

# Oregon PPO Silver P45-5000-5-8150ES

## Plan Overview

This matrix is intended to be used to help you compare coverage benefits and is a summary only. The Plan Contract should be consulted for a detailed description of coverage benefits and limitations.

To find which providers are available in the provider network, please use *ProviderSearch* at [www.healthnet.com](http://www.healthnet.com).

| Benefit description   | Member(s) responsibility |                             |
|---|--------------------------|-----------------------------|
| Metal level   | Silver                   |                             |
| Network   | <b>In-network</b>        | <b>Out-of-network (MAA)</b> |
| Deductible – single / family <sup>1</sup>   | \$5,000 / \$10,000       | \$7,000 / \$14,000          |
| Out-of-pocket maximum – single / family <sup>2</sup>  | \$8,150/ \$16,300        | \$10,000 / \$20,000         |
| Coinsurance   | 50%                      | 50%                         |
| <b>Physician / Professional / Outpatient care</b>   |                          |                             |
| Preventive care – men’s and women’s health care – Pap test, breast exam, pelvic exam, mammogram, PSA test, and digital rectal exam      | No charge                | 50% <sup>3</sup>            |
| Physician office visits – includes family practice, pediatrics, internal medicine, naturopathy, general practice, obstetrics/gynecology | \$45 <sup>3</sup>        | 50%                         |
| Specialty physician services – office visits to providers in specialties other than above   | \$90 <sup>3</sup>        | 50%                         |
| Telemedical services <sup>8</sup>   | \$0 <sup>3</sup>         | 50%                         |
| Urgent care – physician services  | \$90 <sup>3</sup>        | \$90 <sup>3</sup>           |
| Physician hospital visits   | 50%                      | 50%                         |
| Diagnostic – X-ray/EKG/ultrasound   | 50%                      | 50%                         |
| Diagnostic – laboratory tests   | 50%                      | 50%                         |
| Deductible waived on lab and X-ray  | No                       | No                          |
| Imaging – CT/MRI/PET/SPECT/EEG  | 50%                      | 50%                         |
| Deductible waived on imaging  | No                       | No                          |
| Allergy and therapeutic injections  | 50%                      | 50%                         |
| Maternity delivery care – professional services   | 50%                      | 50%                         |
| Outpatient rehabilitation and habilitation therapy – 30 visits per year maximum   | 50%                      | 50%                         |
| Outpatient surgery at ambulatory surgery center   | 45%                      | 50%                         |
| Outpatient surgery at hospital-based facility   | 50%                      | 50%                         |
| <b>Hospital care</b>  |                          |                             |
| Inpatient hospital services   | 50%                      | 50%                         |
| Inpatient rehabilitation and habilitation therapy – 30 days per year maximum  | 50%                      | 50%                         |
| <b>Emergency services</b>   |                          |                             |
| Outpatient emergency room services – copay waived if admitted; no MAA out-of-network  | 50%                      | 50%                         |
| Inpatient admission from emergency room   | 50%                      | 50%                         |
| Ambulance services – ground and air   | 50%                      | 50%                         |
| <b>Behavioral services – chemical dependency and mental or nervous conditions<sup>4</sup></b>   |                          |                             |
| Physician services – office visit   | \$45 <sup>3</sup>        | 50%                         |
| Outpatient services   | 50%                      | 50%                         |
| Inpatient services  | 50%                      | 50%                         |
| <b>Other services</b>   |                          |                             |
| Durable medical equipment   | 50%                      | 50%                         |
| Diabetes management – one initial program   | \$45 <sup>3</sup>        | 50%                         |
| Hearing aids  | 50%                      | 50%                         |
| Home health visits  | 50%                      | 50%                         |

(continued)

