

Health Net of California, Inc. and
Health Net Life Insurance Company (Health Net)



Take Action and Choose Your Health Coverage. Choose Ambetter from Health Net!

Effective January 1, 2022

Ambetter Individual & Family Plans available directly through Health Net



myhealthnetca.com



Whether you're new to Health Net, or coming back to us for 2022, there are several things to know about our plans and our people:

- We offer affordable, quality health coverage for individuals and families.
- Through our local doctor networks, we help people get the care they need through every stage of their life and health.
- Like you, we live and work in California.
- You can enroll in these plans directly through Health Net.

Take a look inside to see what Health Net has ready and waiting for you.

What you'll find inside...

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¹Ambetter PPO plans use the EnhancedCare PPO provider network. Health Net also offers full network PPO plans. For information refer to the Health Net Life Insurance Company PPO Individual & Family Plans brochure.

The Value of Health Coverage

You may wonder if there have been any changes in the law that may impact you and your family. You may also wonder why you need health care coverage. Here are some things you should know.

How the rules impact you in California

For 2022 the following information applies:

- California requires individuals to have health insurance or pay a state tax penalty.
- All individual and family plans must offer coverage for 10 essential health benefits. These include maternity care, mental health, hospitalization, pediatric dental and more.

Coverage gives you peace of mind

Did you know a three-day hospital stay can cost as much as \$30,000?¹ Costs like these are what make buying health coverage worth your hard-earned money. Health coverage helps you:

- Pay for major medical costs if you get sick or hurt. Costs related to an accident or illness can quickly add up. And cost is the last thing you want to worry about if an emergency comes up.
- Stay healthy with checkups, vaccines and health screenings. It also helps cover the cost of prescription drugs and expenses related to managing chronic illness.

Choose the peace of mind that comes with having health coverage!
Make Ambetter from Health Net your plan for 2022.



¹<https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>

2022 Enrollment Period

You can sign up for new health coverage or change your existing health coverage for 2022.



Your enrollment checklist

Do the doctors, specialists and providers in the plan network fit your health needs?

Are the plan's deductible, copay and coinsurance amounts right for your budget?

Enrollment begins: November 1, 2021.

Enrollment ends: January 31, 2022.

Some key dates to keep in mind:

- For health coverage to start immediately on January 1, enroll by December 15. You must make your first premium payment before your coverage can start.
- Last day to enroll for coverage in 2022 is January 31. Enroll by January 31 for your health coverage to start February 1. After that, you can enroll only if you qualify for a special event.

Some examples of events that qualify you to enroll after January 31 are:

- Losing a job that provided coverage.
- Having a major income change.
- Having or adopting a baby.
- Getting married or divorced.
- Moving outside a service area.

Ways to Enroll

When you're ready to sign up for Health Net coverage, we're here to help make it easy!

- Call our Health Net sales team at **877-609-8711**.
- Go to **www.myhealthnetca.com**.
- **Visit** your local broker.

Rules for 2022

For 2022, Californians must have health care coverage or pay a penalty. You'll pay the penalty when you file your state taxes. To avoid paying the state penalty, individuals may qualify for an exemption.

You can learn about exemptions and confirm the penalty for the 2022 tax year at www.coveredca.com/individuals-and-families/getting-covered/penalty-and-exemptions/.

Find Your Costs and Coverage Levels

There are two kinds of costs that come with having health coverage:



Monthly premium

This is what you pay to keep your health coverage current. You pay it directly to Health Net. You pay it monthly, whether or not you use services.



Copayment or coinsurance

This is the amount you pay when you use health services, called out-of-pocket costs. You pay it directly to the doctor, pharmacy or other provider (e.g., lab, hospital).

Some health plans have a deductible.

This is the amount you owe for some covered health care services before your health plan begins to pay for those services. After you pay your deductible, covered services are still subject to other cost sharing like copayments and coinsurance.

Find the right level of coverage

Choosing the right plan depends on your health care needs. It also depends on your budget and lifestyle. There is a trade-off between the price of your monthly premium and the amount you pay when you need medical care.



Higher monthly premium



or



Lower monthly premium



Lower out-of-pocket costs



Higher out-of-pocket costs

Here are two examples

Sam is in his early 50s and sees the doctor often for high blood pressure. He has had a couple of surgeries and may need another.

Sam chooses a plan with a higher monthly premium payment. His plan also covers more of the out-of-pocket costs of the services he uses, which means he will likely pay less for each doctor visit or treatment.

Lee is 27 and rarely ill. She wants a health plan that keeps her covered but costs her less. **Lee picks a plan with a lower monthly premium payment. She knows it will cost more to see a doctor, but she plans to put money aside in case she has an unexpected health expense.**



Important tip: Check out the Health Care Definitions on page 17 if you are confused about a health care word.

The Benefits of Health Net

Health Net gives you a choice of health plans – and a whole lot more.



No cost Babylon telehealth services

Babylon is an option when you can't see your regular doctor. When you choose any Health Net Individual & Family Plans coverage, you can use the Babylon app to:

- Book a video appointment with a health care provider.
- Get non-emergency care for mental health, allergies, cough, congestion, fever, pain and more from anywhere.
- The Babylon chatbot can analyze your symptoms and provide information on potential causes and possible next steps. If medical care is needed, you can access a health care provider via video call or get help finding additional medical services.

