

Ancillary Coverage in One Stop with Health Net

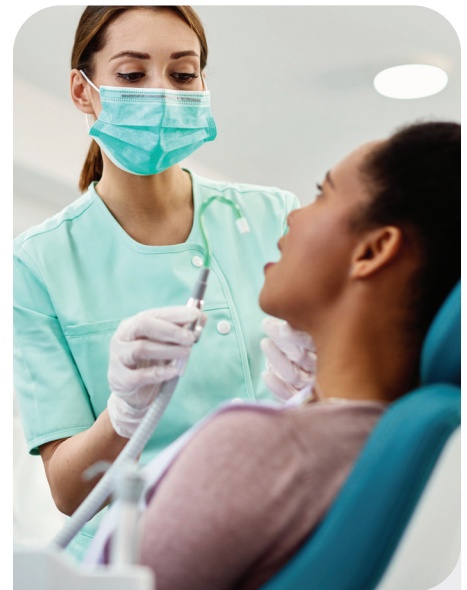
Adding adult dental and adult vision coverage to your clients' medical plans helps them deliver convenient coverage to their employees. Health Net makes it simple to design a complete benefits package with a one-page dental/vision application form.

Health Net Dental Plans

- **Experienced, quality providers** – Dental Benefit Providers (DBP) has teamed up with Health Net for more than ten years to administer dental benefits. DBP recruits qualified providers throughout the region to ensure members have easy access to local specialists and general practice dentists.
- **Robust network** – Through DBP, we offer more than 4,000 PPO dental providers in Oregon.
- **Easy online access** – Members can view and print ID cards, view benefit details, view claims status, find a provider and more at **yourdentalplan.com/healthnet**.


Dental PPO

- Periodontics, endodontics and oral surgery are covered under basic services on the Plus and Preferred Plus plans.
- For dental PPO plans with orthodontia coverage, the full amount of the orthodontia lifetime maximum applies even if treatment began under another carrier's dental PPO plan.
- Plus, Preferred Plus and Value plans reimburse out of network benefits at the Reasonable & Customary amount (R&C). The R&C amounts are those that are compared similar services within the same geographic service area.
- Essential plan out of network benefits are reimbursed at the Maximum Allowable Amount (MAA).



**Broker Sales Materials
(view & download):**
healthnetoregon.com/broker
 > Forms & Brochures > Small Business Groups

2026 Dental plans

Dental ¹ 	Member pays					
	Deductible (single / family)	Calendar year maximum	Coinsurance (preventive & diagnostics / basic / major / ortho)	Cleanings	Exams	X-rays
Plus D25-1855-2000	\$25 / \$75	\$2,000	0% / 20% / 50% / 50%	0%	0%	0%
Plus D50-185-1000	\$50 / \$150	\$1,000	0% / 20% / 50% / Not covered	0%	0%	0%
Plus D50-1855-1500	\$50 / \$150	\$1,500	0% / 20% / 50% / 50%	0%	0%	0%
Preferred Plus DP50-1855-1500	\$50 / \$150	\$1,500	0% / 20% / 50% / 50%	0%	0%	0%
Value D50-185-1500V	\$50 / \$150	\$1,500	0% / 20% / 50% / Not covered	0%	0%	0%
Essential D50-16-500	\$50	\$500	0% / 40% / Not covered / Not covered	0%	0%	0%

¹Not available for purchase alongside the Oregon State Standard Plans.

Health Net Vision Plans²

Health Net teams up with EyeMed to deliver vision coverage. With more than 30 years of experience and 62 million members, EyeMed is America's fastest growing vision benefits company. EyeMed's network features a mix of independent and retail providers, including both national and regional favorites like LensCrafters, so members can go where they want, when they want.

