

Summary of Benefits

2021

Health Net Green (HMO) H0562: 044 Alameda, Los Angeles, Placer, Riverside, Sacramento, San Bernardino, and Stanislaus counties, CA This booklet provides you with a summary of what we cover and the cost-sharing responsibilities. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please call us at the number listed on the last page, and ask for the "Evidence of Coverage" (EOC), or you may access the EOC on our website at ca.healthnetadvantage.com.

You are eligible to enroll in Health Net Green (HMO) if:

- You are entitled to Medicare Part A and enrolled in Medicare Part B. Members must continue
 to pay their Medicare Part B premium if not otherwise paid for under Medicaid or by another
 third party.
- You must be a United States citizen, or are lawfully present in the United States and
 permanently reside in the service area of the plan (in other words, your permanent residence
 is within the Health Net Green (HMO) service area counties). Our service area includes the
 following counties in California: Alameda, Los Angeles, Placer, Riverside, Sacramento,
 San Bernardino, and Stanislaus.

The Health Net Green (HMO) plan gives you access to our network of highly skilled medical providers in your area. You can look forward to choosing a primary care provider (PCP) to work with you and coordinate your care. You can ask for a current provider and pharmacy directory or, for an up-to-date list of network providers, visit ca.healthnetadvantage.com. (Please note that, except for emergency care, urgently needed care when you are out of the network, out-of-area dialysis services, and cases in which our plan authorizes use of out-of-network providers, if you obtain medical care from out-of-plan providers, neither Medicare nor Health Net Green (HMO) will be responsible for the costs.)

Summary of Benefits

JANUARY 1, 2021 - DECEMBER 31, 2021

| Benefits | Health Net Green (HMO) H0562: 044 | | | |
|---|--|--|--|--|
| | Premiums / Copays / Coinsurance | | | |
| Monthly Plan Premium | \$0 | | | |
| | You must continue to pay your Medicare Part B premium. | | | |
| Deductibles | No deductible | | | |
| Maximum Out-of-Pocket | \$3,400 annually | | | |
| Responsibility | This is the most you will pay in copays and coinsurance for covered medical services for the year. | | | |
| Inpatient Hospital | For each admission, you pay: | | | |
| Coverage* ■ | • \$200 copay per day, for days 1 through 5 | | | |
| | • \$0 copay per day, for days 6 and beyond | | | |
| | | | | |
| Outpatient Hospital | Outpatient Hospital: \$200 copay per visit | | | |
| Coverage* • | Observation Services: \$200 copay during an outpatient hospital facility visit | | | |
| | Observation Services: \$120 copay during an emergency room visit | | | |
| Doctor Visits | Primary Care: \$7 copay per visit | | | |
| (Primary Care Providers and Specialists)* ■ | Specialist: \$10 copay per visit | | | |
| Preventive Care* ■ | \$0 copay for most Medicare-covered preventive services | | | |
| (e.g. flu vaccine, diabetic screening) | Other preventive services are available. | | | |
| Emergency Care | \$120 copay per visit | | | |
| | You do not have to pay the copay if admitted to the hospital immediately. | | | |
| Urgently Needed | \$10 copay per visit | | | |
| Services | Copay is not waived if admitted to hospital. | | | |

