

# Plan Overview

## STANDARD GOLD PLAN

**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	
	In-network	Out-of-network (MAA)
<b>Network</b>		
<b>Deductible – single / family</b>	\$1,800 / \$3,600	\$5,000 / \$10,000
<b>Out-of-pocket maximum – single / family</b> <i>(includes deductible)</i>	\$7,300 / \$14,600	\$14,600 / \$29,200
<b>Preventive care</b> Preventive health exams, colonoscopy <i>(age 50+)</i> , routine immunizations, gynecological exam and pap, mammograms, PSA screening, tobacco cessation	No charge	50% <i>(deductible waived)</i>
<b>Office visits</b> Physician - includes family practice, naturopath, pediatrics, internal medicine, general practice, obstetrics/gynecology Specialist physician - providers in specialties other than those listed above Allergy and therapeutic injections	\$20 <i>(deductible waived)</i> \$40 <i>(deductible waived)</i> 20%	50% 50% 50%
<b>Telemedical services</b>	\$0 <i>(deductible waived)</i>	50%
<b>Diagnostic services</b> Diagnostic lab and X-ray, EKG, ultrasound Advanced diagnostic imaging, CT, MRI, PET, EEG, Holter monitor/stress test	20% 20%	50% 50%
<b>Maternity services</b> Maternity delivery care <i>(professional services only)</i> Inpatient hospital services	20% 20%	50% 50%
<b>Emergency and urgent care services</b> Urgent care physician services Outpatient emergency room services <i>(no MAA out-of-network)</i> Ambulance services - ground and air	\$60 <i>(deductible waived)</i> 20% 20%	\$60 <i>(deductible waived)</i> 20% 20%
<b>Hospital services</b> Inpatient hospital Inpatient rehabilitative services <i>(physical, occupational and speech therapy)</i> - limit max 30 days per year Skilled nursing facility - limit max 60 days per year	20% 20% 20%	50% 50% 50%
<b>Outpatient services</b> Surgery, infusion, dialysis, chemotherapy, radiation therapy Surgery at hospital-based facility Surgery at ambulatory surgical center (ASC) Rehabilitative services - limit max 30 days per year	20% 20% 20% \$20 <i>(deductible waived)</i>	50% 50% 50% 50%

*(continued)*

Benefit Description	You Pay	
	In-network	Out-of-network (MAA)
<b>Network</b>		
<b>Medical equipment and supplies</b> Durable medical equipment, prosthetics, orthotics, diabetes supplies, oral sleep apnea appliance Medical supplies, including allergy serum and injected substances	20%	50%
<b>Home health and hospice</b> Home health care Hospice services	20%	50%
<b>Behavioral health - mental health/chemical dependency</b> Physician services - office visit Inpatient and residential services	\$20 ( <i>deductible waived</i> ) 20%	50%
<b>Pharmacy (<i>deductible waived</i>)</b> Generic/Preferred/Non-Preferred Specialty drugs - including most self-injectable Mail order - 2 times copay for 90-day supply Orally administered anticancer medication	\$10 / \$30 / 50% 50% ( <i>\$500 per script cap</i> ) \$20 / \$60 / 50% 20%	Not covered Not covered Not covered Not covered
<b>Pediatric vision</b> This plan covers routine vision services and supplies for children up to age 19. <i>You must utilize participating providers.</i>	<ul style="list-style-type: none"> <li>• Routine eye exam limit: 1 per calendar year.</li> <li>• Provider-selected frames limit: 1 per calendar year.</li> </ul>	

Adult dental and vision plans are not available with the State Standard Plans.

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.

Benefits listed at 0% or No charge means Health Net will pay covered services at 100% of the maximum allowable amount (MAA) for out-of-network services. Member is still responsible for out-of-network billed charges that exceed the 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.

Prescription drug tiers are Tier 1: Generic; Tier 2: Brand Preferred; Tier 3: Non-Preferred; SP: Specialty. Retail Pharmacy – members may receive a 90-day fill at a retail pharmacy; one copayment/coinsurance applies per 30-day supply. MAC A applies. Essential Rx Drug List – A listing of preferred drugs and their corresponding benefit levels is shown on the Health Net Essential Rx Drug List (EDL). Visit Health Net at [www.healthnetoregon.com](http://www.healthnetoregon.com) to view the Oregon Essential Rx Drug List.

Certain drugs identified on the Essential Rx Drug List are classified as Specialty drugs under your plan. Specialty drugs are high-cost biologic, injectable and oral drugs typically dispensed through a limited network of pharmacies and have significantly higher cost than traditional pharmacy benefit drugs. Prior authorization is required for these medications.

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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