



Health Net of California, Inc. (Health Net)

For Commercial Group HMO and EOA Plans

NG and GF HMO plans with RX Coverage

What's changing

- While your HMO plan does not include out-of-network coverage (except for emergency and urgent care services), Health Net will cover COVID-19 vaccines, testing, and therapeutics received from an out-of-network provider. These benefits will be subject to deductible¹ and a 50% coinsurance.² No prior approval required. The 50% coinsurance will count towards your in-network annual out-of-pocket maximum.
- Over the counter (OTC) COVID-19 Test kits purchased out-of-network are subject to deductible¹ and a 50% coinsurance. A medical claim form will need to be submitted.³

What's not changing

- COVID-19 vaccines, testing, and therapeutics received from an in-network provider remain at no cost. No prior approval required.
- OTC COVID-19 Test kits are at no cost if you use one of Health Net's in-network retail pharmacies.³

¹For information on your plan's deductible, please refer to your Evidence of Coverage.

²You may be required to pay out-of-pocket and submit a medical claim for reimbursement.

³Maximum of eight tests per covered member in a 30-day period. The maximum reimbursement for each test per member is \$12, includes all costs such as taxes and shipping fees.

NG and GF HMO plans with NO RX coverage

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What's not changing

- COVID-19 vaccines, testing, and therapeutics received from an in-network provider remain at no cost. No prior approval required.

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- For no cost over the counter (OTC) COVID-19 Test kits, check with your pharmacy to see if they can bill the vendor through the pharmacy system. You can also purchase an OTC FDA-approved, EUA at-home COVID-19 test and be reimbursed by Health Net for the cost of the test kit. A medical claim form will need to be submitted.³

¹For information on your plan's deductible, please refer to your Evidence of Coverage.

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³Maximum of eight tests per covered member in a 30-day period.

NG and GF EOA plans with RX Coverage

What's changing

- While your EOA plan does not include out-of-network coverage (except for emergency and urgent care services), Health Net will cover COVID-19 vaccines, testing, and therapeutics received from an out-of-network provider. These benefits will be subject to deductible¹ and a 50% coinsurance.² No prior approval required. The 50% coinsurance will count towards your plan's PPO annual out-of-pocket maximum which cross-accumulates between both HMO and PPO tiers.
- Over the counter (OTC) COVID-19 Test kits purchased out-of-network are subject to deductible¹ and a 50% coinsurance. A medical claim form will need to be submitted.³

What's not changing

- COVID-19 vaccines, testing, and therapeutics received from an in-network provider remain at no cost. No prior approval required.
- OTC COVID-19 Test kits are at no cost if you use one of Health Net's in-network retail pharmacies.³

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²You may be required to pay out-of-pocket and submit a medical claim for reimbursement.

³Maximum of eight tests per covered member in a 30-day period. The maximum reimbursement for each test per member is \$12, includes all costs such as taxes and shipping fees.

GF EOA plans with NO RX coverage

What's changing

- While your EOA plan does not include out-of-network coverage (except for emergency and urgent care services), Health Net will cover COVID-19 vaccines, testing, and therapeutics received from an out-of-network provider. These benefits will be subject to deductible¹ and a 50% coinsurance.² No prior approval required. The 50% coinsurance will count towards your plan's PPO annual out-of-pocket maximum which cross-accumulates between both HMO and PPO tiers.

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What's not changing

- COVID-19 vaccines, testing, and therapeutics received from an in-network provider remain at no cost. No prior approval required.
- For no cost over the counter (OTC) COVID-19 Test kits, check with your pharmacy to see if they can bill the vendor through the pharmacy system. You can also purchase an OTC FDA-approved, EUA at-home COVID-19 test and be reimbursed by Health Net for the cost of the test kit. A medical claim form will need to be submitted.³

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