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, visit www.healthnet.com/2020/eoc/pco/epo/mincoviex or call 1-888-926-4988. 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.myhealthnetca.com or you can call 1-888-926-4988 to request a copy.

### Important Questions

<table>
<thead>
<tr>
<th>Questions</th>
<th>Answers</th>
<th>Why This Matters:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What is the overall deductible?</strong></td>
<td>For preferred providers $8,150 per person / $16,300 per family per calendar year.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>Are there services covered before you meet your deductible?</strong></td>
<td>Yes. Preventive care, first 3 non-preventive visits per year combined (including non-preventive primary care &amp; other practitioner office visits, urgent care visits, mental health &amp; substance use disorder office visits); and pediatric vision and dental care are covered before you meet your deductible.</td>
<td>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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</td>
</tr>
<tr>
<td><strong>Are there other deductibles for specific services?</strong></td>
<td>No.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>What is the out-of-pocket limit for this plan?</strong></td>
<td>For preferred providers $8,150 per person / $16,300 per family per calendar year.</td>
<td>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 limit until the overall family out-of-pocket limit has been met.</td>
</tr>
<tr>
<td><strong>What is not included in the out-of-pocket limit?</strong></td>
<td>Premiums, balance billing charges, penalties for non-certification and healthcare this plan doesn’t cover.</td>
<td>Even though you pay these expenses, they don’t count toward the out–of–pocket limit.</td>
</tr>
<tr>
<td><strong>Will you pay less if you use a network provider?</strong></td>
<td>Yes. For a list of preferred providers, see <a href="http://www.myhealthnetca.com/findadoctor">www.myhealthnetca.com/findadoctor</a> or call 1-888-926-4988.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>Do you need a referral to see a specialist?</strong></td>
<td>No.</td>
<td>You can see the specialist you choose without a referral.</td>
</tr>
</tbody>
</table>
**Common Medical Event**

**Services You May Need**

<table>
<thead>
<tr>
<th>What You Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preferred Provider (You will pay the least)</td>
<td>Out-of-Network Provider (You will pay the most)</td>
</tr>
</tbody>
</table>

**If you visit a health care provider’s office or clinic**

- **Primary care visit to treat an injury or illness**
  - Preferred Provider: 0% coinsurance deductible waived for 1st 3 visits
  - Out-of-Network Provider: Not covered

- **Specialist visit**
  - Preferred Provider: 0% coinsurance after deductible has been met
  - Out-of-Network Provider: Not covered

- **Preventive care/screening/immunization**
  - Preferred Provider: No charge
  - Out-of-Network Provider: Not covered

**If you have a test**

- **Diagnostic test (x-ray, blood work)**
  - Preferred Provider: 0% coinsurance after deductible has been met
  - Out-of-Network Provider: Not covered

- **Imaging (CT/PET scans, MRIs)**
  - Preferred Provider: 0% coinsurance after deductible has been met
  - Out-of-Network Provider: Not covered

**If you need drugs to treat your illness or condition**

More information about **prescription drug coverage** is available at [www.myhealthnetca.com/druglist](http://www.myhealthnetca.com/druglist)

- **Preferred generic drugs (tier 1)**
  - Preferred Provider: 0% coinsurance after deductible has been met
  - Out-of-Network Provider: Not covered

- **Non-preferred generic and preferred brand drugs (tier 2)**
  - Preferred Provider: 0% coinsurance after deductible has been met
  - Out-of-Network Provider: Not covered

- **Non-preferred brand drugs (tier 3)**
  - Preferred Provider: 0% coinsurance after deductible has been met
  - Out-of-Network Provider: Not covered

- **Specialty drugs (tier 4)**
  - Preferred Provider: 0% coinsurance after deductible has been met
  - Out-of-Network Provider: Not covered

**If you have outpatient surgery**

- **Facility fee (e.g., ambulatory surgery center)**
  - Preferred Provider: 0% coinsurance after deductible has been met
  - Out-of-Network Provider: Not covered

- **Physician/surgeon fees**
  - Preferred Provider: 0% coinsurance after deductible has been met
  - Out-of-Network Provider: Not covered

