Coverage Period: 01/01/2023-12/31/2023
Coverage for: Member Only | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) 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, call the number on your Health Net ID card (current members) or 1-888-802-7001 or visit us at <a href="www.healthnetoregon.com/">www.healthnetoregon.com/</a>. For general definitions of common terms, such as <a href="allowed amount">allowed amount</a>, <a href="balance billing">balance billing</a>, <a href="coinsurance">coinsurance</a>, <a href="copayment">copayment</a>, <a href="deductible">deductible</a>, <a href="provider">provider</a>, or other <a href="underlined">underlined</a> terms see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary/">https://www.healthcare.gov/sbc-glossary/</a> or <a href="www.healthnetoregon.com/">www.healthnetoregon.com/</a> or <a href="wwww.healthnetoregon.com/">www.healthnetoregon.com/</a> or <a

Important Questions	Answers	Why This Matters
What is the overall deductible?	Combined medical/pharmacy deductible: \$3,000 member through PPO & \$7,000 member through OON 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. Preventive care 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	Combined medical/pharmacy limit: \$6,750 member through PPO & \$13,500 member through OON per calendar year.	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, balance billing charges and healthcare this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <u>www.healthnetoregon.com/</u> or call 1-888-802-7001.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

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

Common Medical Event	Services You May Need	What You Will Pay In-Network PPO Provider (You will pay the least)	What You Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information	
	Primary care visit to treat an injury or illness	30% coinsurance	50% coinsurance	None	
If you visit a health care	Specialist visit	30% coinsurance	50% coinsurance	None	
provider's office or clinic	Preventive care/screening/ immunization	No charge for covered services; deductible does not apply	50% <u>coinsurance</u> <u>deductible</u> does not apply	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.	
	Diagnostic test (x-ray, blood work)	30% coinsurance	50% coinsurance	None	
If you have a test	Imaging (CT/PET scans, MRIs)	30% coinsurance	50% coinsurance	Requires prior authorization.	
	Tier I (Generic drugs)	30% <u>coinsurance</u> retail/mail order	Not covered	Supply/order: 30 day (retail); 35-90 day	
If you need drugs to treat your illness or condition	Tier II (Preferred brand drugs)	30% <u>coinsurance</u> retail/mail order	Not covered	(mail order). May require prior authorization. Anti-cancer drugs at 30%	
More information about prescription drug coverage	Tier III (Non-preferred brand drugs)	30% <u>coinsurance</u> retail/mail order	Not covered	coinsurance.	
is available at www.healthnetoregon.com/.	lable at	Not covered	Supply/order: 30 day supply filled by a specialty pharmacy May require prior authorization.		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	Hospital-30% coinsurance ASC-20% coinsurance	50% coinsurance	May require <u>prior authorization</u> . Coverage includes abortion services.	
surgery	Physician/surgeon fees	30% coinsurance	50% coinsurance	None	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.healthnetoregon.com</u>.

Common Medical Event	Services You May Need	What You Will Pay In-Network PPO Provider (You will pay the least)	What You Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	Emergency room care	30% <u>coinsurance</u>	30% <u>coinsurance</u>	None
If you need immediate medical attention	Emergency medical transportation	30% coinsurance	30% coinsurance	None
	<u>Urgent care</u>	Medical, mental health & substance use disorders-30% coinsurance	Medical, mental health & substance use disorders- 30% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	50% coinsurance	Requires prior authorization.
	Physician/surgeon fees	30% coinsurance	50% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office-30% coinsurance Other than office- 30% coinsurance	50% coinsurance	Requires <u>prior authorization</u> except for office visits.
substance abuse services	Inpatient services	30% coinsurance	50% coinsurance	Requires prior authorization.
	Office visits	30% coinsurance	50% coinsurance	Cost sharing does not apply for preventive services.
If you are pregnant	Childbirth/delivery professional services	30% coinsurance	50% coinsurance	Requires prior authorization.
	Childbirth/delivery facility services	30% coinsurance	50% coinsurance	Requires prior authorization.
	Home health care	30% coinsurance	50% coinsurance	Requires prior authorization.
If you need help recovering or have other special health	Rehabilitation services	30% coinsurance	50% coinsurance	Outpatient-Max 30 visits per calendar year (PPO/OON combined).
needs	Habilitation services	30% coinsurance	50% coinsurance	Inpatient-Max 30 days per calendar year (PPO/OON combined). May require prior authorization.

