



Health Net®

Health Net Health Plan of Oregon, Inc. BeneFacts: PPO Plan Copayment and Coinsurance Schedule 2508615/09

PPO: Two plans, many choices. In health insurance, PPO stands for Preferred Provider Organization. For you, PPO means that you have flexibility and choice in deciding who will provide your health care. That’s because this plan lets you receive services from Providers in our PPO network or Providers out of our network. Who performs the services determines which benefit level applies to covered services and how much you will pay out-of-pocket. To confirm whether a Provider participates in our PPO network and to verify which benefit level will apply to a covered service, please contact one of our Customer Contact Center representatives.

PPO Benefits: When you receive covered services from Providers in our PPO network, your expenses include a Calendar Year deductible (if any), fixed dollar amounts for certain services or a fixed percentage that is applied to our contracted rates with PPO Providers. *The percentage of our contracted rate that is your responsibility is shown on this schedule as % contract rate.*

When you receive covered services from a Provider in our PPO network, you are not responsible for charges that are above our contracted rates. We recommend that you contact your attending Provider to discuss the ancillary Providers that may be used for your services, as Out-of-Network Provider charges will be reimbursed at the Out-of-Network level. **Certain services including but not limited to Birthing Center services, Home Health Care, home infusion services, organ and tissue transplant services, Durable Medical Equipment, and External Prosthetic Devices/Orthotic Devices are only covered if provided by a designated Specialty Care Provider. See Article 1.5 of the Basic Benefit Schedule.** **Out-of-Network Benefits:** When services are performed by a Provider who is not in our PPO network, your expenses include a Calendar Year deductible, fixed dollar amounts for certain services and a fixed percentage of Maximum Allowable Amount (MAA) rates for other services. We pay Out-of-Network Providers based on MAA rates, not on billed amounts. MAA rates may often be less than the amount a Provider bills for a service. Out-of-Network Providers may therefore hold you responsible for amounts they charge that exceed the MAA rates we pay. Amounts that exceed our MAA rates are not covered and do not apply to your annual stop loss maximum. *Your responsibility for any amounts that exceed our MAA payment is shown on this schedule as MAA.*

Your benefits are subject to deductibles, Copayments and Coinsurance amounts listed in this schedule.

For covered services, you are responsible for:

Calendar Year Deductible	PPO Network	Out-of-Network
Annual deductible per person	\$2,500 PPO Network and Out-of-Network combined ^{1,2}	
Annual deductible per family	\$7,500 PPO Network and Out-of-Network combined ^{1,2}	

Physician/Professional/Outpatient Care

Women’s and men’s health care - Pap test, breast exam, pelvic exam, PSA test and digital rectal exam	20% contract rate ³	40% MAA ³
Routine mammography	20% contract rate ³	40% MAA ³
Physician services, office call	20% contract rate	40% MAA
Physician services, urgent care center	20% contract rate	20% MAA
Physician Hospital visits	20% contract rate	40% MAA
Diagnostic X-ray/EKG/Ultrasound	20% contract rate	40% MAA
Diagnostic laboratory tests	20% contract rate	40% MAA
CT/MRI/PET/SPECT/EEG/Holter monitor/Stress test	20% contract rate	40% MAA
Allergy and therapeutic injections	20% contract rate	40% MAA
Maternity delivery care (professional services only)	20% contract rate	40% MAA
Outpatient rehabilitation therapy - \$2,500/year max	20% contract rate	40% MAA
Outpatient at Ambulatory Surgery Center	15% contract rate	40% MAA
Outpatient at Hospital based facility	20% contract rate	40% MAA

Hospital Care

Inpatient services	20% contract rate	40% MAA
Inpatient rehabilitation therapy - 30 days/year max	20% contract rate	40% MAA

Emergency Services

Outpatient emergency room services	20% contract rate	20% MAA
Inpatient admission from emergency room	20% contract rate	20% MAA
Emergency ambulance transport - \$3,000/year max	20% (MAA applies to Out-of-Network Providers)	



For covered services, you are responsible for:

Behavioral Health Services – Chemical Dependency and Mental or Nervous Conditions

	PPO Network	Out-of-Network
Physician services, office call ⁴	20% contract rate	40% MAA
Outpatient center ⁴	20% contract rate	40% MAA
Inpatient services ⁴	20% contract rate	40% MAA

Other Services

Durable Medical Equipment - \$5,000/year max	20% contract rate	40% MAA
External Prosthetic Devices/Orthotic Devices	20% contract rate	40% MAA
Medical supplies (including allergy serums and injected substances)	20% contract rate	40% MAA
Diabetes management - one initial program per lifetime	20% contract rate	40% MAA
Blood, blood plasma, blood derivatives	20% contract rate	40% MAA
TMJ services - \$500/lifetime max	50% contract rate ²	50% MAA ²
Home infusion therapy	20% contract rate	40% MAA
Injectable chemotherapy (anticancer medications and administration)	20% contract rate	40% MAA
Skilled Nursing Facility care - 60 days/year max	20% contract rate	40% MAA
Hospice services	20% contract rate	40% MAA
Home health visits - \$1,000/year max	20% contract rate	40% MAA
Health education - \$150/year max for all qualifying classes	Any charges over maximum reimbursement of \$50/qualifying class. ²	

Benefit Maximums

Annual stop loss maximum per person ⁵	\$15,000 PPO Network and Out-of-Network combined	
Annual stop loss maximum per family ⁵	\$45,000 PPO Network and Out-of-Network combined	
Lifetime maximum for authorized organ transplant services	\$250,000	Not covered Out-of-Network
Lifetime maximum	\$2,000,000 PPO Network and Out-of-Network combined	

Notes

- ¹ You must meet the specified deductible each Calendar Year (January 1 through December 31) before Health Net pays any claims.
- ² Your payments do not apply to the annual stop loss maximum.
- ³ Deductible is waived.
- ⁴ For mental health or Chemical Dependency services, call 800-977-8216.
- ⁵ The annual stop loss maximum does not include the annual deductible. After you reach this maximum amount in a Calendar Year, we will pay your covered services during the rest of that Calendar Year at 100% of our contract rates for PPO services and at 100% of MAA for Out-of-Network (OON) services. You are still responsible for OON billed charges that exceed MAA.

This schedule presents general information only. Certain services require Prior Authorization or must be performed by a Specialty Care Provider. Refer to your contract and other benefit materials for details, limitations, and exclusions.

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