

OPTIMUM ADVANTAGE HSA

Triple tax-saving opportunities

The Optimum Advantage HSA line from Health Net are simple and easy to understand health insurance plans compatible with Health Savings Accounts (HSA). These plans have a higher deductible but you spend less on monthly premiums. Plus, after you enroll, you can open a Health Savings Account (HSA) and benefit from triple tax-saving opportunities: tax-free contributions to your HSA, tax exempt interest and investment gains on your HSA, and tax-free withdrawals from your HSA for qualified medical expenses.¹

OPTIMUM ADVANTAGE HSA HIGHLIGHTS

- 2 deductible choices: \$2,500 or \$4,500
- 100% in-network coverage for covered services after deductible
- Adult and child preventive care – deductible waived in-network
- Decision PowerSM – coaching and resources that make it easier to work with your doctor and make informed health decisions.

You can open a Health Savings Account (HSA) at any bank or financial institution or you can take advantage of our EZ Access HSA program. EZ Access HSA pairs a Health Net HSA-compatible PPO health insurance plan with the HSA For Life[®] Health Savings Account (HSA) from Bank of America.

HSA ADVANTAGES¹

With an HSA, you can use tax-free dollars to pay for plan deductibles, copayments and other qualified medical expenses. The HSA belongs to you; you keep it even if you retire. Other key facts about HSAs:

- Your contributions are tax-free, up to the allowable contribution amount. For 2009, the maximum allowable contribution amount for individuals is \$3,000 and \$5,950 if you have family coverage.
- You have complete control over your health care dollars and can use them when you like.
- When used for qualified medical or pharmacy expenses, contributions (up to the IRS maximum) and withdrawals are tax-free.
- Long-term savings, rollover features (no time limit for using the funds) and catch-up contribution for members between the ages of 55 to 65.

¹References are to federal taxes only. State taxes may apply. Tax information is for general purposes only. For more detailed information about the tax implications of an HSA, please contact a professional tax adviser. A complete list of qualified medical expenses can be found in IRS publication 502 - Medical and Dental expenses, at www.irs.gov

EXTRA FEATURES

- **Decision PowerSM:** When it comes to your health, there's more than one right answer. That's why your Health Net plan comes with Decision Power – the program that brings together under one roof the information, resources and personal support that fit you, your health and your life. Whether you're focused on staying fit, dealing with back pain or facing a serious diagnosis, we're here to help you work with your doctor and make informed decisions.
- **Online Resources:** At www.healthnet.com, we make it fast and easy to get things done on your schedule, not ours. Check benefits, order ID cards, compare treatment costs and hospital quality, look up pharmacy information, try interactive wellness tools and more.

CUSTOMIZE YOUR COVERAGE TO FIT YOUR LIFE

When you choose an Optimum Advantage HSA plan from Health Net, you get the added convenience of rounding out your benefit coverage. You can:

- Upgrade to an Optimum Advantage HSA Plus plan for dental and vision benefits along with medical
- Add Supplemental Term Life Insurance – up to \$50,000

Optimum Advantage HSA insurance plans and supplemental Term Life Insurance plans are underwritten by Health Net Life Insurance Company. Health Net companies, headquartered in California, have been helping people get and stay healthy for over 28 years. Let us do the same for you.

Need health insurance for just a short time? Health Net has you covered with **Quick Net** – our line of short-term health insurance plans that are designed for people between jobs, those shifting careers, graduates entering the job market, early retirees and more.

Summary of benefits — Optimum Advantage HSA

Underwritten by Health Net Life Insurance Company

THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND IS A SUMMARY ONLY. THE POLICY SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.

