

# Plan Overview

## PPO HIGH DEDUCTIBLE 2800-2-5500ES

**YOU CAN USE THIS MATRIX TO HELP COMPARE COVERAGE BENEFITS. THIS MATRIX PRESENTS A HIGH-LEVEL SUMMARY. FOR A MORE DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS, REVIEW THE PLAN CONTRACT AND EVIDENCE OF COVERAGE (EOC).**

The copayment amounts are the fees members will be charged for covered services received. Health Net and the contracted provider have agreed to the copayment amounts. Copayments can be a fixed-dollar amount or a percentage of Health Net's cost for the service or supply. You may also see percentage copayments referred to as coinsurance. Members pay fixed-dollar copayments when they receive the service. The provider will usually bill members for percentage copayments after the service is received. All services are subject to the deductible, unless noted otherwise.

Benefit Description	You Pay	
	In-network	Out-of-network (MAA)
<b>Metal level</b>	Silver	
<b>Network</b>	<b>In-network</b>	<b>Out-of-network (MAA)</b>
<b>Deductible – single / family</b>	\$2,800 / \$5,600	\$7,000 / \$14,000
<b>Out-of-pocket maximum – single / family</b> <i>(includes deductible)</i>	\$5,500 / \$11,000	\$11,000 / \$22,000
<b>Preventive care</b> Preventive health exams, colonoscopy <i>(age 50+)</i> , routine immunizations, gynecological exam and pap, mammograms, PSA screening, tobacco cessation	No charge	50% <i>(deductible waived)</i>
<b>Office visits</b> Physician - includes family practice, naturopath, pediatrics, internal medicine, general practice, obstetrics/gynecology	20%	50%
Specialist physician - providers in specialties other than those listed above	20%	50%
Allergy and therapeutic injections	20%	50%
<b>Telemedical services</b>	0%	50%
<b>Diagnostic services</b> Diagnostic lab and X-ray, EKG, ultrasound	20%	50%
Advanced diagnostic imaging, CT, MRI, PET, EEG, Holter monitor/stress test	20%	50%
<b>Maternity services</b> Maternity delivery care <i>(professional services only)</i>	20%	50%
Inpatient hospital services	20%	50%
<b>Emergency and urgent care services</b> Urgent care physician services	20%	20%
Outpatient emergency room services <i>(no MAA out-of-network)</i>	20%	20%
Ambulance services - ground and air	20%	20%
<b>Hospital services</b> Inpatient hospital	20%	50%
Inpatient rehabilitative services <i>(physical, occupational, and speech therapy)</i> - limit max 30 days per year	20%	50%
Skilled nursing facility - limit max 60 days per year	20%	50%
<b>Outpatient services</b> Surgery, infusion, dialysis, chemotherapy, radiation therapy	20%	50%
Surgery at hospital-based facility	20%	50%
Surgery at ambulatory surgical center (ASC)	10%	50%
Rehabilitative services - limit max 30 days per year	20%	50%

*(continued)*

Benefit Description	You Pay	
	In-network	Out-of-network (MAA)
<b>Network</b>		
<b>Medical equipment and supplies</b> Durable medical equipment, prosthetics, orthotics, diabetes supplies, oral sleep apnea appliance	20%	50%
Medical supplies, including allergy serum and injected substances	20%	50%
<b>Home health and hospice</b> Home health care	20%	50%
Hospice services	20%	50%
<b>Behavioral health - mental health/chemical dependency</b> Physician services - office visit	20%	50%
Inpatient and residential services	20%	50%
<b>Pharmacy</b> Generic/Preferred/Non-Preferred	20%	Not covered
Specialty drugs - including most self-injectable	50%	Not covered
Mail order - 2 times copay for 90-day supply	20%	Not covered
Orally administered anticancer medication	20%	Not covered
<b>Pediatric vision</b> This plan covers routine vision services and supplies for children up to age 19. <i>You must utilize participating providers.</i>	<ul style="list-style-type: none"> <li>• Routine eye exam limit: 1 per calendar year.</li> <li>• Provider-selected frames limit: 1 per calendar year.</li> </ul>	
<b>Pediatric dental</b> This plan is offered with and without pediatric dental services. If your employer group has elected to purchase pediatric dental through 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 plan does not include pediatric dental services.	<ul style="list-style-type: none"> <li>• Diagnostic and preventive services: 100% after \$100 deductible per member, per calendar year.</li> <li>• Basic major services and medically necessary orthodontia: 50% after \$100 deductible per member, per calendar year.</li> </ul>	

Family coverage means the subscriber and spouse; the subscriber and child(ren); or the subscriber, spouse and child(ren). Family coverage includes the per person deductible. When a member meets the per person deductible, additional services will be covered during the rest of that calendar year even if the family deductible has not been met. The family deductible is satisfied when two or more members collectively meet the family deductible.

