



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 or call 1-800-522-0088. 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.healthnet.com or you can call 1-800-522-0088 to request a copy.

Important Questions	Answers	Why This Matters
<p>What is the overall deductible?</p>	<p>There is no deductible through preferred providers; \$4,000 member/\$12,000 family through out-of-network providers per calendar year.</p>	<p>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.</p>
<p>Are there services covered before you meet your deductible?</p>	<p>There is no deductible through preferred providers.</p>	<p>There is no deductible through preferred providers. You will however, have to meet the out-of-network deductible before the plan pays for any out-of-network services, except for services indicated in chart starting on Page 2.</p>

Common Medical Event	Services You May Need	What You Will Pay Preferred Provider (You will pay the least)	What You Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Hospital/ASC-No charge Services other than surgery- No charge	50% coinsurance	Some outpatient surgical procedures require prior authorization . If prior authorization is not obtained, out-of-

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.healthnet.com.

Common Medical Event	Services You May Need	What You Will Pay Preferred Provider (You will pay the least)	What You Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you are pregnant	Office visits	Prenatal/Postnatal-No charge	50% coinsurance	Cost sharing does not apply for preventive services .
	Childbirth/delivery professional services	No charge	50% coinsurance	None
	Childbirth/delivery facility services	No charge	50% coinsurance	None
If you need help recovering or have other special health needs	Home health care	No charge	Not covered	Some services require prior authorization .
	Rehabilitation services	\$5 copay /visit	50% coinsurance	Some services require prior authorization . If prior authorization is not obtained, out-of-network benefits will be reduced to 50% coinsurance .

* For more information about limitations and exceptions, see the [plan](#) or [policy](#) document at www.healthnet.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.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$15
- Hospital (facility) [copayment](#) \$0
- Other [copayment](#) \$0

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$15
- Hospital (facility) [copayment](#) \$0

This EXAMPLE event includes services like:

- Specialist office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- Diagnostic tests (*ultrasounds and blood work*)
- Specialist visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$10
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$70

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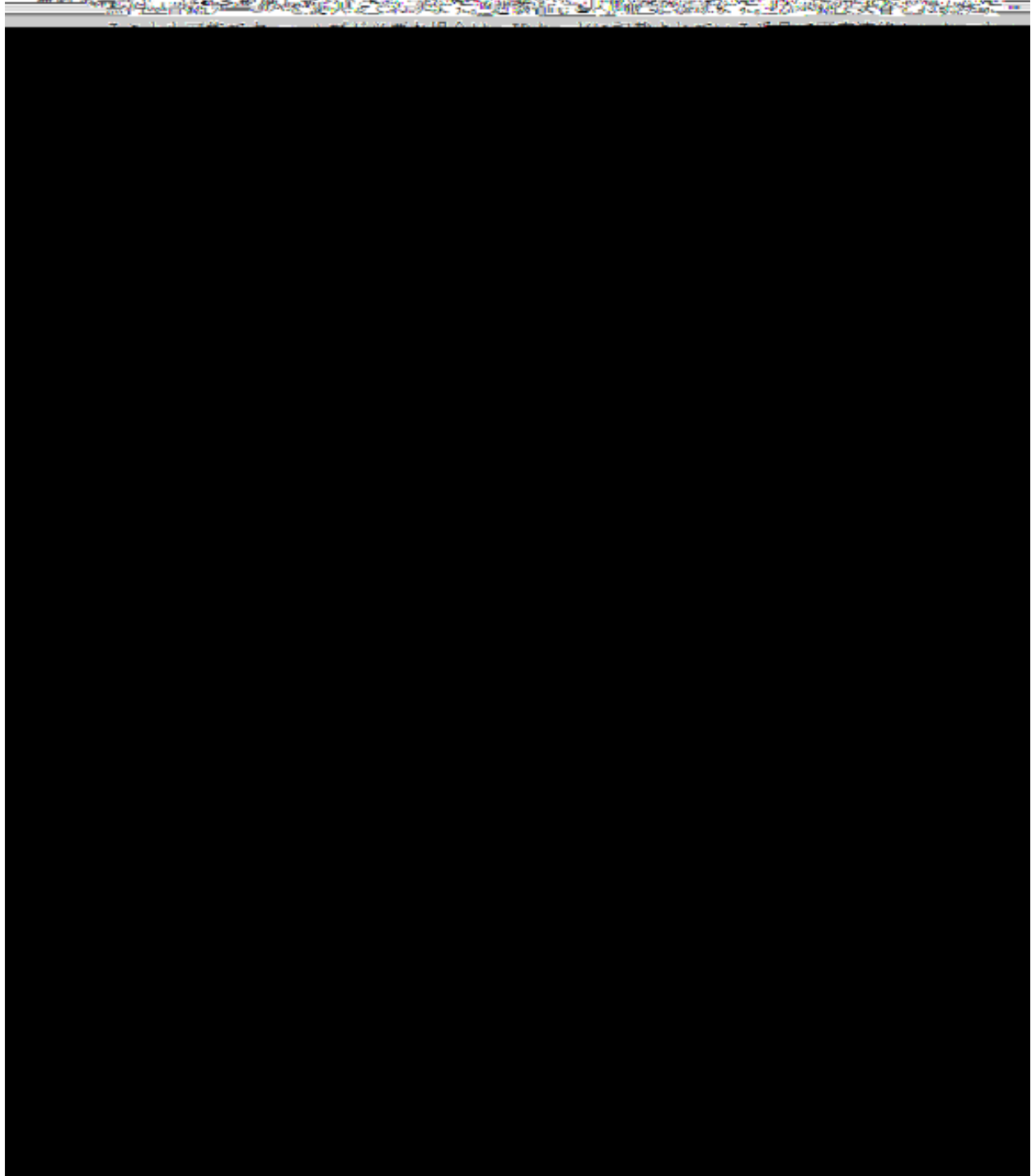
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Japanese



Vietnam

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Ngày: _____ Số đơn: _____
Địa điểm: _____
Điện Thoại: _____