| Benefit description  | Member(s) responsibility  |   |
|--|---|---|
|  | In-network  | Out-of-network (MAA)  |
| Medical supplies – including allergy serum and injected substances   | 50%   | 50%   |
| Prosthetic devices/Orthotic devices  | 50%   | 50%   |
| Skilled nursing facility care – 60 days per year maximum   | 50%   | 50%   |
| Outpatient chemotherapy – non-oral anticancer medications and administration   | 50%   | 50%   |
| <b>Pharmacy</b> <sup>3,5</sup><br>Generic / Brand preferred / Non-preferred  | \$25 / \$50 / 50%   | Not covered   |
| Specialty drugs – including most self-injectables <sup>6</sup>   | 50%   | Not covered   |
| Mail order <sup>3</sup><br>Generic / Brand / Nonpreferred  | \$50 / \$100 / 50%  | Not covered   |
| Orally administered anticancer medications   | 50%   | Not covered   |
| <b>Pediatric vision</b><br>This plan covers routine vision services and supplies for children up to age 19.  | Routine eye exam limit: 1 per calendar year.<br>Provider-selected frames limit: 1 per calendar year.  |   |
| <b>Pediatric dental</b><br>This plan is offered with and without pediatric dental services. If your employer group has elected to purchase pediatric dental through Health Net Health Plan of Oregon, Inc. (Health Net), then pediatric dental services for covered members under age 19 are included as indicated here. If your employer group has elected pediatric dental services from another qualified plan, then this Health Net plan does not include pediatric dental services. | Diagnostic and preventive services: 100% after \$100 deductible per member, per calendar year.<br>Basic major services and medically necessary orthodontia: 50% after \$100 deductible per member, per calendar year. |   |
| <b>Alternative care</b> <sup>7</sup><br>Chiropractic (spinal manipulation)   | \$20 <sup>3</sup>   | Out-of-network (OON) on all buy-ups is not covered except for CAM 15-1000 Plus is 30% |
| Naturopathic care  | \$45 <sup>3</sup>   | Not covered   |
| Acupuncture care   | \$20 <sup>3</sup>   | Not covered   |
| Massage therapy – 9 visits per year maximum  | \$25 <sup>3</sup>   | Not covered   |
| Maximum benefit for acupuncture and massage therapy  | \$500 per calendar year   | Not covered   |

<sup>1</sup>The specified deductible must be met each calendar year (January 1 through December 31) before Health Net pays any claims.

<sup>2</sup>The annual out-of-pocket maximum includes the annual deductible, copayments and coinsurance. After the out-of-pocket maximum is reached in a calendar year, we will pay the covered services during the rest of that calendar year at 100% of our contract rates for participating provider services and at 100% of the maximum allowable amount (MAA) for out-of-network (OON) services. Members are still responsible for OON-billed charges that exceed MAA.

<sup>3</sup>Deductible is waived.

<sup>4</sup>For mental health or chemical dependency services, call 1-800-977-8216.

<sup>5</sup>Prescription drug tiers are Tier 1: Generic; Tier 2: Brand Preferred; Tier 3: Non-Preferred; SP: Specialty. Retail Pharmacy – members may receive a 90-day fill at a retail pharmacy; one copayment/coinsurance applies per 30-day supply. **MAC A applies.** Essential Rx Drug List – A listing of preferred drugs and their corresponding benefit levels is shown on the Health Net Essential Rx Drug List (EDL). Log in as a Health Net member at [www.healthnet.com](http://www.healthnet.com) > My Health Plan > Pharmacy Coverage > View My Drug List > OR Essential RX Drug List.

<sup>6</sup>Certain drugs identified on the Essential Rx Drug List are classified as Specialty drugs under your plan. Specialty drugs are high-cost biologic, injectable and oral drugs typically dispensed through a limited network of pharmacies and have significantly higher cost than traditional pharmacy benefit drugs. Prior authorization is required for these medications.

<sup>7</sup>For alternative care benefits, call American Specialty Health at 1-800-678-9133.

<sup>8</sup>Telemedical services include coverage provided by Teladoc. Teladoc provides supplemental telehealth services in addition to the mandated telemedicine services for medical, mental disorders and chemical dependency conditions. Teladoc services are not intended to replace services from your physician. Teladoc consultation services do not cover specialist services; and prescriptions for substances controlled by the DEA, non-therapeutic drugs or certain other drugs which may be harmful because of potential abuse.

This Plan Overview is intended to be used for marketing purposes only and presents general information. Please refer to your Benefit Schedule and Agreement for details, limitations, exclusions, and other terms and conditions of coverage.

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- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact Health Net's Customer Contact Center at 1-888-802-7001 (TTY: 711).

If you believe that Health Net has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by calling the number above and telling them you need help filing a grievance; Health Net's Customer Contact Center is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019 (TDD: 1-800-537-7697).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**English**

No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card. Employer group members please call 1-888-802-7001 (TTY: 711).

**Amharic**

ከፍተኛ የሌለው የቋንቋ አገልግሎት። አስተርጓሚ ማግኘት ይቻላል። ሰነዶች እንዲዘጋጅልዎ ማድረግ ይቻላል። እርዳታ ለማግኘት በመታወቂያ ላይ ያለውን ቁጥር ይደውሉ። አመልካቾች 1-888-802-7001 (TTY: 711) ይደውሉ።

**Arabic**

خدمات اللغة مجانية. يمكنك الحصول على مترجم فوري. ويمكنك الحصول على وثائق مقروءة لك. للحصول على المساعدة، اتصل بنا على الرقم الموجود على بطاقة الهوية. يرجى من أعضاء مجموعة أصحاب العمل الاتصال على الرقم 1-888-802-7001 (TTY: 711).

