

PLAN OVERVIEW

Health Net Advantage HMO 45 Silver Network (229)

HEALTH MAINTENANCE ORGANIZATION (HMO) SILVER NETWORK

An HMO Silver Network plan centers on the relationship between you and your personal doctor. When you enroll, you choose a primary care physician (PCP). This doctor will be the first person you visit when you are sick, and the physician you visit for routine care. Your PCP belongs to a larger group of health professionals, called a Participating Physician Group. If you need care from a specialist, your PCP will refer you to one within the group. If you need facility-based care (excluding emergencies), your PCP will refer you to a hospital or facility within the group, and take care of any necessary pre-authorizations.

Our Silver Network is available to members in all or parts of Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Francisco and Ventura counties. You'll have HMO network access to more than 6,300 primary care physicians and 135 hospitals.²

Health Net Advantage HMO Silver Network plans are a good choice if you want:

- Predictable costs with fixed copayments for most services.
- The convenience of having your primary care physician coordinate your services.
- No claim form filing (except for emergency care out-of-network).
- Access to a select network of quality providers right in your own neighborhood.

ONLINE TOOLS AT YOUR FINGERTIPS

As a Health Net member, you have an online resource to get the information you need to help you manage your health care decisions. With our enhanced website you can:

- View your plan benefits.
- Find a doctor or hospital close to your home or work.
- Locate a nearby pharmacy.
- Order ID cards and more.

Once you're a Health Net member, you can go to www.healthnet.com and choose *Register Now* from our homepage to start using Health Net resources online.

DECISION POWERSM: HEALTH IN BALANCE

Decision Power brings together under one roof the information, resources and personal support that fit you, your health and your life.

- Take the Health Risk Questionnaire (HRQ) to assess your health and identify potential risks.
- Get online coaching and self-help tools for smoking cessation, weight management, nutrition, stress reduction and other support tools.
- Set up your Personal Health Record, a safe, secure way to track your medical information.
- Know your numbers by tracking your cholesterol, diet and exercise.

Use Decision Power online or by calling a Health Coach, 24 hours a day, seven days a week, in ways that work best for you.

Visit us at www.healthnet.com or call the Customer Contact Center number on the back of your ID card. We're here when you need us.

KEY BENEFITS ¹		HEALTH NET ADVANTAGE HMO 45 SILVER NETWORK (229)
PLAN MAXIMUMS		
Out-of-pocket maximum		\$5,000 single / \$10,000 family
Lifetime medical benefit maximum		No maximum
PROFESSIONAL SERVICES		
Office visit (including specialist consultation)		\$45 copayment
Well-child care (including immunizations)		\$45 copayment (birth through age 2 covered in full)
Adult preventive care, including annual preventive physicals (age 17 and older)		\$45 copayment
X-ray and laboratory procedures ²		Covered in full
Physical, speech, occupational, cardiac and pulmonary rehabilitation therapy		\$45 copayment
Self-injectable drugs		30%
HOSPITAL SERVICES		
Inpatient hospital facility services (includes maternity)		45%
Outpatient facility services (other than surgery)		45%
Outpatient surgery (hospital or outpatient surgery center charges only)		45%
Skilled nursing facility		Days 1–10: covered in full; Days 11–100: \$25 copayment per day
EMERGENCY SERVICES		
Professional services		Covered in full
Emergency room facility (copayment waived if admitted)		\$100 copayment
Urgent care facility		\$50 copayment
Ambulance services (ground and air)		\$100 copayment
BEHAVIORAL HEALTH SERVICES³		
Severe mental health (outpatient/inpatient)		\$45 copayment/45%
Non-severe mental health (outpatient/inpatient)		\$45 copayment (20 visits/year)/45% (30 days/year)
Chemical dependency rehabilitation (outpatient/inpatient)		Not covered
Acute care detoxification		45%
OTHER SERVICES		
Durable medical equipment		50% (\$2,000 maximum per calendar year)
Orthotics and prosthetics		Covered in full
Diabetic supplies		20%
Acupuncture, Chiropractic services ⁴		Optional rider available
PRESCRIPTION DRUG COVERAGE⁵		
Brand name calendar year deductible (per covered person)		\$300
Prescription drugs (up to a 30-day supply)		\$15 Level I \$40 Level II \$60 Level III

¹This is a summary of benefits. It does not include all services, limitations or exclusions. Please refer to the Evidence of Coverage for terms and conditions of coverage.

²CT, MRI, MUGA, PET and SPECT services require a \$100 copayment.

³All mental health and chemical dependency services are provided or contracted through Managed Health Network (MHN). Please contact MHN for details.

⁴Chiropractic and/or Acupuncture rider coverage is available as an optional benefit with the HMO plan shown above. Features of Health Net's chiropractic coverage include: \$10 per visit copayment and up to 20 visits per calendar year.

⁵Prescription 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.

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