| Benefits | Health Net Green (HMO) H0562: 044 | | |
|---|---|--|--|
| | Premiums / Copays / Coinsurance | | |
| Diagnostic Services/ Labs/Imaging* ■ | COVID-19 testing and specified testing-related services at any location are \$0. | | |
| (includes diagnostic tests | Lab services: \$0 copay | | |
| and procedures, labs, diagnostic radiology, and | Diagnostic tests and procedures: \$0 copay | | |
| X-rays) | Outpatient X-ray services: \$0 copay | | |
| | Diagnostic Radiology Services (such as, MRI, MRA, CT, PET): \$60 copay | | |
| Hearing Services | Hearing exam (Medicare-covered): \$10 copay | | |
| | Routine hearing exam: \$10 copay (1 every calendar year) | | |
| Dental Services* ■ | Dental services (Medicare-covered): \$0 copay per visit | | |
| | Additional preventive and comprehensive dental benefits are available for an extra premium. See optional supplemental benefits section. | | |
| Vision Services* ■ | Vision exam (Medicare-covered): \$0 to \$10 copay per visit | | |
| | Routine eye exam: \$10 copay per visit (up to 1 every calendar year) | | |
| | Routine eyewear: up to \$100 allowance every calendar year | | |
| Mental Health Services* | Individual and group therapy: \$25 copay per visit | | |
| Skilled Nursing Facility* | For each benefit period, you pay: | | |
| | • \$0 copay per day, days 1 through 20 | | |
| | • \$75 copay per day, days 21 through 100 | | |
| Physical Therapy* ■ | \$0 copay per visit | | |
| Ambulance | Ground ambulance services: \$125 copay (per one-way trip) | | |
| | Air ambulance services: 5% coinsurance (per one-way trip) | | |
| Ambulatory Surgery Center* ■ | Ambulatory Surgery Center: \$50 copay per visit | | |
| Transportation | Not covered | | |

Services with an * (asterisk) may require prior authorization from your doctor.

Services with a • (square) may require referral from your doctor.

| Benefits | Health Net Green (HMO) H0562: 044 Premiums / Copays / Coinsurance | |
|------------------------|---|--|
| | | |
| Medicare Part B Drugs* | Chemotherapy drugs: 20% coinsurance Other Part B drugs: 20% coinsurance | |

| Additional Covered Benefits | | | | |
|--------------------------------------|---|--|--|--|
| Benefits | Health Net Green (HMO) H0562: 044 | | | |
| | Premiums / Copays / Coinsurance | | | |
| Additional Telehealth Services* • | The cost share of Medicare-covered additional telehealth services with primary care physicians, specialists, individual/group sessions with mental health and psychiatric providers and other health care practitioners within these practices will be equal to the cost share of these individual services' office visits. | | | |
| Opioid Treatment Program Services* | Individual setting: \$25 copay per visitGroup setting: \$25 copay per visit | | | |
| Chiropractic Care* ■ | Chiropractic services (Medicare-covered): \$0 copay per visit | | | |
| | Routine chiropractic services: \$0 copay per visit (30 visits every calendar year combined with routine acupuncture services) | | | |
| Acupuncture* ■ | Acupuncture services for chronic low back pain (Medicarecovered): \$0 copay per visit in a chiropractic setting Acupuncture services for chronic low back pain (Medicarecovered): \$7 copay per visit in a Primary Care Provider's office Acupuncture services for chronic low back pain (Medicarecovered): \$10 copay per visit in a Specialist's office Routine acupuncture services: \$0 copay per visit (30 visits every | | | |
| | calendar year combined with routine chiropractic services) | | | |
| Medical Equipment/ Supplies* | Durable Medical Equipment (e.g., wheelchairs, oxygen): 20% coinsurance Prosthetics (e.g., braces, artificial limbs): 20% coinsurance Diabetic supplies: 0% - 20% coinsurance. Minimum cost for preferred diabetic supplies and maximum cost for non-preferred diabetic supplies after prior authorization. | | | |
| Foot Care (Podiatry Services) | Foot exams and treatment (Medicare-covered): \$10 copay Routine foot care: \$10 copay per visit (12 visits every calendar year) | | | |

Services with an * (asterisk) may require prior authorization from your doctor.

Services with a • (square) may require referral from your doctor.

| Additional Covered Benefits | | | | |
|-----------------------------|---|--|--|--|
| Benefits | Health Net Green (HMO) H0562: 044 Premiums / Copays / Coinsurance | | | |
| Virtual Visit | Teladoc™ plan offers 24 hours a day/7days a week/365 days a year virtual visit access to board certified doctors to help address a wide variety of health concerns/questions. | | | |
| Wellness Programs | Fitness program: \$0 copay 24-hour Nurse Connect: \$0 copay Supplemental smoking and tobacco use cessation (counseling to stop smoking or tobacco use): \$0 copay For a detailed list of wellness program benefits offered, please refer to the EOC. | | | |
| Worldwide Emergency Care | \$50,000 plan coverage limit for urgent/emergent services outside the U.S. and its territories every calendar year. | | | |
| Routine Annual Exam | \$0 Copay | | | |

Optional Supplemental Benefits

(you must pay an extra premium each month for these benefits)

Health Net Enhanced Dental FLEX

Monthly Premium

This additional monthly premium is in addition to your monthly plan premium and the monthly Medicare Part B premium.

