

# Plan Overview

## Health Net Minimum Coverage PPO

IFP PPO is offered in Contra Costa, Marin, Merced, Napa, Orange, San Diego, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Stanislaus, and Tulare counties, and parts of Kern, Los Angeles, Riverside and San Bernardino counties.

Benefit description	Insured person(s) responsibility	
Unlimited lifetime maximum. Benefits are subject to a deductible unless noted.	<b>In-network</b> <sup>1,2</sup>	<b>Out-of-network</b> <sup>1,3</sup>
<b>Plan maximums</b>		
Calendar year deductible <sup>4</sup>	\$6,850 single / \$13,700 family	\$13,700 single / \$27,400 family
Out-of-pocket maximum (includes calendar year deductible) <sup>5</sup>	\$6,850 single / \$13,700 family	\$13,700 single / \$27,400 family
<b>Professional services</b>		
Office visit	Visits 1–3 0% (ded waived) / Visits 4+ 0% (ded applies) <sup>6</sup>	0%
Specialist consultation	0%	0%
Preventive care services <sup>7</sup>	\$0 (deductible waived)	Not covered
X-ray and diagnostic imaging	0%	0%
Rehabilitation and habilitation therapy	0%	Not covered
<b>Hospital services</b>		
Inpatient hospital facility services (includes maternity)	0%	0%
Outpatient surgery (hospital or outpatient surgery center charges only)	0%	0%
Skilled nursing facility	0%	0%
<b>Emergency services</b>		
Emergency room (copay waived if admitted)	0%	0%
Urgent care	Visits 1–3 0% (ded waived) / Visits 4+ 0% (ded applies) <sup>6</sup>	0%
Ambulance services (ground and air)	0%	0%
<b>Mental/Behavioral Health/Substance use disorder services</b>		
Mental/Behavioral health/Substance use disorder (inpatient)	0%	0%
Mental/Behavioral health /Substance use disorder (outpatient)	0%	0%
<b>Home health care services</b> (100 visits/year, in- and out-of-network combined)	0%	0%
<b>Other services</b>		
Durable medical equipment	0%	Not covered
Acupuncture (medically necessary)	Visits 1–3 0% (ded waived) / Visits 4+ 0% (ded applies) <sup>6</sup>	Not covered
Chiropractic services	Not covered	Not covered
<b>Prescription drug coverage</b> <sup>8</sup> (up to a 30-day supply obtained through a participating pharmacy) Subject to medical deductible	Integrated w/ medical deductible	Not covered
Tier I (most generics and low-cost preferred brands)	0%	Not covered
Tier II (non-preferred generics and preferred brands)	0%	Not covered
Tier III (non-preferred brands only)	0%	Not covered
Tier IV (Specialty drugs)	0%	Not covered
<b>Pediatric dental</b> <sup>9,10</sup>		
Diagnostic and preventive services	\$0 (deductible waived)	\$0 (Deductible waived)
<b>Pediatric vision</b> <sup>9,11</sup>		
Eye exam	\$0 (deductible waived)	Not covered
Glasses	1 pair per year	Not covered

(continued)

**This is a summary of benefits. It does not include all services, limitations or exclusions. Please refer to the Policy for terms and conditions of coverage.**

- <sup>1</sup> Certain services require prior certification from Health Net. Without prior certification, an additional \$250 is applied. Refer to the Policy for details.
- <sup>2</sup> Insured pays the negotiated rate, which is the rate participating or preferred providers have agreed to accept for providing a covered service.
- <sup>3</sup> Please refer to the Policy for out-of-network reimbursement methodology.
- <sup>4</sup> Any amount applied toward the calendar year deductible for covered services and supplies received from an in-network provider will not apply toward the calendar year deductible for out-of-network providers. In addition, any amount applied toward the calendar year deductible for covered services and supplies received from an out-of-network provider will not apply toward the calendar year deductible for in-network providers.
- <sup>5</sup> Copayments or coinsurance paid for in-network services will not apply toward the out-of-pocket maximum for out-of-network providers and coinsurance paid for out-of-network services will not apply toward the out-of-pocket maximum for preferred providers.
- <sup>6</sup> Visits 1–3 (combined between office visits, urgent care, prenatal and postnatal visits, acupuncture, outpatient mental health/substance abuse): The calendar year deductible is waived. Visits 4–unlimited: The calendar year deductible applies.
- <sup>7</sup> Covered services based on the United States Preventive Services Task Force (USPSTF) grade A and B recommendations; recommendations of the Advisory Committee on Immunization Practices (ACIP) that have been adopted by the Director of the Centers for Disease Control and Prevention (CDC); women’s preventive care and screenings provided for in comprehensive guidelines supported by the Health Resources and Services Administration (HRSA); and comprehensive guidelines supported by HRSA for infants, children and adolescents. For more information on generally recommended preventive services, go to [www.healthcare.gov](http://www.healthcare.gov). The applicable cost-sharing for preventive care will apply to these services.
- <sup>8</sup> The Essential Rx Drug List is a list of prescription drugs that are covered by this plan. Some drugs require prior authorization from Health Net. For a copy of the Essential Rx Drug List, go to Health Net’s website. Refer to the Policy for complete information on prescription drugs. Plans will cover most female prescription contraceptives at \$0 cost-share. Coverage on some drugs may not follow the generic and brand tier system. Please refer to your Policy and Health Net’s Essential Rx Drug List for coverage, cost-share and tier information. The Policy is a legal, binding document. If the information in this brochure differs from the information in the Policy, the Policy controls.
- Prescription drugs filled through mail order (up to a 90-day supply) require twice the level of copayment. For details regarding a specific drug, go to [www.healthnet.com](http://www.healthnet.com).
- <sup>9</sup> Pediatric dental and vision are included on all plans.
- <sup>10</sup> The pediatric dental benefits are underwritten by Health Net Life Insurance Company and administered by Dental Benefit Providers, Inc., dba Dental Benefit Administrative Services (DBP Entities). DBP entities are not affiliated with Health Net. Additional pediatric dental benefits are covered. See the Policy for details.
- <sup>11</sup> The pediatric vision services benefits are underwritten by Health Net Life Insurance Company. Health Net contracts with EyeMed Vision Care, LLC, a vision services provider panel, to administer the pediatric vision services benefits.