Coverage for: All Covered Members | Plan Type: HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit

www.healthnet.com/portal/shopping/content/iwc/shopping/contact_us.action or call 1-800-289-2818. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform

or www.healthnet.com or you can call 1-800-289-2818 to request a copy.

of <u>www.nealtimet.com</u> of you can call 1-000-203-2010 to request a copy.			
Important Questions	Answers	Why This Matters:	
What is the overall deductible?	\$1,500 member / \$3,000 family per calendar year.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay.	
Are there services covered before you meet your deductible?	Yes. Primary care/specialist visits, preventive care, office diagnostic test, prescription drugs, emergency room care, emergency medical transportation, urgent care, outpatient mental health/substance abuse visits, prenatal/postnatal office visits, home health care, outpatient rehabilitation/habilitation services, in-home hospice services and pediatric vision are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>www.healthcare.gov/coverage/preventive-care-benefits</u> .	
Are there other deductibles for specific services?	Yes. \$100 pediatric dental deductible. 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.	
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$6,000 member / \$12,000 family per calendar year. <u>Deductible</u> included in <u>out-of-pocket limit</u> .	The out-of-pocket limit is the most you could pay in a year for covered services.	
What is not included in the out-of-pocket limit?	Premiums and health care this plan doesn't cover	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .	
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.healthnet.com or call 1-800-289-2818 for a list of		

All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	In-network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Primary care visit to treat an injury or illness	\$30/visit deductible does not apply	Not covered	none	
If you visit a health care provider's office	Specialist visit	\$60/visit deductible does not apply	Not covered	none	
or clinic	Preventive care/screening/ immunization	No charge deductible does not apply	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	Office Xray-\$50/visit deductible does not apply; Office lab-\$20/visit deductible does not apply; Hospital-20% coinsurance	Not covered	Requires prior authorization.	
	Imaging (CT/PET scans, MRIs)	20% coinsurance	Not covered	Requires prior authorization.	
If you need down to	Generic drugs	\$10/retail order deductible does not apply; \$30/mail order deductible does not apply	Not covered		
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.healthnet.com.	Preferred brand drugs or preferred insulin	\$45/retail order deductible does not apply; \$135/mail order deductible does not apply	Not covered	Supply/order: 30 day (retail); 30-90 day (mail order). Member may be responsible for cost difference between the brand and generic drug plus generic copay if a brand is dispensed	
	Non-preferred brand drugs	\$90/retail order deductible does not apply; \$270/mail order deductible does not apply	Not covered	when a generic is available. May require prior authorization.	
	Anti-cancer drugs	20% coinsurance/order	Not covered		

^{*} For more information about limitations and exceptions, see the plan or policy document at www.healthnet.com...

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	In-network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Specialty drugs	50% coinsurance/order	Not covered	Supply/order: 30 day supply filled by a specialty pharmacy. May require prior authorization	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Hospital-20% coinsurance; ASC-10% coinsurance	Not covered	Requires prior authorization.	
Jurgery	Physician/surgeon fees	20% coinsurance	Not covered	none	
	Emergency room care	\$400/visit deductible does not apply	\$400/visit deductible does not apply	Copay waived if admitted as inpatient.	
If you need immediate medical attention	Emergency medical transportation	No charge deductible does not apply	No charge deductible does not apply	none	
	Urgent care	\$50/visit deductible does not apply	Not covered	none	
If you have a hospital	Facility fee (e.g., hospital room)	20% coinsurance	Not covered	Requires prior authorization.	
stay	Physician/surgeon fees 20	20% coinsurance	Not covered	none	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office-\$30/visit deductible does not apply; Other than office- No charge deductible does not apply	Not covered	Office-May require prior authorization. Other than office- Requires prior authorization.	
	Inpatient services	20% coinsurance	Not covered	Requires prior authorization.	
If you are pregnant	Office visits	PCP-\$30/visit deductible does not apply; Specialist-\$60/visit deductible does not apply	Not covered	Copay waived after initial diagnosis of pregnancy.	
	Childbirth/delivery professional services	20% coinsurance	Not covered	Requires prior authorization.	
	Childbirth/delivery facility services	20% coinsurance	Not covered	Requires prior authorization.	

^{*} For more information about limitations and exceptions, see the plan or policy document at www.healthnet.com.

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need In-network Provider		Out-of-Network Provider (You will pay the most)	Information	
	Home health care	No charge deductible does not apply	Not covered	Limited to part-time and intermittent nursing care. Requires prior authorization.	
If you need help recovering or have other special health needs	Rehabilitation services	Inpatient-20% coinsurance; Outpatient-\$60/visit deductible does not apply	Not covered	Outpatient-Limited to 60 visits per calendar year (all therapy services combined). Requires prior authorization.	
	Habilitation services	Inpatient-20% coinsurance; Outpatient-\$60/visit deductible does not apply	Not covered	Outpatient-Limited to 60 visits per calendar year. Requires prior authorization.	
	Skilled nursing care	20% coinsurance	Not covered	Limited to 100 days per calendar year. Requires prior authorization.	
	Durable medical equipment	20% coinsurance	Not covered	Requires prior authorization.	
	Hospice services	Inpatient-20% coinsurance; In Home-No charge deductible does not apply	Not covered	Requires prior authorization.	
If your child needs dental or eye care	Children's eye exam	No charge deductible does not apply	Not covered	Eye exams are limited to 1 visit per year.	
	Children's glasses	No charge deductible does not apply	Not covered	Glasses are limited to 1 pair per year. Health Net vision benefits are provided through Envolve Vision.	
	Children's dental check-up	No charge after deductible is met	Not covered	Diagnostic and preventive only. \$100 deductible required (applied to all services).	