Take care with Health Net

When you choose Health Net, you can count on:

- Doctor visits when you need care
- Flu shots. Mammograms. Vaccines for kids
- Medical advice any time of day or night and on weekends
- Urgent care and hospital services when you need them

Fill your prescriptions

Health Net's Essential Rx Drug List is a list of prescription drugs covered by your plan. The Essential RX Drug List can be found at www.myhealthnetca.com under the Pharmacy Information section.

- Use pharmacies in your health plan's pharmacy network
- Select generic drugs to reduce your out-of-pocket costs
- Take advantage of our mail order program for your prescriptions for chronic conditions

Talk to a nurse anytime

Health Net is here for your health with licensed nurses available 24/7 by phone. Our nurses can help you figure out what to do next about:

- Caring for minor injuries and illnesses like fevers and the flu
- Urgent health situations
- Preparing for doctor visits
- Other health questions

Get an online account

Having an online account can help you understand and manage your Ambetter from Health Net plan. Use our member portal to:

- Print ID cards
- See your plan details
- View pharmacy benefits or find a pharmacist near you
- Change your primary doctor/PCP
- Find programs for weight management, stopping smoking and more
- Know when to get health screenings

Learn Where to Get Care

Our plans offer a variety of ways to get the care you need, when you need it.



At a doctor's office

Your primary doctor

Go to your primary doctor (also called your primary care physician or PCP) for routine and preventive care. This includes annual wellness exams, illness, vaccinations, and general medical care.

Other in-network providers

Get care from other doctors, specialists or providers (like urgent care or hospitals) in your network.¹
PCP referral required on our Ambetter HMO plans.²

For Ambetter HMO, Ambetter HSP and Ambetter EPO plans, there is no coverage for out-of-network services except for emergency care, urgent care and services approved by Health Net.

To find providers in your plan's network, visit myhealthnetca.com and click on *Find a Doctor*.

MHN Network Providers

Get mental health services like:

- Counseling
- Psychotherapy
- Treatment for addiction
- Psychiatric services

You don't need a referral from your primary doctor. And, you can check to see if you can obtain your sessions by phone or videochat.



At home

Telehealth

See if your doctor offers telehealth services. Telehealth services through your doctor are subject to the same copayments as if the service was delivered in person.

You can also use the Babylon app for phone or online video consults with a telehealth doctor or therapist. Ideal when you can't meet with your primary doctor or their office is closed.¹

24/7 Nurse advice line

Get advice from a registered nurse on whether to seek medical care or how to care for illness and injury at home, like self-care for minor injuries and illness like fevers and the flu.¹



In a clinic

Walk-in retail clinics

Go to a walk-in retail clinic, such as MinuteClinics (found in select CVS Pharmacy stores), when you need care for common illnesses.¹

Urgent care centers

Get same-day care for non-emergency illnesses or injuries.¹
Some urgent care centers now offer X-rays and lab tests, too.



¹Go straight to the nearest emergency room or call 911 if you have an emergency.

²Self-referrals are allowed for obstetrician and gynecological services and reproductive and sexual health care services.

Explore Your Ambetter from Health Net Plan Choices

For more than 40 years, Californians have looked to us for health coverage that fits their health and budget. Now's the time for you to choose Ambetter from Health Net!

We're ready to be part of your health coverage team in 2022.

Call us – we are here to help you choose.

Just call 877-609-8711.

A circular inset photograph shows a woman with long dark hair, wearing a blue and white striped shirt, smiling while talking on a black smartphone. She is wearing a silver watch and a ring. A baby with a blue and white striped headband is sitting next to her, looking towards the camera. The baby is wearing a white tank top and a red beaded bracelet. They are sitting at a table with papers and a yellow pencil.

Let us help
you find the
plan that's right
for you.



Choose by Location

*You want and deserve health coverage you can count on.
That's where Health Net comes in. You can choose from a
variety of plans directly through Health Net.*

The plans available to you are based on your county:

County	Region	Ambetter HMO	Ambetter HSP	Ambetter EPO	Ambetter PPO
Contra Costa	5			✓	
Kern County ³	14	✓	✓	✓	
Los Angeles: ZIP codes starting with 906-912, 915, 917, 918, 935	15	✓	✓	✓	✓
Los Angeles: ZIP codes not in Region 15	16	✓	✓		✓
Marin	2			✓	
Merced	10			✓	
Napa	2			✓	
Orange	18	✓	✓	✓	✓
Placer ³	3				✓
Riverside ³	17	✓	✓	✓	✓
Sacramento	3				✓
San Bernardino ³	17	✓	✓	✓	✓
San Diego	19	✓	✓	✓	✓
San Francisco	4			✓	
San Joaquin	10			✓	
San Mateo	8			✓	
Santa Clara	7			✓	
Santa Cruz	9			✓	
Solano	2			✓	
Sonoma	2			✓	
Stanislaus	10			✓	
Tulare	10			✓	
Yolo	3				✓

³Partial county – not all ZIP codes available.

You can enroll in any of the plans we offer in your location.



Ambetter HMO Plans

AVAILABLE DIRECTLY THROUGH HEALTH NET

Our Ambetter HMO plans might be right for you if you prefer:

- *More predictable costs, and*
- *One familiar doctor to oversee your care*

Your primary care physician (PCP or primary doctor) will refer you to specialists and facilities in the CommunityCare HMO network, when you need it.¹

For prescription medicine, you can go to any pharmacy in the Advanced Choice Pharmacy Network. It includes CVS Pharmacy, Safeway, Costco, Vons, and others.

¹Self-referrals are allowed for obstetrician and gynecological services and reproductive and sexual health care services.