---

*For more information about limitations and exceptions, see the plan or policy document at [www.myhealthnetca.com](http://www.myhealthnetca.com)*
<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>What You Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Preferred Provider (You will pay the least)</td>
<td>Out-of-Network Provider (You will pay the most)</td>
</tr>
<tr>
<td>If you need immediate medical attention</td>
<td>Emergency room care</td>
<td>Facility-0% coinsurance after deductible has been met Professional services- No charge</td>
<td>Facility-0% coinsurance after deductible has been met Professional services- No charge</td>
</tr>
<tr>
<td></td>
<td>Emergency medical transportation</td>
<td>0% coinsurance after deductible has been met</td>
<td>0% coinsurance after deductible has been met</td>
</tr>
<tr>
<td></td>
<td>Urgent care</td>
<td>0% coinsurance deductible waived for 1st 3 visits</td>
<td>0% coinsurance deductible waived for 1st 3 visits</td>
</tr>
<tr>
<td>If you have a hospital stay</td>
<td>Facility fee (e.g., hospital room)</td>
<td>0% coinsurance after deductible has been met</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td>0% coinsurance after deductible has been met</td>
<td>Not covered</td>
</tr>
<tr>
<td>If you need mental health, behavioral health, or substance abuse services</td>
<td>Outpatient services</td>
<td>Office visit-0% coinsurance deductible waived for 1st 3 visits Other than office visit-0% coinsurance after deductible has been met</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Inpatient services</td>
<td>0% coinsurance after deductible has been met</td>
<td>Not covered</td>
</tr>
<tr>
<td>If you are pregnant</td>
<td>Office visits</td>
<td>No charge</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Childbirth/delivery professional services</td>
<td>0% coinsurance after deductible has been met</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Childbirth/delivery facility services</td>
<td>0% coinsurance after deductible has been met</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

* For more information about limitations and exceptions, see the plan or policy document at [www.myhealthnetca.com](http://www.myhealthnetca.com).
### Excluded Services & Other Covered Services:

<table>
<thead>
<tr>
<th>Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Chiropractic care</td>
</tr>
<tr>
<td>- Cosmetic surgery</td>
</tr>
<tr>
<td>- Dental care (Adult)</td>
</tr>
<tr>
<td>- Hearing aids</td>
</tr>
<tr>
<td>- Infertility services</td>
</tr>
<tr>
<td>- Long-term care</td>
</tr>
<tr>
<td>- Non-emergency care when traveling outside the U.S.</td>
</tr>
<tr>
<td>- Private-duty nursing</td>
</tr>
<tr>
<td>- Routine foot care</td>
</tr>
<tr>
<td>- Weight loss programs (exclusion does not apply to preventive care behavioral interventions)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other Covered Services (Limitations may apply to these services. This isn’t a complete list. Please see your plan document.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Abortion services</td>
</tr>
<tr>
<td>- Acupuncture (covered when medically necessary)</td>
</tr>
<tr>
<td>- Bariatric surgery (covered through the preferred provider network if medically necessary)</td>
</tr>
<tr>
<td>- Routine eye care (Adult) (screenings/eye refraction for vision correction purposes)</td>
</tr>
</tbody>
</table>
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 https://www.dol.gov/ebsa/contactEBSA/consumerassistance.html.
- California Department of Insurance – 300 Capitol Mall Suite 1600 Sacramento CA 95814. Call toll free: (800) 927-4357 or visit http://insurance.ca.gov/consumers.

For more information on your rights to continue coverage, contact the plan at 1-888-926-4988. 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 1-888-926-4988, submit a grievance form through www.myhealthnetca.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 California Department of Insurance, Consumer Communications Bureau Health Unit, 300 South Spring Street, South Tower, Los Angeles, CA 90013 or at 1-800-927-HELP (4357), 1-800 482-4833 TDD or at www.insurance.ca.gov. Additionally, a consumer assistance program can help you file your appeal. Contact the California Department of Insurance at the contact information provided above.

Does this plan provide Minimum Essential Coverage? Yes
If you don’t have Minimum Essential Coverage for a month, you’ll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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 1-888-926-4988.
Chinese (中文): 如果需要中文的帮助，请拨打这个号码1-888-926-4988.
Navajo (Dine): Dinek’ehgo shika at’ohwol ninisingo, kwijjigo holne’ 1-888-926-4988.

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

* For more information about limitations and exceptions, see the plan or policy document at www.myhealthnetca.com
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.

