

A BETTER DECISION STARTS WITH A CLEAR UNDERSTANDING

Small Business Group
EOA 30
(548)



Health Net[®]
A Better Decision

When is the best time to know what your health plan covers? Now. Before you enroll, and well before you need care.

At Health Net, we keep things simple, so that you can make your health care decisions with confidence.

WHAT IS AN EOA?

An EOA (Elect Open Access) health plan is essentially an HMO (Health Maintenance Organization) plan with the added freedom of self-referral to specialists within the Health Net provider network.

An HMO plan centers on the relationship between you and your personal doctor. When you enroll, you choose a primary care physician (PCP). This doctor will be the first person you visit when you are sick, and for routine care.

Your PCP will belong to a larger group of health professionals, called a Participating Physician Group. In a typical HMO plan, you must get a *referral* from your PCP for visits to specialist or facility-based care within the medical group.

With the EOA plan, you can access care from most specialists within the Health Net PPO network with *no PCP referral*.¹ If you need facility-based care (excluding emergencies), your PCP will refer you to a hospital or facility within the group, and take care of any necessary pre-authorizations.

STEP 1 – CHOOSING YOUR PCP

Your PCP is perhaps the most important person who can help you stay in the best possible health. For this reason, it is important to choose a PCP with whom you are comfortable. It is also important to choose a PCP whose office is near your workplace or home.

If you are adding a spouse or dependent children to your plan coverage, you will need to select a PCP for each.

To see the most current PCP listing, visit www.healthnet.com, and click on *Search Our Doctor Network*. Once you do:

- 1) Click on *California*.
- 2) Select your plan type under *Small Group*.
- 3) Choose your search options – by physician name, details or location.
- 4) Look for a doctor with the words “accepting new patients.”
- 5) Click on the doctor’s name to learn more, and see their physician group.

TIP: Once you have identified the PCP for you and each covered family member, be sure to write down the PCP’s ID#, as well as the Enrollment ID for their physician group.

¹You may need a referral in some cases. Check with your assigned Participating Physician Group to determine when a referral is necessary for specialist care.

²Health Dialog Services Corporation member survey

EMERGENCY CARE

If you feel that you are in an emergency, call 911 or go immediately to the nearest hospital emergency room. Emergency visits are covered regardless of whether or not the hospital belongs to your assigned physician group. What’s more, you are covered for emergency visits anywhere in the world.

HOW MUCH WILL YOU OWE? IT’S UP TO YOU

Advantages of enrolling in an EOA plan are that you have greater flexibility in controlling your out-of-pocket expense, than with other types of HMO plans.

Most office visits, to an HMO PCP or specialist, require a modest copayment (set dollar amount). Visits to a hospital or facility may only require a *copayment*, as well. However, there may be some services that require a percentage of the overall cost (co-insurance). You may also choose to visit an HMO PCP or Specialist within the Health Net PPO Network, at a different copayment level.

A better decision means looking carefully at the benefit details that follow, so that you have a clear understanding of the out-of-pocket costs in your plan *before* you enroll.

WHAT ELSE DO YOU GET?

DECISION POWERSM

If you face a significant medical condition or procedure, you may ask: How do I learn more? What are my options? Maybe you’ll be too panicked to get this far.

Decision Power puts you in touch with professional Health Coaches, 24 hours a day, seven days a week. Whether you are facing an upcoming surgery or an

ongoing health concern, a Health Coach is there to support you, each step of the way. The goal is to help you maintain optimal health, and work closely with your doctor in making health care decisions with confidence.

Of those who have used Decision Power – 80% have more confidence in dealing with their health and medical concerns. 80% say talking with a Health Coach helped them to improve their condition. 95% would recommend the service to a friend.²

(continued on back cover)