Important tip: Use the CommunityCare HMO Network for all covered services. If you need a specialist, your PCP will refer you to one.¹ There is no coverage for out-of-network services except for emergency care, urgent care and services approved by Health Net.

Ambetter HMO plans – Your share of costs

The amounts shown here are what you would pay for the services you use with each plan. With Gold 80 Ambetter HMO, for example, your cost for a doctor office visit is \$35.

Reminder! Your share of costs is in addition to the monthly premium you pay for your health coverage.

Benefit	Platinum 90 Ambetter HMO	Gold 80 Ambetter HMO	Silver 70 Off Exchange Ambetter HMO
Deductible For one person / For family	\$0 / \$0	\$0 / \$0	\$3,700 / \$7,400
Out-of-pocket maximum For one person / For family	\$4,500 / \$9,000	\$8,200 / \$16,400	\$8,200 / \$16,400
Doctor office visit	\$15	\$35	\$35 ¹
Telehealth consultations through the select telehealth services provider²	\$0	\$0	\$0 ¹
Specialist	\$30	\$65	\$70 ¹
Hospital stay	Facility: \$250 ³ ; Physician: \$0	Facility: \$600 ³ ; Physician: \$0	Facility: 20%; Physician: 20% ¹
Outpatient surgery	Facility: \$100; Physician: \$25	Facility: \$300; Physician: \$40	20% ¹
Urgent care	\$15	\$35	\$35 ¹
Emergency care⁴	Facility: \$150; Physician: \$0	Facility: \$350; Physician: \$0	Facility: \$400 ¹ ; Physician: \$0 ¹
Prescription drugs Tier 1 (most generics and low-cost preferred brands) Tier 2 (non-preferred generics and preferred brands) Tier 3 (non-preferred brands only)	\$5 / \$15 / \$25	\$15 / \$55 / \$80	\$15 / \$55 / \$85 Prescription drug calendar year deductible is \$10 per member / \$20 per family

This is a summary only. The Ambetter HMO disclosure has plan overviews with more details about what services are covered with our Ambetter HMO plans. The deductible applies unless otherwise noted. Pediatric dental and vision services are covered until the last day of the month in which the child turns age 19.

¹Your medical deductible does not apply to these services.

²Should not replace regular doctor visits. Only telehealth services provided by a select telehealth services provider are covered at the copays shown. Covered services for medical, mental disorders and chemical dependency conditions provided appropriately as telehealth services through a regular doctor are covered on the same basis and to the same extent as covered services delivered in-person.

³Per day, up to five days.

⁴You do not pay the copayment if you are admitted to the hospital.



Important tip: Use the Health Net PureCare HSP provider network for all covered services. There is no coverage for out-of-network services except for emergency care, urgent care and services approved by Health Net.

Ambetter HSP Plans

AVAILABLE DIRECTLY THROUGH HEALTH NET

Our Health Care Services Plans (HSPs) are similar to HMOs. You choose a primary care physician (PCP or primary doctor) who can help guide your care. There's one big difference. With an Ambetter HSP, your PCP does not need to refer you to a specialist. You can see any specialist as long as they are in the PureCare HSP network.

You can choose from these two plans levels, a Bronze 60 or Minimum Coverage plan.

Ambetter HSP plans – Your share of costs

The amounts shown here are what you would pay for the services you use with each plan. With Bronze 60 Ambetter HSP, for example, your cost for a doctor office visit is \$65.

Reminder! Your share of costs is in addition to the monthly premium you pay for your health coverage.

Benefit	Bronze 60 Ambetter HSP	Minimum Coverage Ambetter HSP ¹
Deductible For one person / For family	\$6,300 / \$12,600	\$8,700 / \$17,400
Out-of-pocket maximum For one person / For family	\$8,200 / \$16,400	\$8,700 / \$17,400
Doctor office visit	\$65 ²	0% ²
Telehealth consultations through the select telehealth services provider³	\$0	0% ²
Specialist	\$95 ²	0%
Hospital stay	40%	0%
Outpatient surgery	40%	0%
Urgent care	\$65 ²	0% ²
Emergency care⁴	Facility: 40%; Physician: \$0 ⁵	Facility: 0%; Physician: \$0
Prescription drugs Prescription drug calendar year deductible	\$500 per member / \$1,000 per family	
Tier 1 (most generics and low-cost preferred brands)	\$18/script (after Rx deductible)	0% ⁶
Tier 2 (non-preferred generics and preferred brands) Tier 3 (non-preferred brands only)	40% up to \$500/script (after Rx deductible)	0% ⁶

This is a summary only. The Ambetter HSP disclosure has plan overviews with more details about what services are covered with our Ambetter HSP plans. The deductible applies for medical services and prescription drugs. Pediatric dental and vision services are covered until the last day of the month in which the child turns age 19.

¹Minimum coverage plans are available to individuals who are under age 30. You may also be eligible for this plan if you are age 30 or older and are exempt from the federal requirement to maintain minimum essential coverage. Once you are enrolled, you must re-apply for a hardship exemption from the Marketplace and re-submit the Marketplace notice showing your exemption certificate number to Health Net every year – by January 1 – in order to remain on this plan.

²The first three visits are not subject to the deductible. You just pay the copayment. For visits 4 and more, you pay the full cost until you have paid your deductible.

³Should not replace regular doctor visits. Only telehealth services provided by a select telehealth services provider are covered at the copays shown. Covered services for medical, mental disorders and chemical dependency conditions provided appropriately as telehealth services through a regular doctor are covered on the same basis and to the same extent as covered services delivered in-person.

