



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE:** Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call the number on your Health Net ID card (current members) or 1-888-802-7001 or visit us at www.healthnetoregon.com. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or www.healthnetoregon.com or you can call 1-888-802-7001 to request a copy.

Important Questions	Answers	Why This Matters
What is the overall deductible ?	<u>Combined medical/pharmacy deductible</u> : \$9,200 member/\$18,400 family through PPO & \$18,400 member/\$36,800 family through OON per calendar year.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible ?	Yes. Preventive care and services indicated in chart starting on Page 2.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	<u>Combined medical/pharmacy limit</u> : \$9,200 member/\$18,400 family through PPO & \$18,400 member/\$36,800 family through OON per calendar year.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Premiums , balance billing charges and healthcare this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. For a list of preferred providers , see www.healthnetoregon.com/providersearch or call 1-888-802-7001.	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without a referral .



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay In-Network PPO Provider (You will pay the least)	What You Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	First 3 visits-\$5 copay /visit, then \$50 copay /visit deductible does not apply	50% coinsurance	\$5 copay applies to first 3 physician visits (family practice, pediatrics, internal medicine, general practice, obstetrics/gynecology), mental health/substance use disorder (office visits, urgent care visits) & naturopathic care combined.
	Specialist visit	\$150 copay /visit deductible does not apply	50% coinsurance	None
	Preventive care/screening/immunization	No charge for covered services; deductible does not apply	50% coinsurance deductible does not apply	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge after deductible is met	50% coinsurance	None
	Imaging (CT/PET scans, MRIs)	No charge after deductible is met	50% coinsurance	Requires prior authorization .
If you need drugs to treat your illness or condition. More information about prescription drug coverage is available at www.healthnetoregon.com	Generic drugs (Tier 1)	\$25 copay /retail order deductible does not apply \$50 copay /mail order deductible does not apply	Not covered	Medical deductible applies to pharmacy Tiers 2-4. Supply/order: 30-90 days (retail); 35-90 days (mail order). May require prior authorization . No charge for anti-cancer drugs, after deductible is met.
	Preferred brand drugs (Tier 2)	No charge after deductible is met retail/mail order	Not covered	
	Non-preferred brand drugs (Tier 3)	No charge after deductible is met retail/mail order	Not covered	
	Specialty drugs (Tier 4)	No charge after deductible is met	Not covered	Medical deductible applies to pharmacy Tiers 2-4. Supply/order: 30-90 day supply filled by a specialty pharmacy. May require prior authorization .

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.healthnetoregon.com.

Common Medical Event	Services You May Need	What You Will Pay In-Network PPO Provider (You will pay the least)	What You Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge after deductible is met	50% coinsurance	Some outpatient surgical procedures require prior authorization .
	Physician/surgeon fees	No charge after deductible is met	50% coinsurance	
If you need immediate medical attention	Emergency room care	No charge after deductible is met	No charge after deductible is met	None
	Emergency medical transportation	No charge after deductible is met	No charge after deductible is met	None
	Urgent care	Medical-\$100 copay /visit deductible does not apply Mental health & substance use disorders-First 3 visits-\$5 copay /visit, then \$50 copay /visit deductible does not apply	Medical-\$100 copay /visit deductible does not apply Mental health & substance use disorders-No charge after deductible is met	\$5 copay applies to first 3 physician visits (family practice, pediatrics, internal medicine, general practice, obstetrics/gynecology), mental health/substance use disorder (office visits, urgent care visits) & naturopathic care combined.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge after deductible is met	50% coinsurance	Requires prior authorization .
	Physician/surgeon fees	No charge after deductible is met	50% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visits-First 3 visits-\$5 copay /visit, then \$50 copay /visit deductible does not apply Other than office-No charge after deductible is met	50% coinsurance	\$5 copay applies to first 3 physician visits (family practice, pediatrics, internal medicine, general practice, obstetrics/gynecology), mental health/substance use disorder (office visits, urgent care visits) & naturopathic care combined. Requires prior authorization except for office visits.
	Inpatient services	No charge after deductible is met	50% coinsurance	Requires prior authorization .

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.healthnetoregon.com.