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Abortion services (except in cases of rape, incest or when the life of the mother is endangered)
- Dental care (Adult)
- Infertility treatment

Private-duty nursing except when medically necessary

Acupuncture

Long term care

• Weight loss programs

Cosmetic surgery

Non-emergency care outside the U.S.

^{*} For more information about limitations and exceptions, see the plan or policy document at www.healthnet.com.

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

Bariatric surgery

Hearing aids

Chiropractic care

• Routine eye care (Adult)

 Routine foot care (Covered only in connection with the treatment of diabetes)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, 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. For information about group health care coverage subject to ERISA, contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444 (EBSA (3272) or www.dol.gov/ebsa/healthreform. If you have a grievance against Health Net, you can also contact the Commercial Appeals and Grievances Department, Attn: Appeals & Grievances Manager, Health Net of Arizona, P.O. Box 277610, Sacramento, CA 95827. You may also call the Consumer Services Division of the Arizona Department of Insurance at 602-364-2499 or 1-800-325-2548 (outside the Metro Phoenix area).

Does this plan provide Minimum Essential Coverage? Yes.

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-223-7691.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-223-7691

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-223-7691.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-223-7691.

—————To see examples of how this plan might cover costs for a sample medical situation, see the next section.—

^{*} For more information about limitations and exceptions, see the plan or policy document at www.healthnet.com.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$1,500
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,800

In this example, Peg would pay:

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Cost Sharing		
Deductibles	\$1,500	
Copayments	\$400	
Coinsurance	\$2,300	
What isn't covered		
Limits or exclusions \$60		
The total Peg would pay is \$4,5		

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$1,500
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)
Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$7,400

In this example, Joe would pay:

in this example, eve treata pay.	
Cost Sharing	
Deductibles	\$1,400
Copayments	\$1,500
Coinsurance	\$300
What isn't covered	
Limits or exclusions \$	
The total Joe would pay is	\$3,255

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$1,500
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,500

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$300
Copayments	\$200
Coinsurance	\$64
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$564

Health Net of Arizona, Inc. and Health Net Life Insurance Company ("Health Net") complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Health Net does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Health Net:

- 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: Individual/Family Plans 1-888-926-5057 (TTY:

711)
Arizona Marketplace Small Group Plans 1-888-926-5122 (TTY: 711)
Small Business Group plans and Large Employer Group Plans 1-800-289-2818 (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. Individual & Family Plan members please call 1-888-926-5057 (TTY: 711); Small Business members please call 1-888-926-5122 (TTY: 711). Employer group members please call 1-800-289-2818 (TTY: 711).

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 خطة الأفراد والعائلة الاتصال على الرقم 505-926-988-1 (TTY: 711)؛ ويرجى من أعضاء الأعمال الصغيرة الاتصال على الرقم 1282-926-928-1 (TTY: 711). يرجى من أعضاء مجموعة أصحاب العمل الاتصال على الرقم 2818-289-800-1 (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。個人與家庭計畫的會員請致電 1-888-926-5057 (TTY: 711) 小型企業的會員請致電 1-888-926-5122 (TTY: 711) 。雇主團體的會員請致電 1-800-289-2818 (TTY: 711) 。

French

Aucun service linguistique avec coût. Vous pouvez obtenir un interprète. Les documents peuvent être lus pour vous. Pour obtenir de l'aide, appelez-nous au numéro figurant sur votre carte d'identité. Membres des programmes pour particuliers et familles, veuillez composer le 1-888-926-5057 (TTY: 711). Membres des programmes pour petites entreprises, veuillez composer le 1-888-926-5122 (TTY: 711). Membres du groupe d'employeurs, veuillez composer le 1-800-289-2818 (TTY: 711).

Navajo

Saad Bee Áká E'eyeed T'áá Jíík'e. Ata' halne'ígií hóló. T'áá hó hazaad k'ehjí naaltsoos hach'í wóltah dóó ła' da hach'í él'ilh.Shíká a'doowoł nínízingo naaltsoos bee néího'dólzinígií bikáa'gi béésh bee hane'í bikáá' áaji hodíílnih. T'áá hó dóó ha'áłchíní bił hak'é'ésti'ígií koji hojilnih 1-888-926-5057 (TTY: 711); Small business deiłníníjí atah nílíjgo éí koji hodíílnih 1-800-289-2818 (TTY: 711).