⁴You do not pay the copayment if you are admitted to the hospital.

⁵Your deductible does not apply to these services.

⁶Your medical deductible applies to prescription drugs for all tiers.



Important tip: Use the Health Net PureCare One EPO provider network for all covered services. There is no coverage for out-of-network services except for emergency care, urgent care and services approved by Health Net.

Ambetter EPO Insurance Plans

AVAILABLE DIRECTLY THROUGH HEALTH NET

If you live in Central and Northern California, you can choose an Exclusive Provider Organization (EPO) plan.

You select a primary care physician (PCP or primary doctor) from the PureCare One EPO network. Your PCP helps guide your care. With an Ambetter EPO plan, you can choose to get care from specialists in the network and you don't need a referral from your PCP.

You can choose from the full range of metal level plans (Platinum, Gold, Silver, Bronze, and Minimum Coverage).

Ambetter EPO insurance plans – Your share of costs

The amounts shown here are what you would pay for the services you use with each plan. With Gold 80 Ambetter EPO, for example, your cost for a doctor office visit is \$35.

Reminder! Your share of costs is in addition to the monthly premium you pay for your health coverage.

Benefit	Platinum 90 Ambetter EPO	Gold 80 Ambetter EPO	Silver 70 Off Exchange Ambetter EPO	Bronze 60 Ambetter EPO	Minimum Coverage Ambetter EPO ¹
Deductible For one person / For family	\$0 / \$0	\$0 / \$0	\$3,700 / \$7,400	\$6,300 / \$12,600	\$8,700 / \$17,400
Out-of-pocket maximum For one person / For family	\$4,500 / \$9,000	\$8,200 / \$16,400	\$8,200 / \$16,400	\$8,200 / \$16,400	\$8,700 / \$17,400
Doctor office visit	\$15	\$35	\$35 ²	\$65 ³	0% ³
Telehealth consultations through the select telehealth services provider⁴	\$0	\$0	\$0 ²	\$0 ²	0% ³
Specialist	\$30	\$65	\$70 ²	\$95 ³	0%
Hospital stay	10%	20%	Facility: 20% Physician: 20% ²	40%	0%
Outpatient surgery	10%	20%	20% ²	40%	0%
Urgent care	\$15	\$35	\$35 ²	\$65 ³	0% ³
Emergency care⁵	Facility: \$150; Physician: \$0	Facility: \$350; Physician: \$0	Facility: \$400 ² ; Physician: \$0 ²	Facility: 40%; Physician: \$0 ²	Facility: 0%; Physician: \$0
Prescription drugs Tier 1 (most generics and low-cost preferred brands)	\$5	\$15	\$15 Prescription drug calendar year deductible is \$10 per member / \$20 per family	\$18/script Prescription drug calendar year deductible is \$500 per member / \$1,000 per family	0% ⁶
Tier 2 (non-preferred generics and preferred brands) Tier 3 (non-preferred brands only)	\$15 / \$25	\$55 / \$80	\$55 / \$85 Prescription drug calendar year deductible is \$10 per member / \$20 per family	40% up to \$500/script Prescription drug calendar year deductible is \$500 per member / \$1,000 per family	0% ⁶

This is a summary only. The Ambetter EPO disclosure has plan overviews with more details about what services are covered with our Ambetter EPO insurance plans. Pediatric dental and vision services are covered until the last day of the month in which the child turns age 19.

¹Minimum coverage plans are available to individuals who are under age 30. You may also be eligible for this plan if you are age 30 or older and are exempt from the federal requirement to maintain minimum essential coverage. Once you are enrolled, you must re-apply for a hardship exemption from the Marketplace and re-submit the Marketplace notice showing your exemption certificate number to Health Net every year – by January 1 – in order to remain on this plan.

²Your deductible does not apply to these services.

³The first three visits are not subject to the deductible. You just pay the copayment. For visits 4 and more, you pay the full cost until you have paid your deductible.

⁴Should not replace regular doctor visits. Only telehealth services provided by a select telehealth services provider are covered at the copays shown. Covered services for medical, mental disorders and chemical dependency conditions provided appropriately as telehealth services through a regular doctor are covered on the same basis and to the same extent as covered services delivered in-person.

⁵You do not pay the copayment if you are admitted to the hospital.

⁶Your medical deductible applies to prescription drugs for all tiers.



Ambetter PPO Insurance Plans

AVAILABLE DIRECTLY THROUGH HEALTH NET

An Ambetter PPO is the right plan for you if freedom of choice at an affordable cost matters.

You select a primary care physician (PCP or primary doctor) from the EnhancedCare PPO network. Your PCP helps guide your care. With this plan, you can choose to get care from specialists in the network and you don't need a referral from your PCP. Because this is a tailored network, you will pay a lower premium cost. To be sure this plan is a fit for you, review the providers available in the EnhancedCare PPO provider network.

For prescription medicine, you can go to any pharmacy in the Advanced Choice Pharmacy Network. It includes CVS Pharmacy, Safeway, Costco, Vons, and others.



Important tip: To keep your costs as low as possible, go to doctors and specialists in the EnhancedCare PPO network.

Doctors who aren't in your network may charge more than Health Net will pay. You may have to pay the difference between what the out-of-network doctor charges and what Health Net pays. This is called balance billing. You pay these costs in addition to your deductible, copays, coinsurance and your monthly premium. And, balance billing amounts are not covered by your plan and won't apply to your annual deductible or your out-of-pocket maximum.

