



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.healthnet.com/cardinalcare or by calling 1-800-250-5226.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$0 (EPO Tier 1)/\$500 each member (EPO Tier 2) per plan year.	See the chart starting on page 2 for your costs for services this plan covers.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	\$2,000 each member (EPO Tier 1)/\$4,000 each member (EPO Tier 2) per plan year.	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of preferred providers , see www.healthnet.com/cardinalcare or call 1-800-250-5226.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a specialist?	Yes. Requires referral from Vaden for Tier 1. Tier 2 allows you to see any PPO provider without referral.	This plan will pay some or all of the costs to see a specialist for covered services but only if you have the plan's permission before you see the specialist .
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services .

Questions: Call the number on your Health Net ID card (current members) or 1-800-250-5226 or visit us at www.healthnet.com/cardinalcare

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary

at <http://ccio.cms.gov> or call 1-800-250-5226 or the number on your Health Net ID card to request a copy.



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- Your cost sharing does not depend on whether a **provider** is in a network.

Common Medical Event	Services You May Need	Your Cost If You Use EPO Tier 1 (Access to Vaden Health Center and referral to SUMC and Menlo Clinic)	Your Cost If You Use EPO Tier 2 (Access to HNCA PPO and First Health Networks)	Limitations & Exceptions
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$25/visit	30% co-ins	Copay not required if physician visit performed at Vaden Health Center.
	Specialist visit	\$30/visit	30% co-ins	—————none—————
	Other practitioner office visit	Chiropractic & acupuncture - \$25/visit	Chiropractic & acupuncture - 30% co-ins	Combined limit of 15 visits each plan year (Tiers 1 & 2).
	Preventive care/screening/immunization	No charge	No charge	—————none—————
If you have a test	Diagnostic test (x-ray, blood work)	No charge	30% co-ins	Preventive lab and x-ray covered at 100%.
	Imaging (CT/PET scans, MRIs)	\$50/procedure	30% co-ins	Prior auth may be required.

Common Medical Event	Services You May Need	Your Cost If You Use EPO Tier 1 (Access to Vaden Health Center and referral to SUMC and Menlo Clinic)	Your Cost If You Use EPO Tier 2 (Access to HNCA PPO and First Health Networks)	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.healthnet.com	Generic drugs	\$15/retail order	\$15/retail order	Supply/order: up to 30 day (retail); except where quantity limits apply. Prior authorization is required for select drugs.
	Brand drugs	\$35/retail order	\$35/retail order	
	Specialty drugs	\$50/order	\$50/order	Supply/order up to a 30 day supply specialty pharmacy except where quantity limits apply. Prior authorization required for select drugs.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$250/procedure	30% co-ins	May require prior authorization.
	Physician/surgeon fees	No charge	30% co-ins	—————none—————
If you need immediate medical attention	Emergency room services	\$100/visit	\$100/visit	Copay waived if admitted as inpatient.
	Emergency medical transportation	No charge	No charge	Deductible applies through Tier 2.
	Urgent care	\$50/visit	\$50/visit	Copay waived if admitted as inpatient.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$500/stay	30% co-ins	Requires prior authorization.
	Physician/surgeon fee	No charge	30% co-ins	—————none—————

Health Net Life Ins. Co.: EPO C8Y

Coverage Period: 09/01/2015 – 08/31/2016

Summary of Benefits and Coverage: What this Plan Covers & What it Costs **Coverage for:** All Covered Persons | **Plan Type:** EPO

Common Medical Event	Services You May Need	Your Cost If You Use EPO Tier 1 (Access to Vaden Health Center and referral to SUMC and Menlo Clinic)	Your Cost If You Use EPO Tier 2 (Access to HNCA PPO and First Health Networks)	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	Office-\$25/visit Other than office- No charge	Office-\$25/visit Other than office- No charge	May require prior authorization. Must use MHN network of providers.
	Mental/Behavioral health inpatient services	\$500/stay	\$500/stay	Requires prior authorization. Must use MHN network of providers.
	Substance use disorder outpatient services	Office- \$25- Individual therapy \$12.50-Group therapy Other than office- No charge	Office- \$25- Individual therapy \$12.50-Group therapy Other than office- No charge	May require prior authorization. Must use MHN network of providers.
	Substance use disorder inpatient services	\$500/stay	\$500/stay	Requires prior authorization. Must use MHN network of providers.
If you are pregnant	Prenatal and postnatal care	Prenatal- No charge Postnatal- \$25/visit	30% co-ins	—————none—————
	Delivery and all inpatient services	\$500/stay	30% co-ins	Requires prior authorization.

Common Medical Event	Services You May Need	Your Cost If You Use EPO Tier 1 (Access to Vaden Health Center and referral to SUMC and Menlo Clinic)	Your Cost If You Use EPO Tier 2 (Access to HNCA PPO and First Health Networks)	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	\$25/visit	30% co-ins	Combined limit of 100 visits each plan year. May require prior auth.
	Rehabilitation services	\$30/visit	\$40/visit	May require prior authorization.
	Habilitation services	\$30/visit	\$40/visit	May require prior authorization.
	Skilled nursing care	\$500/stay	30% co-ins	Requires prior authorization.
	Durable medical equipment	No charge	30% co-ins	May require prior authorization.
	Hospice service	No charge	30% co-ins	Combined limit of 180 days each plan year (EPO Tiers 1 & 2). May require prior authorization.
If your child needs dental or eye care	Eye exam	No charge	No charge	Limited to 1 visit per year.
	Glasses	No charge	Not covered	Provider selected frames; 1 per calendar year.
	Dental check-up	0% co-ins after deductible is met	0% co-ins after deductible is met	\$60 member / \$120 family deductible required (applied to all services).

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u> .)		
<ul style="list-style-type: none"> • Cosmetic surgery • Dental care (Adult) • Glasses 	<ul style="list-style-type: none"> • Hearing aids • Long-term care 	<ul style="list-style-type: none"> • Private-duty nursing • Routine foot care • Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Infertility treatment (diagnostic treatment only)
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)

Your Rights to Continue Coverage: If you lose coverage under this plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply. For more information on your rights to continue coverage, contact the plan at 1-800-250-5226. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights: If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: Health Net's Customer Contact Center at 1-800-250-5226, submit a grievance form through www.healthnet.com/cardinalcare, or file your complaint in writing to, Health Net Appeals and Grievance Department, P.O. Box 10348, Van Nuys, CA 91410-0348. If you have a grievance against Health Net, you can also contact the California Department of Insurance, at 1-800-927-HELP (4357) or via the Consumers portal of www.insurance.ca.gov. 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 Coverage Provide Minimum Essential Coverage? The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard? The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-250-5226.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-250-5226.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-250-5226.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiiijigo holne' 1-800-250-5226.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$6,840
- Patient pays \$700

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$0
Copays	\$500
Coinsurance	\$0
Limits or exclusions	\$200
Total	\$700

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$4,200
- Patient pays \$1,200

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$0
Copays	\$1,100
Coinsurance	\$0
Limits or exclusions	\$100
Total	\$1,200

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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