



Health Net Individual & Family Plans 2015

PPO plans offer value and affordability – We’ve been building quality networks of doctors and hospitals for more than 30 years. It’s one of the ways we create products and services you can afford without sacrificing the quality you want.

CommunityCare is a community-based, quality-driven network with freedom from referrals – a smart health care coverage solution in Clackamas, Multnomah and Washington counties.

Plan name	Benefit (Pediatric vision coverage is included in all medical plans.)							
	Metal level	Office visit PCP / Specialist	Individual deductible ^{1,2}	Coinsurance		Out-of-pocket maximum ³		Pharmacy Generic / preferred / non-preferred / specialty pharmacy
In-network				All other providers (MAA)	In-network	Out-of-network		
PPO plans – available statewide								
PPO Advantage \$25 / \$500 / \$4,000	Gold	\$25 / \$50 ⁴	\$500	30% ⁵	50%	\$4,000	\$8,000	\$15 / \$30 / 50% / 50%
Health Net Oregon Standard Silver (PPO)	Silver	\$35 / \$70 ⁴	\$2,500	30%	50%	\$6,350 combined medical / pharmacy	\$12,700	\$15 / \$50 / 50% / 50%
Health Net Oregon Standard Bronze (PPO)	Bronze	\$60 / \$100 after deductible	\$5,000 integrated medical / pharmacy	50%	50%	\$6,350 combined medical / pharmacy		\$20 / \$80 / 50% / 50% after deductible
CommunityCare POS plans – available in Clackamas, Multnomah and Washington counties								
CommunityCare POS \$10 / \$100 / \$1,000	Platinum	\$10 / \$50 ⁴	\$100	10% ⁵	50%	\$1,000	\$2,000	\$10 / \$20 / \$40 / 50%
CommunityCare POS \$10 / \$300 / \$2,000	Platinum	\$10 / \$50 ⁴	\$300	10% ⁵	50%	\$2,000	\$4,000	\$10 / \$20 / \$40 / 50%
CommunityCare POS \$15 / \$500 / \$1,500	Platinum	\$15 / \$55 ⁴	\$500	20% ⁵	50%	\$1,500	\$3,000	\$10 / \$20 / \$40 / 50%
CommunityCare POS \$10 / \$2,000 / \$3,500	Gold	\$10 / \$50 ⁴	\$2,000	20% ⁵	50%	\$3,500	\$7,000	\$15 / \$30 / 50% / 50%
CommunityCare POS \$15 / \$1,500 / \$3,500	Gold	\$15 / \$55 ⁴	\$1,500	20% ⁵	50%	\$3,500	\$7,000	\$15 / \$30 / 50% / 50%
CommunityCare POS \$20 / \$1,000 / \$3,000	Gold	\$20 / \$60 ⁴	\$1,000	20% ⁵	50%	\$3,000	\$6,000	\$15 / \$30 / 50% / 50%
CommunityCare POS \$30 / \$3,000 / \$6,000	Silver	\$30 / \$70 ⁴	\$3,000	20% ⁵	50%	\$6,000	\$12,000	\$15 / 30% / 50% / 50%
CommunityCare POS \$35 / \$4,000 / \$6,000	Silver	\$35 / \$75 ⁴	\$4,000	20% ⁵	50%	\$6,000	\$12,000	\$15 / 30% / 50% / 50%
Health Net Oregon Standard Gold (CommunityCare POS)	Gold	\$20 / \$40 ⁴	\$1,300	10%	50%	\$6,350 combined medical / pharmacy	\$12,700	\$10 / \$30 / 50% / 50%
Health Net Oregon Standard Silver (CommunityCare POS)	Silver	\$35 / \$70 ⁴	\$2,500	30%	50%	\$6,350 combined medical / pharmacy	\$12,700	\$15 / \$50 / 50% / 50%
Health Net Oregon Standard Bronze (CommunityCare POS)	Bronze	\$60 / \$100 after deductible	\$5,000 integrated medical / pharmacy	50%	50%	\$6,350 combined medical / pharmacy		\$20 / \$80 / 50% / 50% after deductible

Adult buy-up package

Plan	Deductible	Annual maximum	Coinsurance – preventive / basic / major / ortho
Dental			
Di50-885-1000V	\$50	\$1,000	80% / 80% / 50% / Not covered

Plan	Exam	Frames	Frequency of service
Vision			
1025-3i	\$10	\$100	Examination: Once every 12 months. Lenses: Once every 24 months. Frame: Once every 24 months. Contacts in lieu of lenses: Once every 24 months.



DX: Deductible applies on high-cost diagnostics (MRI, CT), but waived on other lab/X-ray services.

ES: Deductible applies to all lab/X-ray services.

¹Members must meet the specified deductible each calendar year (January 1 through December 31) before Health Net pays any claims.

²Family deductible and out-of-pocket maximum are two times the individual deductible.

³The annual out-of-pocket maximum includes the annual deductible. After reaching the out-of-pocket maximum in a calendar year, we will pay covered services during the rest of that calendar year at 100% of our contract rates for in-network services, and at 100% of the maximum allowable amount (MAA) for out-of-network services. Member is still responsible for out-of-network billed charges that exceed the maximum allowable amount.

⁴Deductible waived.

⁵5% coinsurance savings when receiving services at a contracted outpatient ambulatory surgical center (ASC).

Notes:

- All plans except for Standard plans are available with a pediatric dental option.
- Adult dental/vision buy-up package is not available to purchase with Standard plans.

www.healthnet.com

Health Net Health Plan of Oregon, Inc. 13221 SW 68th Pkwy., Ste. 200 Tigard, OR 97223

Health Net Sales Department, 1-888-802-7001, option 2