Ambetter PPO insurance plans – Your share of costs

The amounts shown here are what you would pay for the services you use with each plan. With Gold 80 Ambetter PPO, for example, your cost for a doctor office visit is \$35.

Reminder! Your share of costs is in addition to the monthly premium you pay for your health coverage.

Benefit	Platinum 90 Ambetter PPO	Gold 80 Ambetter PPO	Silver 70 Ambetter PPO	Bronze 60 Ambetter PPO	Bronze 60 HDHP Ambetter PPO	Minimum Coverage Ambetter PPO ¹
Deductible For one person / For family	\$0 / \$0	\$0 / \$0	\$3,700 / \$7,400	\$6,300 / \$12,600	\$7,000 / \$14,000	\$8,700 / \$17,400
Out-of-pocket maximum For one person / For family	\$4,500 / \$9,000	\$8,200 / \$16,400	\$8,200 / \$16,400	\$8,200 / \$16,400	\$7,000 / \$14,000	\$8,700 / \$17,400
Doctor office visit	\$15	\$35	\$35 ²	\$65 ³	0%	0% ³
Telehealth consultations through the select telehealth services provider⁴	\$0	\$0	\$0 ²	\$0 ²	0%	0% ³
Specialist	\$30	\$65	\$70 ²	\$95 ³	0%	0%
Hospital stay	10%	20%	20% facility / 20% physician ²	40%	0%	0%
Outpatient surgery	10%	20%	20% ²	40%	0%	0%
Urgent care	\$15	\$35	\$35 ²	\$65 ³	0%	0% ³
Emergency care⁵	Facility: \$150; Physician: \$0	Facility: \$350; Physician: \$0	Facility: \$400 ² ; Physician: \$0 ²	Facility: 40%; Physician: \$0 ²	Facility: 0%; Physician: 0%	Facility: 0%; Physician: 0%
Prescription drugs Tier 1 (most generics and low-cost preferred brands)	\$5	\$15	\$15 Prescription drug calendar year deductible is \$10 per member / \$20 per family	\$18/script Prescription drug calendar year deductible is \$500 per member / \$1,000 per family	0% ⁶	0% ⁶
Tier 2 (non-preferred generics and preferred brands) Tier 3 (non-preferred brands only)	\$15 / \$25	\$55 / \$80	\$55 / \$85 Rx ded applies Prescription drug calendar year deductible is \$10 per member / \$20 per family	40% up to \$500/script Prescription drug calendar year deductible is \$500 per member / \$1,000 per family	0% ⁶	0% ⁶

This is a summary only. The Ambetter PPO disclosure has plan overviews with more details about what services are covered with our Ambetter PPO insurance plans. Pediatric dental and vision services are covered until the last day of the month in which the child turns age 19.

¹Minimum coverage plans are available to individuals who are under age 30. You may also be eligible for this plan if you are age 30 or older and are exempt from the federal requirement to maintain minimum essential coverage. Once you are enrolled, you must re-apply for a hardship exemption from the Marketplace and re-submit the Marketplace notice showing your exemption certificate number to Health Net every year – by January 1 – in order to remain on this plan.

²Your deductible does not apply to these services.

³The first three visits are not subject to the deductible. You just pay the copayment. For visits 4 and more, you pay the full cost until you have paid your deductible.

⁴Should not replace regular doctor visits. Only telehealth services provided by a select telehealth services provider are covered at the copays shown. Covered services for medical, mental disorders and chemical dependency conditions provided appropriately as telehealth services through a regular doctor are covered on the same basis and to the same extent as covered services delivered in-person.

⁵You do not pay the copayment if you are admitted to the hospital.

⁶Your medical deductible applies to prescription drugs for all tiers.

Ambetter PPO value plans – Your share of costs

The amounts shown here are what you would pay for the services you use, depending on the plan you choose. With Gold Value Ambetter PPO, for example, your cost for a doctor office visit is \$20.

Reminder! Your share of costs is in addition to the monthly premium you pay for your health coverage.

Benefit	Gold Value Ambetter PPO	Silver Value Ambetter PPO
Deductible For one person / For family	\$1,000 / \$2,000	\$5,000 / \$10,000
Out-of-pocket maximum For one person / For family	\$8,500 / \$17,000	\$8,500 / \$17,000
Doctor office visit¹	\$20	\$45
Telehealth consultations through the select telehealth services provider^{1,2}	\$0	\$0
Specialist¹	\$50	\$60
Hospital stay	20%	30%
Outpatient surgery	20%	30%
Urgent care¹	\$20	\$45
Emergency care³	\$350 Facility / \$0 ¹ Physician	\$400 Facility / \$0 ¹ Physician
Prescription drugs Tier 1 (most generics and low-cost preferred brands) Tier 2 (non-preferred generics and preferred brands) Tier 3 (non-preferred brands only)	\$10 ⁴ / \$50 / \$85 Prescription drug calendar year deductible is \$500 per member / \$1,000 per family	\$15 ⁴ / \$55 / \$85 Prescription drug calendar year deductible is \$500 per member / \$1,000 per family

This is a summary only. The Ambetter PPO disclosure has plan overviews with more details about what services are covered with our Ambetter PPO insurance plans. Pediatric dental and vision services are covered until the last day of the month in which the child turns age 19.

¹Your deductible does not apply to these services.

²Should not replace regular doctor visits. Only telehealth services provided by a select telehealth services provider are covered at the copays shown. Covered services for medical, mental disorders and chemical dependency conditions provided appropriately as telehealth services through a regular doctor are covered on the same basis and to the same extent as covered services delivered in-person..