The specified deductible must be met each calendar year (January 1 through December 31) before Health Net Health Plan of Oregon, Inc. pays any claims.

The annual out-of-pocket maximum includes your annual deductible, copayments and coinsurance. After you reach the out-of-pocket maximum in a calendar year, we will pay your 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. You are still responsible for OON-billed charges that exceed MAA.

For naturopathic care, call American Specialty Health, Inc. (ASH) at 1-800-678-9133.

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.

If a newborn patient requires admission to an intermediate or intensive care nursery, the deductible and coinsurance for these services will accumulate under the newborn's coverage, not under the mother's coverage.

Certain services require prior authorization or must be performed by a specialty care provider.

Behavioral Health benefits are administered by MHN. For mental health or chemical dependency services, call MHN at 1-800-977-8216.

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). Visit Health Net at [www.healthnetoregon.com](http://www.healthnetoregon.com) to view Oregon Essential Rx Drug List.

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.

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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# Alternative Care HDHP Base Plan

## FOR HEALTH NET MEMBERS

Health Net has teamed up with American Specialty Health Group, Inc. (ASH Group) to offer quality, affordable coverage for acupuncture, chiropractic, therapeutic massage, and naturopathic care.

Although you're always welcome to consult your primary care physician, you won't need a referral to see a participating provider. With this program, you're free to obtain care by self-referring to a participating provider. Providers can be found online at [ashlink.com/ash/hnetorcom](http://ashlink.com/ash/hnetorcom) or by calling 1-800-678-9133.

Benefits description	Plan benefits (deductible applies)		
	In-network member pays	Out-of-network member pays	Yearly maximum
Acupuncture care	\$20	Not covered	12 visits
Chiropractic care	\$20	Not covered	Unlimited
Therapeutic massage care	\$25	Not covered	9 visits
Naturopathic care	Office visits are covered at the PCP cost share under your medical plan.		Unlimited

### What's covered?

- Initial examination, subsequent office visits and re-examination are included in this benefit.
- All services, except for the initial exam, must be medically necessary, and may be subject to medical necessity verification. Your provider will obtain any needed verification.
- A \$50 annual chiropractic allowance is also available to purchase medically necessary items such as: supports, collars, pillows, heel lifts, ice packs, cushions, orthotics, rib belts, or home traction units.



**Questions?**  
Call ASH at  
1-800-678-9133

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## Covered conditions

### ***Chiropractic care***

- Musculoskeletal and related conditions, including conditions such as:
  - Sprain/strain injuries to the spine and extremities
  - Muscular and ligamentous injuries, joint injuries, cartilaginous and meniscus injuries
  - Fibromyalgia/myofascial pain
  - Extremity pain/bursitis/tennis elbow/carpal tunnel syndrome
  - Intervertebral disc injuries/disorders
  - Muscular spasms and myalgias
  - Inflammatory disorders: tendonitis, synovitis, tenosynovitis, myositis, capsulitis, etc.
  - Entrapment/compressive syndromes: carpal tunnel, tarsal tunnel, etc.
  - Degenerative joint diseases/arthropathies: osteoarthritis/osteoarthrosis, degenerative disc disease, enthesopathies, etc.
  - Neurological conditions: radicular symptoms, sciatic, cervical/lumbar radiculopathies, nerve plexus injuries, etc.
  - Headaches
  - Local pain syndromes

### ***Therapeutic massage care***

- Myofascial/musculoskeletal disorders and functional disorders such as:
  - Sprain/strain injuries to the spine and extremities
  - Muscular spasms and myalgias
  - Fibromyalgia/myofascial pain
  - Extremity pain/bursitis/tennis elbow/carpal tunnel syndrome
  - Local pain syndromes

### ***Naturopathic care***

- Naturopaths can treat a wide variety of health conditions, diseases or illnesses using a system of practice that bases the treatment on natural laws governing the body using physiotherapy, mechanotherapy or natural modalities.

### ***Acupuncture care***

- Headache (e.g., tension-type headache, migraine headache).
- Hip or knee joint pain associated with osteoarthritis (OA).
- Other extremity joint pain (e.g., tennis elbow, carpal tunnel syndrome, shoulder pain, etc.).
- Other pain syndromes involving the joints and associated soft tissues.
- Musculoskeletal neck and back pain.
- Nausea associated with pregnancy, post-surgical recovery or chemotherapy.