<sup>\*</sup> For more information about limitations and exceptions, see the  $\underline{\textbf{plan}}$  or policy document at  $\underline{\textbf{www.healthnetoregon.com}}$ .

Common Medical Event	Services You May Need	What You Will Pay In-Network PPO Provider (You will pay the least)	What You Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information	
If you need help recovering	Skilled nursing center	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Max 60 days per calendar year (PPO/OON combined). Requires prior authorization.	
or have other special health needs	<u>Durable medical equipment</u>	30% coinsurance	50% coinsurance	May require prior authorization.	
	Hospice services	30% coinsurance	50% coinsurance	Requires prior authorization.	
	Children's eye exam	No charge <u>deductible</u> does not apply	Not covered	Eye exams are limited to 1 visit per year.	
If your child needs dental or eye care	Children's glasses	No charge deductible does not apply	Not covered	Glasses are limited to 1 pair per year.	
	Children's dental check-up	Not covered	Not covered	None	

# **Excluded Services & Other Covered Services:**

<ul><li>Bariatric surgery</li><li>Dental care (Child &amp; Adult)</li></ul>	<ul> <li>Infertility treatment</li> <li>Long-term care</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	<ul><li>Private-duty nursing</li><li>Routine eye care (Adult)</li><li>Weight loss programs</li></ul>
ner Covered Services (Limitations may ap	oply to these services. This isn't a complete list. Please see yo	ur <u>plan</u> document.)
Abortion services	Acupuncture	Hearing aids

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.healthnetoregon.com</u>.

# **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 <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <a href="www.cciio.cms.gov">www.cciio.cms.gov</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <a href="Marketplace">Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

# **Your Grievance and Appeals Rights:**

There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Health Net's Customer Contact Center at 1-888-802-7001, submit a grievance form through <u>www.healthnetoregon.com/</u>, or file your complaint in writing to, Health Net Appeals and Grievance Department, P.O. Box 10348, Van Nuys, CA 91410-0348. You have the right at any time to file a complaint with or seek assistance from the Division of Financial Regulation. If you choose to do so, assistance is available. Contact the Division of Financial Regulation at PO Box 14480, Salem, OR 97309-0405. Contact them by phone at 1-503-947-7984 or toll free at 1-888-877-4894, by email at cp.ins@state.or.us or online at www.cbs.state.or.us/ins/consumer/consumer.html. 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.

# Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

# 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 1-888-802-7001.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-802-7001.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-802-7001.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-802-7001.

# To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

<sup>\*</sup> For more information about limitations and exceptions, see the **plan** or policy document at **www.healthnetoregon.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 of hospital delivery)	are and a
<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> </ul>	\$3,000
<ul> <li>Specialist coinsurance</li> </ul>	30%
<ul> <li>Hospital (facility) coinsurance</li> </ul>	30%

# Other coinsurance 30 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)

# Managing Joe's Type 2 Diabetes

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

The plan's overall deductible	\$3,000
Specialist coinsurance	30%
Hospital (facility) coinsurance	30%
Other coinsurance	30%

#### This EXAMPLE event includes services like:

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

Prescription drugs

30%

Durable medical equipment (glucose meter)

# **Mia's Simple Fracture**

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

	The plan's overall deductible	\$3,000
•	Specialist coinsurance	30%
	Hospital (facility) coinsurance	30%
•	Other coinsurance	30%

#### 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	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$3,000	Deductibles	\$3,000	Deductibles	\$2,800
Copayments	\$0	Copayments	\$0	Copayments	\$0
Coinsurance	\$2,900	Coinsurance	\$700	Coinsurance	\$0
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0
The total Peg would pay is	\$5,960	The total Joe would pay is	\$3,720	The total Mia would pay is	\$2,800

The plan would be responsible for the other costs of these EXAMPLE covered services.



# Nondiscrimination Notice

Health Net Health Plan of Oregon, Inc. (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 1-877-609-8715 (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. Applicants call 1-877-609-8715 (TTY: 711).

