

PLAN DISCLAIMER

This Schedule of Benefits is a brief list of benefits, with applicable copayments, coinsurance and deductibles information for your health plan. It does not list the exclusions and limitations or other important terms applicable to your plan.

The Evidence of Coverage (EOC) for your plan contains the complete terms and conditions of your Health Net coverage. It is important for you to thoroughly review the EOC for your plan.

**Health Net California Large Group SmartCare HMO (B)
Restricted Plan GW3**

**GW3
1/1/2021**

CALENDAR YEAR OUT-OF-POCKET MAXIMUM (OOPM): All eligible copayments and coinsurance apply to OOPM.

For each member.	\$2,000
For each family.	\$4,000

PROFESSIONAL SERVICES

Visit to a physician, physician assistant or nurse practitioner. ¹	
Performed at member's participating physician group (PPG).	\$30
Performed at a CVS MinuteClinic for preventive care services. Includes preventive physical examinations, other immunizations and preventive laboratory tests. ¹	\$0
Performed at a CVS MinuteClinic for all other non-preventive care services.	\$30
Telemedicine services.	\$0 ²
Periodic health evaluations. Includes annual preventive physical examinations, preventive vision/hearing screenings, well-woman exam and other women's preventive services, preventive laboratory tests and x-rays. ¹	\$0
Annual routine physical examinations. Provided for employment, school, camp or sports.	Not covered
Vision examinations for refractive eye exams.	\$30
Hearing examinations for hearing loss.	\$30
Specialist consultations. Includes OB/GYN self-referral for non-preventive services. For preventive services, refer to periodic health evaluations above. ¹	\$30
Podiatry services, includes routine foot care for diabetes.	\$30
Routine foot care (cutting/removal of corns, calluses, trimming of nails).	Not covered
Physician visit to member's home (at discretion of physician).	\$30
Physician visit to hospital or skilled nursing facility (excluding care for mental disorders).	\$0
Other immunizations (except foreign travel/occupational - see below).	\$0
Immunizations for foreign travel/occupational purposes.	20%
Allergy testing.	\$0
Allergy serum.	\$0
Allergy injection services (serum not included).	\$0
Injections related to infertility services.	50%
All other injections.	
Office based injectable medications. ¹	\$0
Self-administered injectables.	Refer to Pharmacy Benefits
Surgeon/assistant surgeon.	\$0
Administration of anesthetics.	\$0
X-ray and laboratory procedures, including genetic testing. Preventive x-ray/lab, refer to periodic health evaluations or CVS Minute Clinic preventive care services above. ¹	\$0
Complex radiology (CT, SPECT, MRI, MUGA and PET).	\$100
Rehabilitation therapy (outpatient physical, speech, and occupational), including ABA therapy services.	\$30
Cardiac and respiratory therapy.	\$30
Habilitation therapy (physical, occupational, speech, respiratory and cardiac therapy). Applied behavioral analysis (ABA) is covered through the mental health benefit.	\$30
Dental services (when medically necessary to properly monitor, control or treat a severe medical condition when excluded dental services are being performed).	\$0

CARE FOR CONDITIONS OF PREGNANCY (professional services only)

Prenatal and postnatal office visit.	\$30
Normal delivery, cesarean section and complications of pregnancy. Includes newborn inpatient professional care.	\$0
Abortion services.	\$0
Genetic testing of fetus.	\$0
Circumcision of newborn.	\$0

