

# Plan Overview

## PPO PRIMARY ADVANTAGE PAO-0-4-2500

**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  |  |
|---|--|--|
| Network   | In-network   | Out-of-network (MAA)   |
| <b>Deductible – single / family</b>   | \$0 / \$0  | \$1,000 / \$2,000  |
| <b>Out-of-pocket maximum – single / family</b> (includes deductible)  | \$2,500 / \$5,000  | \$5,000 / \$10,000   |
| <b>Preventive care</b><br>Preventive health exams, colonoscopy (age 50+), routine immunizations, gynecological exam and pap, mammograms, PSA screening, tobacco cessation   | \$0 copay  | 50% MAA (deductible waived)  |
| <b>Office visits</b><br>Physician - includes family practice, naturopath, pediatrics, internal medicine, general practice, obstetrics/gynecology<br>Specialist physician - providers in specialties other than those listed above<br>Allergy and therapeutic injections | \$0 copay<br>\$25 copay<br>40% of contract rate                      | 50% MAA<br>50% MAA<br>50% MAA  |
| <b>Telemedical services</b>   | \$0  | 50% MAA  |
| <b>Diagnostic services</b><br>Diagnostic lab and X-ray, EKG, ultrasound<br>Advanced diagnostic imaging, CT, MRI, PET, EEG, Holter monitor/stress test   | \$0 copay/visit<br>40% of contract rate                              | 50% MAA<br>50% MAA   |
| <b>Maternity services</b><br>Maternity delivery care (professional services only)<br>Inpatient hospital services  | 40% of contract rate<br>40% of contract rate                         | 50% MAA<br>50% MAA   |
| <b>Emergency and urgent care services</b><br>Urgent care physician services<br>Emergency room services<br>Ambulance services - ground and air   | \$25 copay/visit<br>\$300 copay/visit<br>40%                         | \$25 copay/visit MAA (deductible waived)<br>\$300 copay/visit (deductible waived)<br>40% |
| <b>Hospital services</b><br>Inpatient hospital<br>Inpatient rehabilitative services (physical, occupational, and speech therapy) - limit max 30 days per year<br>Skilled nursing facility - limit max 60 days per year  | 40% of contract rate<br>40% of contract rate<br>40% of contract rate | 50% MAA<br>50% MAA<br>50% MAA  |

(continued)

| Benefit description  | You pay              |                      |
|--|----------------------|----------------------|
|  | In-network           | Out-of-network (MAA) |
| <b>Network</b>   |                      |                      |
| <b>Outpatient services</b>   |                      |                      |
| Surgery, infusion, dialysis, chemotherapy, radiation therapy                                     | 40% of contract rate | 50% MAA              |
| Surgery at hospital-based facility   | 40% of contract rate | 50% MAA              |
| Surgery at ambulatory surgical center (ASC)  | 30% of contract rate | 50% MAA              |
| Rehabilitative services - limit max 30 days per year   | 40% of contract rate | 50% MAA              |
| <b>Medical equipment and supplies</b>  |                      |                      |
| Durable medical equipment, prosthetics, orthotics, diabetes supplies, oral sleep apnea appliance | 40% of contract rate | 50% MAA              |
| Medical supplies, including allergy serum and injected substances                                | 40% of contract rate | 50% MAA              |
| <b>Home health and hospice</b>   |                      |                      |
| Home health care   | 40% of contract rate | 50% MAA              |
| Hospice services   | 40% of contract rate | 50% MAA              |
| <b>Behavioral health - mental health/chemical dependency</b>                                     |                      |                      |
| Physician services - office visit  | \$0 copay/visit      | 50% MAA              |
| Inpatient and residential services   | 40% of contract rate | 50% MAA              |

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.

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. Under family coverage, each member's covered expenses count toward the family's deductible.

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.

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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