#### Amharic

ክፍያ የሴሰው የቋንቋ አንልቀሱት፡፡ አስተርዳሚ ማቀኘት ይቸላሱ፡፡ ሰነዶች እንዴዘጋጅልዎ ማድረቀ ይቸላሱ፡፡ አርዳታ ለማቀኘት በምታወቂያ ላይ ያለውን ቁተር ይደውሱ፡፡ የቀጣራ ቡድን አባላት አባክዎ 1-877-609-8715 (TTY: 711) ቁተር ይደውሱ፡፡

#### 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. على مقدمي الطلبات الاتصال على الرقم 8715-609-877-1 (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。申請人請致電 1-877-609-8715 (TTY:711)。

#### Cushite (Oromo)

Waa Lacag la'aan Adeegyada Luuqada. Waxaad heli kartaa turjubaan. Waxaad heli kartaa in waraaqaha laguu aqriyo. Wixii caawin ah, naga soo wac lambarka ku qoran kaarka Aqoonsigaaga. Wicitaanka codsadayaasha 1-877-609-8715 (TTY: 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. Antragsteller rufen unter 1-877-609-8715 (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。申込者の方は、1-877-609-8715 (TTY: 711) までお電話ください。

#### Korean

무료 언어 서비스. 통역 서비스를 받을 수 있습니다. 문서 낭독 서비스도 받으실 수 있습니다. 도움을 원하시면, 보험 ID에 수록된 번호로 전화해 주십시오. 신청자분은 1-877-609-8715 (TTY: 711) 번으로 전화해 주십시오.

#### Khmer

សេវាភាសាដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្ដាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូមទាក់ទងយើងខ្ញុំតាមរយៈទូរស័ព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក។ បេក្ខជន សូមទាក់ទងទៅលេខ 1-877-609-8715 (TTY: 711)។

#### Laotian

ບໍລິການພາສາບໍ່ເສຍຄ່າ. ທ່ານສາມາດຂໍຜູ້ແປພາສາໄດ້. ທ່ານສາມາດຂໍໃຫ້ອ່ານເອກະ ສານໃຫ້ທ່ານຟັງໄດ້. ເພື່ອຂໍຄວາມຊ່ວຍເຫຼືອ, ກະລຸນາໂທຫາພວກເຮົາໄດ້ຕາມເບີທີ່ ມີຢູ່ໃນບັດປະຈາຕົວຂອງທ່ານ. ຜູ້ຮ້ອງຂໍແມ່ນໃຫ້ໂທເບີ 1-877-609-8715 (TTY: 711).

### Punjabi

ਬਿਨਾਂ ਲਾਗਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀਆਂ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਡੇ ਲਈ ਦਸਤਾਵੇਜ਼ਾਂ ਪੜ੍ਹੇ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਤੁਹਾਡੇ ਆਈਡੀ (ID) ਕਾਰਡ 'ਤੇ ਦਿੱਤੇ ਨੰਬਰ ਤੇ ਸਾਨੂੰ ਫ਼ੋਨ ਕਰੋ। ਬਿਨੈਕਾਰ 1-877-609-8715 (TTY: 711) 'ਤੇ ਫ਼ੋਨ ਕਰੋ।

#### 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. Если вы хотите стать участником плана, звоните по телефону 1-877-609-8715 (ТТҮ: 711).

### Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete. Puede obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, llámenos al número que aparece en su tarjeta de identificación. Los solicitantes deben llamar al 1-877-609-8715 (TTY: 711).

# Tagalog

Walang Gastos na Mga Serbisyo sa Wika. Maaari kayong kumuha ng isang interpreter. Maaari ninyong ipabasa ang mga dokumento. Para sa tulong, tawagan kami sa numerong nakalista sa inyong ID card. Para sa mga aplikante, tumawag sa 1-877-609-8715 (TTY: 711)

#### Ukrainian

Безплатні послуги перекладу. Ви можете скористуватися послугами перекладача. Вам можуть прочитати ваші документи. Щоб отримати допомогу, телефонуйте нам за номером, який вказаний на вашій ідентифікаційній картці (ID). Заявники можуть телефонувати за номером 1-877-609-8715 (TTY: 711).

#### Vietnamese

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