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FAMILY PLANNING (professional services only)		
Contraceptive methods. Includes intrauterine device (IUD), injectable or implantable contraceptives. ¹		\$0
Infertility services. Includes professional services, outpatient care, treatment by injection, prescription drugs if applicable, artificial insemination (AI), IUI and GIFT. ZIFT and IVF are not covered.		50%
Sterilization of females. ¹		\$0
Sterilization of males.		
Performed in an office.		\$50
Performed in an outpatient facility.		\$0
Reversal of sterilization.		Not covered
ALCOHOL/DRUG REHABILITATION and CARE FOR MENTAL DISORDERS		
ADMINISTERED BY MANAGED HEALTH NETWORK (MHN)		
Refer members to the MHN telephone number on the back of their Health Net ID card		
OTHER SERVICES		
Medical social services.		\$0
Patient education. Includes smoking cessation/weight management.		\$0
Ambulance services (ground and air).		\$100
Durable medical equipment. For preventive DME, refer to preventive care. ¹		\$0
Orthotics (braces and supports).		\$0
Corrective footwear. Custom made shoes and shoe inserts (custom foot orthotics).		Not covered
Diabetic supplies (except footwear, see below).		\$0
Diabetic footwear.		\$0
Medical supplies. ¹		\$0
Hearing aids.		Not covered
Prosthesis (replacing body parts).		\$0
Wigs (cranial prosthesis).		Not covered
Blood and blood products.		\$0
Blood clotting factors.		Refer to Pharmacy Benefits
Nuclear medicine.		\$0
Organ, tissue and stem cell transplants (non-experimental and noninvestigative professional services only).		\$0
Chemotherapy or radiation therapy.		\$0
Infusion therapy.		
Performed at home.		\$30
Performed in an office and outpatient facility.		\$0
Renal dialysis.		\$0
Home health visit. Includes home health rehabilitation. The copayment starts the 31st calendar day after the first visit.		\$30 / 100 visits
Hospice care.		\$0
HOSPITAL AND SKILLED NURSING FACILITY SERVICES		
Unlimited days of hospital care (medical, surgical & maternity, including routine normal nursery charges) provided in a medically necessary private room, semi-private room or special care unit with ancillary services. Excludes care for mental disorders. For newborns, a separate copayment will apply to a newborn requiring admission to a special care unit.		\$1,500 per admit
Confinement in a skilled nursing facility (limited to 100 days a calendar year).		\$1,500 per admit
Outpatient services.		
Outpatient services other than surgery.		\$0
Outpatient surgery at a hospital.		\$250
Outpatient surgery at an ambulatory surgical center.		\$100
EMERGENCY CARE/URGENTLY NEEDED CARE - Within or outside the PPG service area		
NOTE: Non-emergency care (including urgently needed care) received within the PPG service area must be performed or authorized by the member's PPG in order for services to be covered. When urgently needed care is provided outside the PPG service area, authorization is not mandatory in order for services to be covered. When services are provided that meet the criteria for emergency care, whether within or outside the PPG service area, the services are covered, even if the member never contacted the PPG.		
Emergency room (professional services).		\$0
Use of emergency room (facility services). ³		\$100
Use of urgent care center.		\$50 for medical services / \$30 for behavioral health, chemical dependency, or substance use disorders
1 Women's preventive care services include the following: Screening for gestational diabetes; human papillomavirus (HPV) DNA testing for women 30 years and older; sexually-transmitted infection counseling; human immunodeficiency virus (HIV) screening and counseling; family planning; FDA-approved contraception methods and contraceptive counseling; breastfeeding support, supplies and counseling; domestic violence screening and counseling; and preventive sterilizations. The applicable cost sharing for preventive care will apply to these services.		
2 Telemedicine services are covered when provided through preferred vendor. For all other providers, telehealth cost share mirrors in-person cost share based on type of service provided.		
3 The copayment will not be required if the member is admitted as a hospital inpatient directly from the emergency room.		



Health Net[®]