Common Medical Event	Services You May Need	What You Will Pay In-Network PPO Provider (You will pay the least)	What You Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you are pregnant	Office visits	No charge after deductible is met	50% coinsurance	Cost sharing does not apply for preventive services .
	Childbirth/delivery professional services	No charge after deductible is met	50% coinsurance	Requires prior authorization .
	Childbirth/delivery facility services	No charge after deductible is met	50% coinsurance	Requires prior authorization .
If you need help recovering or have other special health needs	Home health care	No charge after deductible is met	50% coinsurance	Requires prior authorization .
	Rehabilitation services	\$50 copay /visit deductible does not apply	50% coinsurance	Max 30 visits per calendar year (PPO/OON combined). May require prior authorization .
	Habilitation services	\$50 copay /visit deductible does not apply	50% coinsurance	
	Skilled nursing center	No charge after deductible is met	50% coinsurance	Max 60 days per calendar year (PPO/OON combined). Requires prior authorization .
	Durable medical equipment	No charge after deductible is met	50% coinsurance	May require prior authorization .
	Hospice services	No charge after deductible is met	50% coinsurance	Requires prior authorization .
If your child needs dental or eye care	Children's eye exam	No charge deductible does not apply	Not covered	Eye exams are limited to 1 visit per calendar year.
	Children's glasses	No charge deductible does not apply	Not covered	Glasses are limited to 1 pair per calendar year.
	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services .)		
<ul style="list-style-type: none">• Bariatric surgery• Dental care (Adult)	<ul style="list-style-type: none">• Infertility treatment• Long-term care• Non-emergency care when traveling outside the U.S.	<ul style="list-style-type: none">• Private-duty nursing• Routine eye care (Adult)• Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
<ul style="list-style-type: none">• Abortion services• Acupuncture	<ul style="list-style-type: none">• Chiropractic care• Cosmetic surgery (medically necessary)	<ul style="list-style-type: none">• Hearing aids• Routine foot care (medically necessary)

Your Rights to Continue Coverage:

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights:

There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Health Net's Customer Contact Center at 1-888-802-7001, submit a grievance form through www.healthnetoregon.com, or file your complaint in writing to, Health Net Appeals and Grievance Department, P.O. Box 10348, Van Nuys, CA 91410-0348. 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. If you have a grievance against Health Net, you can also contact the Division of Financial Regulation at 1-888-877-4894 or dfr.oregon.gov. Additionally, a consumer assistance program can help you file your appeal. Contact the Division of Financial Regulation at the contact information provided above.

Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Does this plan meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-802-7001.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-802-7001.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-802-7001.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-802-7001.

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

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About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
▪ The plan's overall deductible	\$9,200	▪ The plan's overall deductible	\$9,200	▪ The plan's overall deductible	\$9,200
▪ Specialist copayment	\$150	▪ Specialist copayment	\$150	▪ Specialist copayment	\$150
▪ Hospital (facility) coinsurance	0%	▪ Hospital (facility) coinsurance	0%	▪ Hospital (facility) coinsurance	0%
▪ Other coinsurance	0%	▪ Other coinsurance	0%	▪ Other coinsurance	0%
This EXAMPLE event includes services like: Specialist office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (<i>ultrasounds and blood work</i>) Specialist visit (<i>anesthesia</i>)		This EXAMPLE event includes services like: Primary care physician office visits (<i>including disease education</i>) Diagnostic tests (<i>blood work</i>) Prescription drugs Durable medical equipment (<i>glucose meter</i>)		This EXAMPLE event includes services like: Emergency room care (<i>including medical supplies</i>) Diagnostic test (<i>x-ray</i>) Durable medical equipment (<i>crutches</i>) Rehabilitation services (<i>physical therapy</i>)	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$9,200	Deductibles	\$4,000	Deductibles	\$2,100
Copayments	\$0	Copayments	\$800	Copayments	\$500
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0
The total Peg would pay is	\$9,260	The total Joe would pay is	\$4,820	The total Mia would pay is	\$2,600

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

Nondiscrimination Notice

Health Net Health Plan of Oregon, Inc. (Health Net) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Health Net does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Health Net:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact Health Net's Customer Contact Center at 1-877-609-8715 (TTY: 711).

If you believe that Health Net has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by calling the number above and telling them you need help filing a grievance; Health Net's Customer Contact Center is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019 (TDD: 1-800-537-7697).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

English

No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card. Applicants call 1-877-609-8715 (TTY: 711).

Amharic

ከፍተኛ የሌለው የቋንቋ አገልግሎት። አስተርጓሚ ማግኘት ይቻላል። ለነዳች እንዲዘጋጅልዎ ማድረግ ይቻላል። እርዳታ ለማግኘት በመታወቅዎ ላይ ያለውን ቁጥር ይደውሉ። የቀጣሪ ሱዳን አባላት አባኮቻቸው 1-877-609-8715 (TTY: 711) ቁጥር ይደውሉ።

Arabic

خدمات اللغة مجانية. يمكنك الحصول على مترجم فوري. ويمكنك الحصول على وثائق مقروءة لك. للحصول على المساعدة، اتصل بنا على الرقم الموجود على بطاقة الهوية. على مقدمي الطلبات الاتصال على الرقم (TTY:711) 1-877-609-8715.