	OPTIMUM ADVANTAGE HSA	
	IN-NETWORK	OUT-OF-NETWORK
LIFETIME MAXIMUM	\$6 million	
ANNUAL DEDUCTIBLES All benefits including pharmacy are subject to the deductible except preventive care. Health Net will begin to pay covered services in a family plan for each individual in the family once he/she satisfies the individual deductible. The remaining family members must continue to pay a deductible until they either individually meet the individual deductible or until the amount paid by the family reaches the family deductible.	\$2,500 single / \$5,000 family ; \$4,500 single / \$9,000 family	
ANNUAL OUT-OF-POCKET MAXIMUM (payments for services not covered by this plan will not apply to this yearly out-of-pocket maximum)	\$2,500 single / \$5,000 family \$4,500 single / \$9,000 family (includes deductible)	\$12,500 single / \$25,000 family \$14,500 single / \$29,000 family (includes deductible)
PROFESSIONAL SERVICES Visit to physician (including specialist consultations)	Covered in full after deductible is met	50%
Prenatal and postnatal office visits	Not covered	
X-ray and laboratory procedures ¹	Covered in full after deductible is met	50%
ANNUAL ROUTINE PHYSICAL EXAMS Adult preventive care (age 19 and older) Yearly OB/GYN exam (breast and pelvic exams, Pap smears and mammography) ² /Yearly prostate cancer screening and exam	\$40 (deductible waived)	Not covered
Child preventive care (newborns to age 18) Checkups, immunizations, vision and hearing exams	\$40 (deductible waived)	Not covered
EMERGENCY HEALTH COVERAGE Emergency room (professional and facility charges)	Covered in full after deductible is met	
Urgent care center (facility charges)	Covered in full after deductible is met	
Ambulance	Covered in full after deductible is met	
OUTPATIENT SERVICES¹ Outpatient Surgery (hospital or outpatient surgery center charges only. Out-of-network maximum allowable charges are \$600 per day)	Covered in full after deductible is met	50%
Outpatient facility services ¹ (Out-of-network maximum allowable charges are \$600 per day)	Covered in full after deductible is met	50%
HOSPITALIZATION SERVICES¹ Inpatient, semiprivate hospital room or intensive care unit with ancillary services (unlimited, except for non-severe mental health and substance abuse treatment. Out-of-network maximum allowable charges are \$600 per day)	Covered in full after deductible is met	50%
Maternity care in a hospital or skilled nursing facility	Not covered	
Surgeon or assistant surgeon and anesthetic service (inpatient hospital setting)	Covered in full after deductible is met	50%
OTHER SERVICES Rehabilitative therapy (includes physical, speech, occupational, respiratory and cardiac therapy)	Covered in full after deductible is met (20 visit maximum per calendar year)	Not covered
Chiropractic care/Acupuncture	Covered in full after deductible is met (12 visit maximum per calendar year / \$20 maximum payable per visit)	Not covered
Mental health for non-severe conditions ^{1,3}	Covered in full after deductible is met-inpatient and outpatient	50% inpatient / Not covered outpatient
Diabetic equipment	20%	Not covered
Durable medical equipment (including foot orthotics)	50% (\$2,000 maximum payable per calendar year)	Not covered
OUTPATIENT PRESCRIPTION DRUGS⁴ Filled at participating pharmacy (up to a 30-day supply); not covered at non-participating pharmacies <i>Prescription drugs filled through mail order (up to a 90-day supply)</i>	Covered in full after deductible is met	Not covered

FOOTNOTES

¹ Certain services require prior certification from Health Net. Without prior certification, benefit is reduced by 50%. Refer to the Policy for details.

² Mammograms are covered at the following intervals: one exam between the ages 35-39, one every 24 months for ages 40-49 and one every year for age 50 and older.

³ Treatment of non-severe mental disorders is limited to 20 outpatient visits and 30 inpatient days per calendar year. Refer to the applicable Policy for maximum allowable amounts.

⁴ The recommended Drug List is a list of prescription drugs that are covered by this insurance plan. Some drugs require prior authorization from Health Net. For a copy of the Recommended Drug List, go to Health Net's website. Refer to the Policy for complete information on prescription drugs.

Coverage is subject to evidence of insurability satisfactory to Health Net Life Insurance Company.

Dental and vision benefits are underwritten by Health Net Life Insurance Company. Dental benefits are administered by Dental Benefits Administrative Services. Vision benefits are administered by EyeMed Vision Care, LLC. Dental Benefits Administrative Services and EyeMed Vision Care, LLC are not affiliated with Health Net Life Insurance Company. For additional information on dental and vision coverage provided under the Plus option, see the Dental and Vision Summary of Benefits.

Decision PowerSM is not part of Health Net's commercial medical benefit plans nor affiliated with Health Net's provider network and it may be revised or withdrawn without notice. Decision Power services, including Health Coaches, are additional resources that Health Net makes available to enrollees of Health Net Life Insurance Company.

The HSA component of EZ Access HSA is offered by Bank of America, N.A., as trustee of the HSA. Health Net is not affiliated with Bank of America, N.A. This is only a summary of covered benefits. Please read the program documents for more information.

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