\$25 per month

Dental Care Benefits

Preventive/Comprehensive Dental Care

You can see any licensed dentist to receive covered preventive and/or comprehensive services with minor restorative and non-surgical periodontics; however, you may pay a little more to use providers who are out-of-network.

| | In-network | Out-of-network | | | | |
|--|---|---------------------|--|--|--|--|
| Annual benefit maximum | \$1000 in-and out-of-network combined, applies to preventive and comprehensive services | | | | | |
| Preventive services | | | | | | |
| Oral exams – 2 per year | You pay a \$0 copay | You pay a \$0 copay | | | | |
| Cleanings (prophylaxis) - 2 per year | You pay a \$0 copay | You pay a \$0 copay | | | | |
| Fluoride treatment – 1 per year | You pay a \$0 copay | You pay a \$0 copay | | | | |
| Dental x-rays – 1 set of preventive x-rays | You pay a \$0 copay | You pay a \$0 copay | | | | |
| Comprehensive services | | | | | | |
| Non-routine services | You pay a \$0 copay | You pay a \$0 copay | | | | |
| Diagnostic services | You pay a \$0 copay | You pay a \$0 copay | | | | |
| Restorative services | You pay 20% | You pay 20% | | | | |
| Endodontic services | You pay 50% | You pay 50% | | | | |
| Periodontics | You pay 50% | You pay 50% | | | | |
| Extractions | You pay 50% | You pay 50% | | | | |
| Prosthodontics (dentures, oral/maxillofacial surgery and other services) | You pay 50% | You pay 50% | | | | |

PRIVACY PRACTICES:

Once you become a Health Net member, Health Net uses and discloses a member's protected health information and nonpublic personal financial information* for purposes of treatment, payment, health care operations, and where permitted or required by law. Health Net provides members with a Notice of Privacy Practices that describes how it uses and discloses protected health information; the individual's rights to access, to request amendments, restrictions, and an accounting of disclosures of protected health information; and the procedures for filing complaints. Health Net will provide you the opportunity to approve or refuse the release of your information for non-routine releases such as marketing. Health Net provides access to members to inspect or obtain a copy of the member's protected health information in designated record sets maintained by Health Net. Health Net protects oral, written and electronic information across the organization by using reasonable and appropriate security safeguards. These safeguards include limiting access to an individual's protected health information to only those who have a need to know in order to perform payment, treatment, health care operations or where permitted or required by law. Health Net's entire Notice of Privacy Practices can be found at ca.healthnetadvantage.com under "Privacy" or you may call the Customer Contact Center at the phone number on the back cover of this booklet to obtain a copy.

*Nonpublic personal financial information includes personally identifiable financial information that you provided to us to obtain health plan coverage or we obtained in providing benefits to you. Examples include Social Security numbers, account balances and payment history. We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

For more information, please contact:

Health Net Green (HMO) PO Box 10420 Van Nuys, CA 91410

ca.healthnetadvantage.com

Current members should call: 1-800-275-4737 (TTY: 711)

Prospective members should call: 1-800-977-6738 (TTY: 711)

From October 1 to March 31, you can call us 7 days a week from 8 a.m. to 8 p.m. From April 1 to September 30, you can call us Monday through Friday from 8 a.m. to 8 p.m. A messaging system is used after hours, weekends, and on federal holidays.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

This information is not a complete description of benefits. Call 1-800-275-4737 (TTY: 711) for more information.

"Coinsurance" is the percentage you pay of the total cost of certain medical and/or prescription drug services.

The Provider Network may change at any time. You will receive notice when necessary.

This document is available in other formats such as Braille, large print or audio.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-275-4737 (TTY: 711)

Health Net is contracted with Medicare for HMO plans. Enrollment in Health Net depends on contract renewal.