KEY FEATURES

EOA 30

Lifetime maximum	None
Annual deductible	None
Maximum annual out-of-pocket costs	\$2,500 single \$5,000 two-party \$6,000 family
Office visit (includes office visits for maternity) ³	\$30 HMO or \$40 PPO copayment (self-referral to PPO network physician), including specialist consultation and evaluation
Well-baby care (up to age 2, includes immunizations)	No charge HMO or \$40 PPO copayment (self-referral to PPO network physician), including specialist consultation and evaluation
Periodic health evaluation (age 2 and older)	\$30 HMO or \$40 PPO copayment (self-referral to PPO network physician), including specialist consultation and evaluation
Vision and Hearing exams	\$30 HMO or \$40 PPO copayment (self-referral to PPO network physician), including specialist consultation and evaluation
X-rays & Laboratory procedures (including mammograms)	No charge
Outpatient services (professional/institutional)	No charge ^{3,4} /No charge ⁴
Outpatient surgery (professional/institutional)	No charge ^{3,4} /\$1,000 copayment per surgery ⁴
Inpatient care (professional/institutional)	No charge ^{3,4} /\$1,000 per admission ³
Emergency room (professional/institutional)	No charge/\$100 copayment (waived if admitted to hospital)
Mental health services for severe mental disorders (outpatient/inpatient) ⁵	\$30 copayment/\$1,000 per admission
Mental health services for non-severe mental disorders (outpatient/inpatient) ⁵	\$30 copayment (20 visits per calendar year)/ \$1,000 per admission (30 days per calendar year)
Acute care detoxification ⁵	\$750 per admission
Skilled nursing facilities	\$1,000 copayment (100 days per calendar year)
Home health services	No charge
Rehabilitation therapy (includes physical, speech, occupational, cardiac rehabilitation and pulmonary rehabilitation therapy)	\$30 HMO or \$40 PPO copayment (self-referral to PPO network physician), including specialist consultation and evaluation. 12 visits per calendar year maximum with PPO.
Durable medical equipment	50% ³
Diabetic equipment (blood glucose monitors, insulin pumps and podiatric devices)	20%
Chiropractic care ⁶	Available as optional rider coverage
Self-injectable drugs	30%
Retail pharmacy (up to a 30-day supply including birth control pills) ⁷	\$15 Level I \$30 Level II \$50 Level III
Brand name deductible	\$150 (combined with prescriptions by mail)
Prescriptions by mail (up to a 90 consecutive calendar-day supply of maintenance medications) ⁷	\$30 Level I \$60 Level II \$100 Level III
Brand name deductible	\$150 (combined with retail pharmacy)

This is a summary of your benefits. It does not include all services, limitations or exclusions. Please refer to the Evidence of Coverage for terms and conditions of coverage.

³Under ELECT Open Access, inpatient hospital and professional services and durable medical equipment are covered when provided or coordinated by the Primary Care Physician only and approved by the PPG/IPA. Inpatient care and outpatient services are not covered on the PPO level.

⁴Under ELECT Open Access, radiographic X-ray, laboratory and surgery services will be covered only when provided or coordinated by your Primary Care Physician and approved by the PPG/IPA, except when provided at a PPG physician's office or PPO laboratory.

⁵All mental health and chemical dependency services are provided or contracted through Managed Health Network (MHN), please contact MNH for details.

⁶Chiropractic rider coverage is available as an optional benefit with the EOA plan shown above. Features of Health Net's chiropractic coverage include: \$10 per visit copayment and up to 20 visits per calendar year.

⁷For details regarding a specific drug, go to www.healthnet.com.

HEALTHGATE® EBM SOLUTIONS

Better health care decisions begin with learning about your condition. But, where can you find information that is trustworthy and easy to understand?

Once enrolled in a Health Net plan, you can log in at www.healthnet.com to access HealthGate EBM Solutions. Here you will be able to research health improvement tips, treatment options and other important information. You can search by symptoms or diagnosed condition.

HOSPITAL COMPARISON REPORT

Not all hospitals provide the same outcomes for the same procedures. In addition, not all hospitals have the same services and experience.

If your PCP has admitting privileges to more than one hospital, log in at www.healthnet.com to access our Hospital Comparison Report. The report lets you compare our network hospitals based on experience with the procedure, patient volume, ICU staffing and more.

WELL REWARDS

We give you the credit you deserve for taking charge of your health. Rewards include exclusive member discounts for health-related products and services.

MHN, INC. – WITH A MIND ON YOUR FUTURE

Good health is not always wrapped up in physical wellbeing. It extends to the emotional and behavioral concerns that we sometimes don't see, or are afraid to address. That is why your benefit plan includes emotional and behavioral health coverage from MHN, Inc.

Maybe you are undergoing major changes in your life. Perhaps you are feeling run down, or that something is just not right. Sometimes, the answer lies in knowing you have support.

When you call MHN, you can speak with a specialist who will listen to your concerns with sensitivity, while fully respecting your privacy. If appropriate, you will be referred to a clinician who can further evaluate your situation and recommend a treatment plan. Either way, the decisions are yours to make. We're here to provide an easy and confidential first step.



Health Net®
A Better Decision

You have access to Decision Power™ through your current enrollment with any of the following Health Net companies: Health Net of Arizona, Inc.; Health Net of California, Inc.; Health Net of Connecticut, Inc.; Health Net of New Jersey, Inc.; Health Net of New York, Inc.; Health Net Health Plan of Oregon, Inc.; Health Net Insurance of Connecticut, Inc.; Health Net Insurance of New York, Inc.; Health Net Life Insurance Company.

6008998 (5/05)

Health Net of California, Inc. is a subsidiary of Health Net, Inc. Health Net® is a registered trademark of Health Net, Inc. Health Net's Decision Power™ is a service mark of Health Net, Inc. HealthGate® is a registered trademark of HealthGate Data Corp. All rights reserved.