**Chinese**

免費語言服務。您可使用口譯員。您可請人將文件內容唸給您聽。如需協助，請致電您會員卡上所列的電話號碼與我們聯絡。雇主團體的會員請致電 1-888-802-7001 (TTY : 711)。

**Cushite (Oromo)**

Waa Lacag la’aan Adeegyada Luuqada. Waxaad heli kartaa turjubaan. Waxaad heli kartaa in waraaqaha lagu aqriyo. Wixii caawin ah, naga soo wac lambarka ku qoran kaarka Aqoonsigaaga. Xubnaha kooxda badrooniga fadlan soo wac 1-888-802-7001 (TTY: 711).

**German**

Kostenloser Sprachendienst. Dolmetscher sind verfügbar. Dokumente können Ihnen vorgelesen werden. Wenn Sie Hilfe benötigen, rufen Sie uns unter der Nummer auf Ihrer ID-Karte an. Arbeitgeber-Gruppenmitglieder rufen bitte unter 1-888-802-7001 (TTY: 711) an.

**Japanese**

無料の言語サービス。通訳をご利用いただけます。文書をお読みします。援助が必要な場合は、IDカードに記載されている番号までお電話ください。雇用主を通じた団体保険のメンバーの方は、1-888-802-7001 (TTY: 711) までお電話ください。

**Korean**

무료 언어 서비스. 통역 서비스를 받을 수 있습니다. 문서 낭독 서비스도 받으실 수 있습니다. 도움을 원하시면, 보험 ID에 수록된 번호로 전화해 주십시오. 고용주 그룹 가입자분은 1-888-802-7001 (TTY: 711) 번으로 전화해 주십시오.

**Cambodian (Khmer)**

សេវាកម្មភាសាដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្តាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូមទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរស័ព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក។ សមាជិកក្រុមនិយោជក សូមទាក់ទងទៅលេខ 1-888-802-7001 (TTY: 711)។

**Laotian**

ລິການພາສາບໍ່ເສຍຄ່າ. ທ່ານສາມາດຂໍຜູ້ແປພາສາໄດ້. ທ່ານສາມາດຂໍໃຫ້ອ່ານເອກະສານໃຫ້ທ່ານຟັງໄດ້. ເພື່ອຂໍຄວາມຊ່ວຍເຫຼືອ, ກະລຸນາໂທຫາພວກເຮົາໄດ້ຕາມເບີທີ່ມີຢູ່ໃນບັດປະຈຳຕົວຂອງທ່ານ. ສະມາຊິກກຸ່ມນາຍຈ້າງ ກະລຸນາໂທຫາເບີ 1-888-802-7001 (TTY: 711).

**Punjabi**

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**Russian**

Бесплатная помощь переводчиков. Вы можете получить помощь устного переводчика. Вам могут прочитать документы. За помощью обращайтесь к нам по телефону, приведенному на вашей идентификационной карточке участника плана. Если вы участник коллективного плана, предоставляемого работодателем, звоните по телефону 1-888-802-7001 (TTY: 711).

**Spanish**

Servicios de idiomas sin costo. Puede solicitar un intérprete. Puede obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, llámenos al número que aparece en su tarjeta de identificación. Los afiliados del grupo del empleador deben llamar al 1-888-802-7001 (TTY: 711).

**Tagalog**

Walang Gastos na Mga Serbisyo sa Wika. Maaari kayong kumuha ng isang interpreter. Maaari ninyong ipabasa ang mga dokumento. Para sa tulong, tawagan kami sa numerong nakalista sa inyong ID card. Para sa mga miyembro ng grupo ng employer, mangyaring tumawag sa 1-888-802-7001 (TTY: 711).

**Ukrainian**

Безплатні послуги перекладу. Ви можете скористуватися послугами перекладача. Вам можуть прочитати ваші документи. Щоб отримати допомогу, телефонуйте нам за номером, який вказаний на вашій ідентифікаційній картці (ID). Учасників групового страхового плану від працедавця просимо телефонувати за номером 1-888-802-7001 (TTY: 711).

**Vietnamese**

Các Dịch Vụ Ngôn Ngữ Miễn Phí. Quý vị có thể có một phiên dịch viên. Quý vị có thể yêu cầu được đọc cho nghe tài liệu. Để nhận trợ giúp, hãy gọi cho chúng tôi theo số được liệt kê trên thẻ ID của quý vị. Các thành viên thuộc chương trình theo nhóm của chủ sử dụng lao động vui lòng gọi số 1-888-802-7001 (TTY: 711).

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