Chinese

免費語言服務。您可使用口譯員。您可請人將文件內容唸給您聽。如需協助，請致電您會員卡上所列的電話號碼與我們聯絡。申請人請致電 1-877-609-8715 (TTY : 711) 。

Cushite (Oromo)

Waa Lacag la'aan Adeegyada Luuqada. Waxaad heli kartaa turjubaan. Waxaad heli kartaa in waraaqaha lagu aqriyo. Wixii caawin ah, naga soo wac lambarka ku qoran kaarka Aqoonsigaaga. Wicitaanka codsadayaasha 1-877-609-8715 (TTY: 711).

German

Kostenloser Sprachendienst. Dolmetscher sind verfügbar. Dokumente können Ihnen vorgelesen werden. Wenn Sie Hilfe benötigen, rufen Sie uns unter der Nummer auf Ihrer ID-Karte an. Antragsteller rufen unter 1-877-609-8715 (TTY: 711) an.

Japanese

無料の言語サービス。通訳をご利用いただけます。文書をお読みします。援助が必要な場合は、IDカードに記載されている番号までお電話ください。申込者の方は、1-877-609-8715 (TTY: 711) までお電話ください。

Korean

무료 언어 서비스. 통역 서비스를 받을 수 있습니다. 문서 낭독 서비스도 받으실 수 있습니다. 도움을 원하시면, 브렉 ID에 수록된 번호로 전화해 주십시오. 신청자분은 1-877-609-8715 (TTY: 711) 번으로 전화해 주십시오.

Khmer

សេវាកម្មភាសាដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្តាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូមទាក់ទងយើងខ្ញុំតាមរយៈទូរស័ព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក។ លេខជូនសូមទាក់ទងទៅលេខ 1-877-609-8715 (TTY: 711)។

Laotian

ບໍ່ມີ ການພາສາບໍ່ ຕ້ອງຄ່າ. ທ່ານອາດຈະ ພົບ ພາສາໄດ້. ທ່ານອາດຈະ ໃຫ້ ສ່ານຂອງ ສານໃຫ້ ທ່ານພັງໄດ້. ເພື່ອ ສອບຖາມ ວ່າ ມີ ສິ່ງ ກະວ, ນາໂທຫາພວກເຮົາໄດ້ ຕາມເບີ ທີ່ ມີ ຢູ່ ໃນບັດປະຈຳຕົວຂອງທ່ານ. ພວກເຮົາ ຈະ ສ່ອງຂໍ ແມ່ນ ໃຫ້ ໂທເບີ 1-877-609-8715 (TTY: 711).

Punjabi

ਬਿਨਾਂ ਲਾਗਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਬਾਸ਼ੀਆਂ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਡੇ ਲਈ ਦਸਤਾਵੇਜ਼ਾਂ ਪੜ੍ਹੇ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਤੁਹਾਡੇ ਆਈਡੀ (ID) ਕਾਰਡ 'ਤੇ ਦਿੱਤੇ ਨੰਬਰ ਤੇ ਸਾਨੂੰ ਫ਼ੋਨ ਕਰੋ। ਬਿਨੈਕਾਰ 1-877-609-8715 (TTY: 711) 'ਤੇ ਫ਼ੋਨ ਕਰੋ।

Russian

Бесплатная помощь переводчиков. Вы можете получить помощь устного переводчика. Вам могут прочитать документы. За помощью обращайтесь к нам по телефону, приведенному на вашей идентификационной карточке участника плана. Если вы хотите стать участником плана, звоните по телефону 1-877-609-8715 (TTY: 711).

Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete. Puede obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, llámenos al número que aparece en su tarjeta de identificación. Los solicitantes deben llamar al 1-877-609-8715 (TTY: 711).

Tagalog

Walang Gastos na Mga Serbisyo sa Wika. Maaari kayong kumuha ng isang interpreter. Maaari ninyong ipabasa ang mga dokumento. Para sa tulong, tawagan kami sa numerong nakalista sa inyong ID card. Para sa mga aplikante, tumawag sa 1-877-609-8715 (TTY: 711)

Ukrainian

Безплатні послуги перекладу. Ви можете скористуватися послугами перекладача. Вам можуть прочитати ваші документи. Щоб отримати допомогу, телефонуйте нам за номером, який вказаний на вашій ідентифікаційній картці (ID). Заявники можуть телефонувати за номером 1-877-609-8715 (TTY: 711).

Vietnamese

Các Dịch Vụ Ngôn Ngữ Miễn Phí. Quý vị có thể có một phiên dịch viên. Quý vị có thể yêu cầu được đọc cho nghe tài liệu. Để nhận trợ giúp, hãy gọi cho chúng tôi theo số được liệt kê trên thẻ ID của quý vị. Người nộp đơn gọi số 1-877-609-8715 (TTY: 711).

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OR WA Commercial Applicant Notice of Language Assistance

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