³You do not pay the copayment if you are admitted to the hospital.

⁴Your prescription drug calendar year deductible does not apply.



Health Care Definitions

Health coverage comes with its own language. Use our mini-glossary as you read this guide to learn more about your plan choices.

Balance billing

The difference between what the doctor charges and the amount the health plan pays. For example, if the doctor charges \$250 and your plan covers \$100, you pay the \$150 difference.

Balance billing usually applies only to plans that offer out-of-network coverage. Example: PPO plans.

Benefits (also called covered services)

The health care services that are covered by your health plan, such as office visits, X-rays, preventive care, laboratory tests, etc.

Coinsurance

Your share of the costs of a covered health care service. It is calculated as a percentage. Let's say the coinsurance is 20% and the medical bill is \$100. You might pay \$20, and the health plan would pay the rest.

Copayment (also called copay)

Your share of the costs of a covered health care service, set at a fixed amount. For a doctor visit that might cost \$150, you would pay \$15, and the health plan pays the rest. Copayments vary by plan.

Cost-sharing

The amount of money you pay out of your own pocket for services covered by your health plan. Deductibles, coinsurance and copayments are examples of cost-sharing.

Deductible

The amount you owe for some covered health care services before your health plan begins to pay for certain services. After you pay your deductible, covered services are still subject to other cost sharing like copayments and coinsurance.

For example, if your deductible is \$1,000, you have to pay for the health care services you use up to this amount. The deductible may not apply to all services.

Dependents

Spouse, domestic partner or children of the primary member.

Excluded services

Health care services that your health coverage doesn't pay for or cover.

Formulary

The list of prescription drugs that are covered by your health plan. Some drugs on the Essential Rx Drug List require prior authorization from Health Net in order to be covered.

Member

The person who receives benefits under the plan.

Network

The doctors, hospitals and other health care providers that your health plan has contracted with to provide health care services. The number of providers in the network varies by plan.

Out-of-pocket maximum

The most you pay during a policy period (usually a calendar year). After you pay the out-of-pocket maximum, your health plan will begin to pay 100% of the allowed amount for covered services. This limit never includes your premium or health care charges for services your health plan doesn't cover.

Premium

The amount you pay every month to maintain your health care coverage.

Preventive care

Routine health care that includes screenings, checkups and patient counseling to prevent illnesses, diseases or other health problems.

Primary care physician (PCP)

A doctor who gives or coordinates health care services for a patient. A PCP can be a medical doctor (M.D.) or Doctor of Osteopathic Medicine (D.O.).

Subscriber

The name of the primary member.

Telehealth

Health care services provided remotely by phone, mobile app, web, or other tool rather than in-person.

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).

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 the Customer Contact Center at the number on your ID card or call Individual & Family Plan (IFP) Off Exchange: 1-800-839-2172 (TTY: 711). For California marketplace, call IFP On Exchange 1-888-926-4988 (TTY: 711) or Small Business 1-888-926-5133 (TTY: 711). For Group Plans through Health Net, call 1-800-522-0088 (TTY: 711).

Arabic

خدمات لغوية مجانية. يمكننا أن نوفر لك مترجم فوري. ويمكننا أن نقرأ لك الوثائق بلغتك. للحصول على المساعدة اللازمة، يرجى التواصل مع مركز خدمة العملاء عبر الرقم المبين على بطاقتك أو الاتصال بالرقم الفرعي لخطة الأفراد والعائلة: 1-800-839-2172 (TTY: 711). للتواصل في كاليفورنيا، يرجى الاتصال بالرقم الفرعي لخطة الأفراد والعائلة عبر الرقم: 1-888-926-4988 (TTY: 711) أو المشروعات الصغيرة 1-888-926-5133 (TTY: 711). لخطط المجموعة عبر Health Net، يرجى الاتصال بالرقم 1-800-522-0088 (TTY: 711).

Armenian

Անվճար լեզվական ծառայություններ: Դուք կարող եք բանավոր թարգմանիչ ստանալ: Փաստաթղթերը կարող են կարդալ ձեր լեզվով: Օգնության համար զանգահարեք Հաճախորդների սպասարկման կենտրոն ձեր ID քարտի վրա նշված հեռախոսահամարով կամ զանգահարեք Individual & Family Plan (IFP) Off Exchange՝ 1-800-839-2172 հեռախոսահամարով (TTY՝ 711): Կալիֆոռնիայի համար զանգահարեք IFP On Exchange՝ 1-888-926-4988 հեռախոսահամարով (TTY՝ 711) կամ Փոքր բիզնեսի համար՝ 1-888-926-5133 հեռախոսահամարով (TTY՝ 711): Health Net-ի Խմբային ծրագրերի համար զանգահարեք 1-800-522-0088 հեռախոսահամարով (TTY՝ 711):

Chinese

免費語言服務。您可使用口譯員服務。您可請人將文件唸給您聽並請我們將某些文件翻譯成您的語言寄給您。如需協助，請撥打您會員卡上的電話號碼與客戶聯絡中心聯絡或者撥打健康保險交易市場外的 Individual & Family Plan (IFP) 專線：1-800-839-2172（聽障專線：711）。如為加州保險交易市場，請撥打健康保險交易市場的 IFP 專線 1-888-926-4988（聽障專線：711），小型企業則請撥打 1-888-926-5133（聽障專線：711）。如為透過 Health Net 取得的團保計畫，請撥打 1-800-522-0088（聽障專線：711）。