- **Convenient network** – EyeMed offers in-network access to more than 154,500 optometrists, ophthalmologists and licensed opticians at more than 29,400 locations throughout the country. Online options let members purchase eyewear and contacts with a PC, tablet or phone. Plus, members can see any provider they choose, either in-network or out-of-network.
- **Cost savings** – EyeMed delivers extra value with plan choices and a 5-15% discount on LASIK and PRK from U.S. Laser Network.
- **Member tools** – EyeMed's hassle-free member tools save time and provide peace of mind. Members get access to an enhanced provider search tool, a mobile app, online appointment scheduling and an award-winning 24-7 Customer Care Center.
- **Easy online access** – Members can view and print ID cards, review benefits, manage claims, find a provider, calculate costs and more at eyemedvisioncare.com.



Need help?

We're dedicated to providing friendly, responsive and personalized customer service.

Brokers

Please contact your Health Net sales representative.

Members

- **Dental:** 877-410-0176
- **Vision:** 866-392-6058

Vision ³	Member pays			
	Exam	Frame allowance	Lenses (single / bifocal / trifocal / progressive)	Frequency (months) (examination / lenses or contact lenses / frames)
Elite 1010-1	\$10	\$150	\$10 / \$10 / \$10 / \$75	12 / 12 / 12
Preferred 1025-2	\$10	\$100	\$25 / \$25 / \$25 / \$90	12 / 12 / 24
Preferred 1025-3	\$10	\$100	\$25 / \$25 / \$25 / \$90	12 / 24 / 24

²Plan limitations and exclusions

- Orthoptic or vision training, subnormal vision aids, and any associated supplemental testing.
- Aniseikonic lenses.
- Medical and/or surgical treatment of the eye, eyes, or supporting structures.
- Corrective eyewear required by an employer as a condition of employment, and safety eyewear unless specifically covered under the plan.
- Services provided as a result of any workers' compensation law.
- Plano (non-prescription lenses and non-prescription sunglasses) – except for a 20% discount.
- Two pairs of glasses in lieu of bifocals.
- Excludes certain frame brands in which the manufacturer imposes a no-discount policy.

Insureds will receive a 20% discount on the remaining balance beyond plan coverage at participating providers, which may not be combined with any other discounts or promotional offers. This discount does not apply to a provider's professional services or to contact lenses. Retail prices may vary by location.

Discounts do not apply to benefits provided by other group benefit plans. Allowances are one-time-use benefits; no remaining balance. Lost or broken materials are not covered.

This summary presents general information only and does not include all benefits, details and exclusions. Please refer to your Certificate of Insurance for terms and conditions of coverage, including which services are limited or excluded from coverage.


³Not available for purchase alongside the Oregon State Standard Plans.

Alternative Care

Health Net offers quality Alternative Care benefits for acupuncture, chiropractic, therapeutic massage, and naturopathic care⁴ on all of our medical plans through **American Specialty Health Group, Inc. (ASH Group)**.

With ASH Group, members can choose from a broad network of credentialed health care providers who offer alternative health care services at ashlink.com/ash/hnetorcom. For additional assistance in locating an **ASH Group provider**, please contact us at **800-678-9133**.

Alternative Care plans (All medical plans include alternative care benefits.)^{4,5}

Alternative care 	Member pays							
	Chiropractic (Unlimited visits)		Acupuncture (36 visits combined in and out-of-network)		Massage Therapy (27 visits combined in and out-of-network)		Naturopath (Unlimited visits)	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
	Office visits are covered at the PCP copay under your medical plan	20%	Office visits are covered at the PCP copay under your medical plan	20%	Office visits are covered at the PCP copay under your medical plan	20%	Office visits are covered at the PCP copay under your medical plan	Office visits are covered at the PCP out-of-network cost share under your medical plan

⁴Only chiropractic, naturopath, and acupuncture benefits available on Oregon State Standard Plans.

⁵All copayments accumulate to the medical out-of-pocket maximum.

Dental PPO insurance plans are underwritten by Health Net Health Plan of Oregon, Inc. and administered by Dental Benefit Providers, Inc. (DBP). Vision plans are underwritten by Health Net Health Plan of Oregon, Inc. and serviced by EyeMed Vision Care, LLC. Health Net Health Plan of Oregon, Inc. is a subsidiary of Health Net, LLC, and Centene Corporation. Health Net is a registered service mark of Health Net, LLC. All other identified trademarks/service marks remain the property of their respective companies. All rights reserved.