



Health Net Individual & Family Plans



Nicole daLomba
We are your Health Net.

Choose from five new PPO insurance plans

We've redesigned our PPO insurance plans to give you all the advantages and consumer protections of the Affordable Care Act (ACA), also known as "health care reform."

Our Health Net PPO insurance plans are available in all four cost levels – platinum, gold, silver, and bronze – making it easy for you to find the right mix of coverage and cost for your needs.

Defining the metal levels

You will now choose new health insurance plans from four levels of cost – platinum, gold, silver, and bronze. These cost levels, often

referred to as "metal levels," are based on the split between what consumers pay and what health plans pay. What this means:

- The lower your monthly premium payments, the higher share of health care expenses you will pay, and
- The higher your monthly premium payments, the lower share of health care expenses you will pay.

We also offer a PPO Catastrophic plan, giving you a health care safety net in an emergency. Our PPO Catastrophic plan can help protect you against unexpected medical costs, like a sudden hospitalization or a serious illness.

Your 2014 PPO insurance plan options

Benefits	PPO Platinum \$20/\$0	PPO Gold \$30/\$0	PPO Silver \$45/\$2,000	PPO Bronze \$60/\$5,000	PPO Catastrophic ⁵ \$0/\$6,350
Deductible	None	None	\$2,000 single / \$4,000 family	\$5,000 single / \$10,000 family	\$6,350 single / \$12,700 family
Out-of-pocket maximum	\$4,000 single / \$8,000 family	\$6,350 single / \$12,700 family	\$6,350 single / \$12,700 family	\$6,350 single / \$12,700 family	\$6,350 single / \$12,700 family
Office visits	\$20	\$30	\$45 ³	\$60 ⁴	\$0 ⁴
Inpatient care	10%	20%	20%	30%	\$0
Outpatient surgery: Hospital or ASC ¹	10%	20%	20% ¹	30%	\$0
Urgent care	\$40	\$60	\$90	\$120 ⁴	\$0 ⁴
Emergency	\$150 ²	\$250 ²	\$250 ²	\$300 ²	\$0

All benefits are subject to deductible unless otherwise noted.

¹ASC: Ambulatory Surgery Center.

²Copay waived if admitted.

³Deductible waived.

⁴Visits 1-3, deductible waived. Visits 4 and over, the deductible applies.

⁵To be eligible for the Catastrophic plan, you must be under 30 years of age or have a certificate showing exemption from the federal requirement to maintain minimum essential coverage.

At Health Net, we're working hard to make health care work for you. We're here to make sure you find the benefits and services that fit your unique needs.

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