup> / \$65 <sup>1</sup>
Outpatient surgery (ASC/hospital)	10% / 10%	10% / 10%	20% / 30%	30% / 30%	30% / 40%	40% / 40%
Inpatient hospital	10%	10%	30%	30%	40%	40%
Emergency room	\$150	10%	\$250	30%	\$300	40%
Urgent care	\$15	\$30 <sup>1</sup>	\$30	\$50 <sup>1</sup>	\$75	\$75 <sup>1</sup>
Rx brand deductible	None	None	\$750 / \$1,500 Integrated med / Rx deductible	None	\$1,700 / \$3,400 Integrated med / Rx deductible	\$300 / \$600
Rx drug tier 1 / 2 3 / 4	\$5 / \$15 / \$25 / 10% <sup>2</sup>	\$5 / \$30 / \$50 / 10% <sup>2</sup>	\$10 <sup>1</sup> / \$25 / \$50 / 30% <sup>2</sup>	\$15 / \$30 / \$50 / 30% <sup>2</sup>	\$15 <sup>1</sup> / \$55 / \$85 / 40% <sup>2</sup>	\$15 <sup>1</sup> / \$65 / \$85 / 40% <sup>2</sup>

<sup>1</sup>Deductible waived.

<sup>2</sup>Maximum copayment after deductible (if any) of \$250 for an individual prescription of up to a 30-day supply on Tier 4 drugs.

## *Choice of networks: Pick Your Plan, Pick Your Network*

Our new PPOs are part of our Pick Your Plan, Pick Your Network line-up. That means small businesses can pair our newest Platinum, Gold and Silver plans with our Full or EnhancedCare PPO networks.