Hindi

बिना शुल्क भाषा सेवाएं। आप एक दुभाषिया प्राप्त कर सकते हैं। आप दस्तावेजों को अपनी भाषा में पढ़वा सकते हैं। मदद के लिए, अपने आईडी कार्ड में दिए गए नंबर पर ग्राहक सेवा केंद्र को कॉल करें या व्यक्तिगत और फैमिली प्लान (आईएफपी) ऑफ एक्सचेंज: 1-800-839-2172 (TTY: 711) पर कॉल करें। कैलिफोर्निया बाजारों के लिए, आईएफपी ऑन एक्सचेंज 1-888-926-4988 (TTY: 711) या स्मॉल बिजनेस 1-888-926-5133 (TTY: 711) पर कॉल करें। हेल्थ नेट के माध्यम से ग्रुप प्लान के लिए 1-800-522-0088 (TTY: 711) पर कॉल करें।

Hmong

Tsis Muaj Tus Nqi Pab Txhais Lus. Koj tuaj yeem tau txais ib tus kws pab txhais lus. Koj tuaj yeem muaj ib tus neeg nyeem cov ntaub ntawv rau koj ua koj hom lus hais. Txhawm rau pab, hu xovtooj rau Neeg Qhua Lub Chaw Tiv Toj ntawm tus npawb nyob ntawm koj daim npav ID lossis hu rau Tus Neeg thiab Tsev Neeg Qhov Kev Npaj (IFP) Ntawm Kev Sib Hloov Pauv: 1-800-839-2172 (TTY: 711). Rau California qhov chaw kiab khw, hu rau IFP Ntawm Qhov Sib Hloov Pauv 1-888-926-4988 (TTY: 711) lossis Lag Luam Me 1-888-926-5133 (TTY: 711). Rau Cov Pab Pawg Chaw Npaj Kho Mob hla Health Net, hu rau 1-800-522-0088 (TTY: 711).

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。日本語で文書をお読みすることも可能です。ヘルプが必要な場合は、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) Off Exchange: 1-800-839-2172 (TTY: 711) までお電話ください。カリフォルニア州のマーケットプレイスについては、IFP On Exchange 1-888-926-4988 (TTY: 711) または Small Business 1-888-926-5133 (TTY: 711) までお電話ください。Health Netによるグループプランについては、1-800-522-0088 (TTY: 711) までお電話ください。

Khmer

សេវាភាសាដោយឥតគិតថ្លៃ។ លោកអ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ លោកអ្នកអាចស្តាប់គេអានឯកសារឱ្យលោកអ្នកជាភាសារបស់លោកអ្នក។ សម្រាប់ជំនួយ សូមហៅទូរស័ព្ទទៅកាន់មជ្ឈមណ្ឌលទំនាក់ទំនងអតិថិជនតាមលេខដែលមាននៅលើប័ណ្ណសម្គាល់ខ្លួនរបស់លោកអ្នក ឬហៅទូរស័ព្ទទៅកាន់កម្មវិធី Off Exchange របស់គម្រោងជាលក្ខណៈបុគ្គល និងក្រុមគ្រួសារ (IFP) តាមរយៈលេខ៖ 1-800-839-2172 (TTY: 711)។ សម្រាប់ទីផ្សាររដ្ឋ California សូមហៅទូរស័ព្ទទៅកាន់កម្មវិធី On Exchange របស់គម្រោង IFP តាមរយៈលេខ 1-888-926-4988 (TTY: 711) ឬក្រុមហ៊ុនអាជីវកម្មខ្នាតតូចតាមរយៈលេខ 1-888-926-5133 (TTY: 711)។ សម្រាប់គម្រោងជាក្រុមតាមរយៈ Health Net សូមហៅទូរស័ព្ទទៅកាន់លេខ 1-800-522-0088 (TTY: 711)។

Korean

무료 언어 서비스입니다. 통역 서비스를 받으실 수 있습니다. 문서 낭독 서비스를 받으실 수 있으며 일부 서비스는 귀하가 구사하는 언어로 제공됩니다. 도움이 필요하시면 ID 카드에 수록된 번호로 고객센터 센터에 연락하시거나 개인 및 가족 플랜(IFP)의 경우 Off Exchange: 1-800-839-2172(TTY: 711)번으로 전화해 주십시오. 캘리포니아 주 마켓플레이스의 경우 IFP On Exchange 1-888-926-4988(TTY: 711), 소규모 비즈니스의 경우 1-888-926-5133(TTY: 711)번으로 전화해 주십시오. Health Net을 통한 그룹 플랜의 경우 1-800-522-0088(TTY: 711)번으로 전화해 주십시오.

Navajo

Doo bą́ą́h ílínígóó saad bee háká ada'iiyeed. Ata' halne'ígíí da ła' ná hádídóot'íí. Naaltsoos da t'áá shí shizaad k'éhjí shichí' yídooltah nínízingo t'áá ná ákódoolníí. Ákót'éego shíká a'doowoł nínízingo Customer Contact Center hoolyéhíjí' hodíílnih ninaaltsoos nanitingo bee néého'dolzinígíí hodoonihjí' bikáá' éí doodago kojí' hólne' Individual & Family Plan (IFP) Off Exchange: 1-800-839-2172 (TTY: 711). California marketplace báhígíí kojí' hólne' IFP On Exchange 1-888- 926-4988 (TTY: 711) éí doodago Small Business báhígíí kojí' hólne' 1-888-926-5133 (TTY: 711). Group Plans through Health Net báhígíí éí kojí' hólne' 1-800-522-0088 (TTY: 711).