<table>
<thead>
<tr>
<th>Example</th>
<th>Event Description</th>
<th>Total Example Cost</th>
<th>Deductibles</th>
<th>Copayments</th>
<th>Coinsurance</th>
<th>What isn't covered</th>
<th>Total Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Peg is Having a Baby</td>
<td>(9 months of in-network pre-natal care and a hospital delivery)</td>
<td>$12,800</td>
<td>$8,150</td>
<td>$0</td>
<td>$0</td>
<td>$60</td>
<td>$8,210</td>
</tr>
<tr>
<td>Managing Joe’s type 2 Diabetes</td>
<td>(a year of routine in-network care of a well-controlled condition)</td>
<td>$7,400</td>
<td>$8,150</td>
<td>$0</td>
<td>$0</td>
<td>$60</td>
<td>$6,160</td>
</tr>
<tr>
<td>Mia’s Simple Fracture</td>
<td>(in-network emergency room visit and follow up care)</td>
<td>$2,500</td>
<td>$8,150</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$2,500</td>
</tr>
</tbody>
</table>

In this example, Peg would pay:

- **Deductibles**: $8,150
- **Copayments**: $0
- **Coinsurance**: $0
- **Limits or exclusions**: $60

The total Peg would pay is $8,210

In this example, Joe would pay:

- **Deductibles**: $6,100
- **Copayments**: $0
- **Coinsurance**: $0
- **Limits or exclusions**: $60

The total Joe would pay is $6,160

In this example, Mia would pay:

- **Deductibles**: $2,500
- **Copayments**: $0
- **Coinsurance**: $0
- **Limits or exclusions**: $0

The total Mia would pay is $2,500
Nondiscrimination Notice

In addition to the State of California nondiscrimination requirements (as described in benefit coverage documents), Health Net of California, Inc. and Health Net Life Insurance Company (Health Net) comply with applicable federal civil rights laws and do not discriminate, exclude people or treat them differently on the basis of race, color, national origin, ancestry, religion, marital status, gender, gender identity, sexual orientation, 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:
Individual & Family Plan (IFP) Members On Exchange/Covered California 1-888-926-4988 (TTY: 711)
Individual & Family Plan (IFP) Members Off Exchange 1-800-839-2172 (TTY: 711)
Individual & Family Plan (IFP) Applicants 1-877-609-8711 (TTY: 711)
Group Plans through Health Net 1-800-522-0088 (TTY: 711)

If you believe that Health Net has failed to provide these services or discriminated in another way based on one of the characteristics listed above, you can file a grievance by calling Health Net's Customer Contact Center at the number above and telling them you need help filing a grievance. Health Net's Customer Contact Center is available to help you file a grievance. You can also file a grievance by mail, fax or email at:
Health Net of California, Inc./Health Net Life Insurance Company Appeals & Grievances
PO Box 10348, Van Nuys, CA 91410-0348
Fax: 1-877-831-6019
Email: Member.Discrimination.Complaints@healthnet.com (Members) or Non-Member.Discrimination.Complaints@healthnet.com (Applicants)

For HMO, HSP, EOA, and POS plans offered through Health Net of California, Inc.: If your health problem is urgent, if you already filed a complaint with Health Net of California, Inc. and are not satisfied with the decision or it has been more than 30 days since you filed a complaint with Health Net of California, Inc., you may submit an Independent Medical Review/Complaint Form with the Department of Managed Health Care (DMHC). You may submit a complaint form by calling the DMHC Help Desk at 1-888-466-2219 (TDD: 1-877-688-9891) or online at www.dmhc.ca.gov/FileaComplaint.

For PPO and EPO plans underwritten by Health Net Life Insurance Company: You may submit a complaint by calling the California Department of Insurance at 1-800-927-4357 or online at https://www.insurance.ca.gov/01-consumers/101-help/index.cfm.

If you believe you have been discriminated against because of race, color, national origin, age, disability, or sex, you can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights (OCR), electronically through the OCR Complaint Portal, 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).

Japanese
無料の言語サービスを提供しております。通訳者もご利用いただけます。日本語で文書をご覧になれる場合は、IDカードに記載されている番号で顧客連絡センターまでお問い合わせいただくか、Individual & Family Plan (IFP) (個人・家族向けプラン)

Khmer
ផ្សារប្រយោជន៍នៃកម្មវិធីផ្សារសេវាភាសាសោយឥតគិតថ្លៃ។ សោកអ្នកអាចទទួលបានអ្នកបកប្បផ្ ទា ល់មាត់។ សោកអ្នកអាចសាដា ប់សគអានឯកសារឱ្យសោកអ្នកជាភាសារបេ្ផលិតផលបេ្ធនា េ្ដានសៅទូរេ័ពទាសៅកាន់មជ្ឈមណឌ ្ឌ លទំនាក់ទំនងអតិថ្នជនតាមសលខបែលមានសៅសលើប័ណ្ណេមាគា ល់ខលៃួនរបេ្ការីន់សោកអ្នក ឬសៅទូរេ័ពទាសៅកាន់កម្មវិធី Off Exchange របេ្ការីន់គស្មាងជាលក្ខណៈបុគគាលនិ្ករុម្គរួសារ (IFP) តាមរយៈសលខ 1-800-839-2172(TTY: 711)។ េ្ការីន់ទីផ្សាររែ្ឋ California េូមសៅទូរេ័ពទាសៅកាន់កម្មវិធី On Exchange របេ្ការីន់គស្មាង IFP តាមរយៈសលខ 1-888-926-4988 (TTY: 711) ឬ្ករុមហ៊ុនអាជីវកម្មខ្្ន តតូចតាមរយៈសលខ 1-888-926-5133(TTY: 711)។ េ្ការីន់គស្មាងជា្ករីន់តាមរយៈ Health Net េូមសៅទូរេ័ពទាសៅកាន់សលខ 1-800-522-0088(TTY: 711)។