CALIFORNIA BENEFIT DESIGN / SCHEDULE OF BENEFITS

MENTAL HEALTH / CHEMICAL DEPENDENCY TREATMENT

MH Plan Code VLK - Effective 01/01/2021

BENEFITS	Plan Coverage
Calendar Year Deductible (combined for medical and mental health/chem. dep. plan)	
For each member	N/A
For each family	N/A
Out-of-Pocket Maximum (combined for medical and mental health/chem. dep. plan)	Plan Coverage
For each member	\$2,000
For each family	\$4,000
Emergency Services in an Emergency Room (mental health/chemical dependency treatment)	Plan Coverage
Professional services	\$0
Use of emergency room (facility services) ⁽¹⁾	\$100
Ground Ambulance	\$100
Air ambulance	\$100
Laboratory Services, administered on behalf of Health Net (medical benefit provided by MHN)	Plan Coverage
Laboratory services	\$0
Severe Mental Illnesses²	Plan Coverage
Outpatient mental health - consultation	\$30
Outpatient mental health - consultation/telemedical services ⁽⁶⁾	\$0
Outpatient mental health - group therapy session	\$15.00
<i>Maximum visits per calendar year</i>	Unlimited
Outpatient mental health - other (includes alternate care: partial hospitalization/ day treatment/ intensive outpatient programs)	\$0
Inpatient care in a hospital, excluding residential treatment centers	\$1,500 per admit
Residential treatment centers	\$1,500 per admit
<i>Maximum days per calendar year</i>	Unlimited
Inpatient physician visits	\$0
Other Mental Illnesses	Plan Coverage
Outpatient mental health - consultation	\$30
Outpatient mental health - consultation/telemedical services ⁽⁶⁾	\$0
Outpatient mental health - group therapy session	\$15.00
<i>Maximum visits per calendar year</i>	Unlimited
Outpatient mental health - other (includes alternate care: partial hospitalization/ day treatment/ intensive outpatient programs)	\$0
Inpatient care in a hospital, excluding residential treatment centers	\$1,500 per admit
Residential treatment centers	\$1,500 per admit
<i>Maximum days per calendar year</i>	Unlimited
Inpatient physician visits	\$0
Chemical Dependency Rehabilitation & Detoxification	Plan Coverage
Outpatient chemical dependency - consultation	\$30
Outpatient chemical dependency - consultation/telemedical services ⁽⁶⁾	\$0
Outpatient chemical dependency - group therapy session	\$15.00
<i>Maximum visits per calendar year</i>	Unlimited
Outpatient chemical dependency - other (includes outpatient detoxification and alternate care: partial hospitalization/ day treatment/ intensive outpatient)	\$0
Inpatient care in a hospital, excluding residential treatment centers	\$1,500 per admit
Residential treatment centers	\$1,500 per admit
<i>Maximum days per calendar year</i>	Unlimited
Inpatient physician visits	\$0
Detoxification	\$1,500 per admit
<i>Maximum days per calendar year</i>	Unlimited

¹The copayment will not be required if the member is admitted as a hospital inpatient directly from the emergency room.

²The following conditions are considered severe mental illnesses: Anorexia nervosa, bulimia nervosa, bipolar disorder, major depressive disorders, pervasive developmental disorder (e.g., autism), panic disorder, schizophrenia, schizo affective disorder and serious emotional disturbances of children.

³There is no per member deductible accumulation/accrual. It is a single comprehensive family deductible. The family deductible must be met before plan begins to pay for covered services.
All covered benefits are subject to the deductible.

⁴There is no per member OOPM accumulation/accrual. It is a single comprehensive family OOPM.
Includes deductibles, copayments and coinsurance for covered medical, mental health, and chemical dependency.

⁵Within the family deductible, there is a per member deductible accumulation/accrual provision. When an individual family member satisfies the individual deductible, the individual member's deductible is satisfied for the calendar year even if the family deductible has not been satisfied. The family deductible is satisfied when two or more members collectively satisfy the family deductible amount.
All covered benefits are subject to the deductible.

⁶Within the family OOPM, there is a per member OOPM accumulation/accrual provision. When an individual family member satisfies the individual OOPM, the individual member's OOPM is satisfied for the calendar year even if the family OOPM has not been satisfied. The family OOPM is satisfied when two or more members collectively satisfy the family OOPM amount.
Includes deductibles, copayments and coinsurance for covered medical, mental health, and chemical dependency.

⁷Order of benefit for services where copay is applicable is copay, then deductible, then coinsurance.

⁸Listed cost share is for services provided through Preferred Vendor; For all other providers, telehealth cost share mirrors in-person cost share based on type of service provided.