Persian (Farsi)

خدمات زبان بدون هزینه. می توانید یک مترجم شفاهی بگیرید. می توانید درخواست کنید اسناد به زبان شما برایتان خوانده شوند. دریافت کمک، با مرکز تماس مشتریان به شماره روی کارت شناسایی یا طرح فردی و خانوادگی (IFP) Off Exchange) به شماره: 1-800-839-2172 (TTY:711) تماس بگیرید. برای بازار کالیفرنیا، با IFP On Exchange شماره 1-888-926-4988 (TTY:711) یا کسب و کار کوچک 1-888-926-5133 (TTY:711) تماس بگیرید. برای طرح های گروهی از طریق Health Net، با 1-800-522-0088 (TTY:711) تماس بگیرید.

Punjabi (Punjabi)

ਬਿਨਾਂ ਕਿਸੇ ਲਾਗਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀਏ ਦੀ ਸੇਵਾ ਹਾਸਲ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦਿੱਤੇ ਨੰਬਰ ਤੇ ਗਾਹਕ ਸੰਪਰਕ ਕੇਂਦਰ ਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਵਿਅਕਤੀਗਤ ਅਤੇ ਪਰਿਵਾਰਕ ਯੋਜਨਾ (IFP) ਔਫ਼ ਐਕਸਚੇਂਜ 'ਤੇ ਕਾਲ ਕਰੋ: 1-800-839-2172 (TTY: 711)। ਕੈਲੀਫੋਰਨੀਆ ਮਾਰਕਿਟਪਲੇਸ ਲਈ, IFP ਐਨ ਐਕਸਚੇਂਜ ਨੂੰ 1-888-926-4988 (TTY: 711) ਜਾਂ ਸਮੱਲ ਬਿਜਨੇਸ ਨੂੰ 1-888-926-5133 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ। ਹੈਲਥ ਨੈੱਟ ਰਾਹੀਂ ਸਾਮੂਹਿਕ ਪਲੈਨਾਂ ਲਈ, 1-800-522-0088 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

Russian

Бесплатная помощь переводчиков. Вы можете получить помощь переводчика. Вам могут прочесть документы на Вашем родном языке. Если Вам нужна помощь, звоните по телефону Центра помощи клиентам, указанному на вашей карте участника плана. Вы также можете позвонить в отдел помощи участникам не представленных на федеральном рынке планов для частных лиц и семей (IFP) Off Exchange 1-800-839-2172 (TTY: 711). Участники планов от California marketplace: звоните в отдел помощи участникам представленных на федеральном рынке планов IFP (On Exchange) по телефону 1-888-926-4988 (TTY: 711) или в отдел планов для малого бизнеса (Small Business) по телефону 1-888-926-5133 (TTY: 711). Участники коллективных планов, предоставляемых через Health Net: звоните по телефону 1-800-522-0088 (TTY: 711).

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

Walang Bayad na Mga Serbisyo sa Wika. Makakakuha kayo ng interpreter. Makakakuha kayo ng mga dokumento na babasahin sa inyo sa inyong wika. Para sa tulong, tumawag sa Customer Contact Center sa numerong nasa ID card ninyo o tumawag sa Off Exchange ng Planong Pang-indibidwal at Pampamilya (Individual & Family Plan, IFP): 1-800-839-2172 (TTY: 711). Para sa California marketplace, tumawag sa IFP On Exchange 1-888-926-4988 (TTY: 711) o Maliliit na Negosyo 1-888-926-5133 (TTY: 711). Para sa mga Planong Pang-grupo sa pamamagitan ng Health Net, tumawag sa 1-800-522-0088 (TTY: 711).

Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังเป็นภาษาของคุณได้ หากต้องการความช่วยเหลือ โทรหาศูนย์ลูกค้าสัมพันธ์ได้ที่หมายเลขบนบัตรประจำตัวของคุณ หรือโทรหาฝ่ายแผนบุคคลและครอบครัวของเอกชน (Individual & Family Plan (IFP) Off Exchange) ที่ 1-800-839-2172 (โทรมา TTY: 711) สำหรับเขตแคลิฟอร์เนีย โทรหาฝ่ายแผนบุคคลและครอบครัวของรัฐ (IFP On Exchange) ได้ที่ 1-888-926-4988 (โทรมา TTY: 711) หรือ ฝ่ายธุรกิจขนาดเล็ก (Small Business) ที่ 1-888-926-5133 (โทรมา TTY: 711) สำหรับแผนแบบกลุ่มผ่านทาง Health Net โทร 1-800-522-0088 (โทรมา 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 bằng ngôn ngữ của quý vị. Để được giúp đỡ, vui lòng gọi Trung Tâm Liên Lạc Khách Hàng theo số điện thoại ghi trên thẻ ID của quý vị hoặc gọi Chương Trình Bảo Hiểm Cá Nhân & Gia Đình (IFP) Phi Tập Trung: 1-800-839-2172 (TTY: 711). Đối với thị trường California, vui lòng gọi IFP Tập Trung 1-888-926-4988 (TTY: 711) hoặc Doanh Nghiệp Nhỏ 1-888-926-5133 (TTY: 711). Đối với các Chương Trình Bảo Hiểm Nhóm qua Health Net, vui lòng gọi 1-800-522-0088 (TTY: 711).

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**The 2022 enrollment period
begins November 1, 2021, and
ends on January 31, 2022.**

Assistance for the hearing and speech impaired

TTY users call 711.

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