Korean

Navajo
Doo b33h 7l7n7g00 saad bee h1k1 ada'iiyeed. Ata' halne'7g77 da [a' n1 h1d7d0ot'88[. Naaltsoos da t'11 sh7 shizaad k'ehj7 shich9' y7dooltah n7n7zingo t'11 n1 1k0dooln77[. !k0t'4ego sh7k1 a'doowo[ n7n7zingo Customer Contact Center hooly4h7j8' hod77lnih ninaaltsoos nanitingo bee n44ho'dolzin7g77 hodoonihj8' bik11' 47 doodago koj8' h0lne' Individual & Family Plan (IFP) Off Exchange: 1-800-839-2172 (TTY: 711). California marketplace bâhîgîi koi' hólîn' Individual & Family Plan (IFP) Off Exchange: 1-800-839-2172 (TTY: 711). Small Business bâhîgîi koj' hólîn' 1-888-926-5133 (TTY: 711). Group Plans through Health Net bâhîgîi él koj' hólîn' 1-800-522-0088 (TTY: 711).

Persian (Farsi)
Panjabi (Punjabi)

ਬਿਨਾਂ ਬਿਸੇ ਲਾਗਤ ਵਾਲੀਆਂ ਭਾਸਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਟ ਦੁਬਾਸੀਏ ਦੀ ਸੇਵਾ ਹਾਸਲ ਿਰ ਸਿਦੇ ਹੋ। ਤੁਹਾਨੂ ਰ  ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸਾ ਬਵੱਚ ਪੜ੍ਹ ਿੇ ਸੁਣਾਏ ਜਾ ਸਿਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਿਾਰਡ ਤੇ ਬਦੱਤੇ ਨ ੰਿਰ ਤੇ ਗਾਹਿ ਸੰਪਰਿ ਿੇਂਦਰ ਨੂ ੰ  ਿਾਲ ਿਰੋ ਜਾਂ ਬਵਅਿਤੀਗਤ ਅਤੇ ਪਬਰਵਾਰਿ ਯੋਜਨਾ (IFP) ਔਫ਼ ਐਿਸਚੇਂਜ 'ਤੇ ਿਾਲ ਿਰੋ: 1-800-839-2172 (TTY: 711)। ਿੈਲੀਫੋਰਨੀਆ ਮਾਰਬਿਟਪਲੇਸ ਲਈ, IFP ਔਨ ਐਿਸਚੇਂਜ ਨੂ ੰ  1-888-926-4988 (TTY: 711) ਨੋ ਮੇਸੇਕੀਏਲਡੀਆਸ ਅਦਾਲਟਪ੍ਰੇਸਟ ਸਠਣੀ, IFP ਔਨ ਐਿਸਚੇਂਜ ਿੂਂ 1-888-926-5133 (TTY: 711) 'ਤੇ ਜਾਂ ਹੈਲਥ ਨਈਲਾ ਪਲੈਨਾਂ ਲਈ, 1-800-522-0088 (TTY: 711) ਤੇ ਜਾਂ ਸਮੌਲ ਬਿਜ਼ਨ ਇ ਸ ਨੂ ੰ 1-888-926-5133 (TTY: 711) ਜਾਂ ਸਮੌਲ ਬਿਜ਼ਨ ਇ ਸ ਨੂ ੰ ।

Russian


Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete, obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, comuníquese con el Centro de Comunicación con el Cliente al número que figura en su tarjeta de identificación o llame al plan individual y familiar que no pertenece al Mercado de Seguros de Salud al 1-800-839-2172 (TTY: 711). Para planes del mercado de seguros de salud de California, llame al plan individual y familiar que pertenece al Mercado de Seguros de Salud al 1-888-926-4988 (TTY: 711); para los planes de pequeñas empresas, llame al 1-888-926-5133 (TTY: 711). Para planes grupales a través de Health Net, llame al 1-800-522-0088 (TTY: 711).

Tagalog


Thai

Vietnamese

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