Persian (Farsi)

کسب اطلاعات، با ما به شماره ای که در کارت شناسایی شما قید شده تماس بگیرید. اعضای برنامه انفرادی و خانواده لطفاً با شماره 5057-508-888 (TTY: 711) تماس بگیرید؛ اعضای و احد بازرگانی کوچک با شماره 1-888-928-289 (TTY: 711) تماس بگیرید. اعضای گروه کارفرما لطفاً با شماره 2818-289-280-1 (TTY: 711) تماس بگیرید.

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. Участники планов для семей и частных лиц: звоните по телефону 1-888-926-5057 (ТТҮ: 711). Участники планов для малых предприятий: звоните по телефону 1-888-926-5122 (ТТҮ: 711). Участники групповых планов, предоставляемых работодателем: звоните по телефону 1-800-289-2818 (ТТҮ: 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. Mitglieder von Einzelund Familienpolicen rufen bitte unter 1-888-926-5057 (TTY: 711) an; Kleinunternehmen-Mitglieder
rufen bitte unter 1-888-926-5122 (TTY: 711) an. Arbeitgeber-Gruppenmitglieder rufen bitte unter
1-800-289-2818 (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。個人および家族向けプランのメンバーの方は1-888-926-5057 (TTY: 711) まで、小規模企業メンバーの方は1-888-926-5122 (TTY: 711)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、1-800-289-2818 (TTY: 711)までお電話ください。

Korean

무료 언어 서비스. 통역 서비스를 받을 수 있습니다. 문서 낭독 서비스를 받으실 수 있습니다. 도움을 원하시면, 보험 ID에 수록된 번호로 전화해 주십시오. 개인 및 가족 계획가입자분은 1-888-926-5057 (TTY: 711)번으로 전화해 주시고, 소기업가입자분은 1-888-926-5122 (TTY: 711)번으로 전화해 주십시오. 고용주 그룹 가입자분은 1-800-289-2818 (TTY: 711)번으로 전화해 주십시오.

Serbo-Croatian

Besplatne jezičke usluge. Možemo vam obezbediti tumača. Možemo vam pročitati vaše dokumente. Ukoliko vam je potrebna pomoć, nazovite broj napisan na vašoj zdravstvenoj kartici. Molimo članove individualnog i porodičnog plana da nazovu 1-888-926-5057 (TTY: 711); molimo članove malog preduzeća da nazovu 1-888-926-5122 (TTY: 711). Molimo članove grupe osigurane preko poslodavca da nazovu 1-800-289-2818 (TTY: 711).

Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete. Puede obtener el servicio de lectura de documentos. Para obtener ayuda, llámenos al número que aparece en su tarjeta de identificación. Los afiliados de planes individuales y familiares deben llamar al 1-888-926-5057 (TTY: 711); los afiliados de pequeñas empresas deben llamar al 1-888-926-5122 (TTY: 711). Los afiliados del grupo del empleador deben llamar al 1-800-289-2818 (TTY: 711).

Syriac (Assyrian)

ىيلخىۋىم ئۇغىزىم خۇنى (تاكە ھەز خىكە). ئەخى ئە تەۋەملەر بەنە ئۆز چۈنكە، ئەنەنى ئە تەڭلىدىدە تەخىخ يەنى قىلەر بە، قەم ئەنۇنۇسى مەزىلى خۇرىيى ئەنىدە ئ ئەنىدە ئەنىدە

Tagalog

Walang Bayad na Mga Serbisyo sa Wika. Makakakuha kayo ng isang interpreter. Makakakuha kayo ng mga dokumento na babasahin sa inyo. Para sa tulong, tawagan kami sa nakalistang numero sa inyong ID card. Para sa mga miyembro ng Plano para sa Indibiduwal at Pamilya mangyaring tawagan ang 1-888-926-5057 (TTY: 711); Para sa mga miyembro na Maliit na Negosyo, mangyaring tawagan ang 1-888-926-5122 (TTY: 711). Para sa mga miyembro ng grupo ng empleyado, mangyaring tawagan ang 1-800-289-2818 (TTY: 711).

Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังได้ สำหรับความช่วยเหลือ โทรหาเราตาม หมายเลขที่ให้ไว้บนบัตรประจำตัวของคุณ สมาชิกแผนบุคคลและครอบครัว กรุณาโทร 1-888-926-5057 (TTY: 711); สมาชิก ธุรกิจขนาดเล็ก กรุณาโทร 1-888-926-5122 (TTY: 711) สมาชิกกลุ่มนายจ้าง กรุณาโทร 1-800-289-2818 (TTY: 711)

Vietnamese

Các Dịch Vụ Ngôn Ngữ Miễn Phí. Quý vị có thể có một phiên dịch viên. Quý vị có thể yêu c`àu 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 của Chương Trình Cá Nhân & Gia Đình vui lòng gọi số 1-888-926-5057 (TTY: 711); Các thành viên thuộc Doanh Nghiệp Nhỏ vui lòng gọi số 1-888-926-5122 (TTY: 711). Các thành viên thuộc chương trình theo nhóm của chủ sử dụng lao động vui lòng gọi số 1-800-289-2818 (TTY: 711).

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