

Plan Overview

SALUD HMO Y MÁS
10/1500/30% (\$5,500 / \$11,000)

Benefit description	Member responsibility	
	HEALTH NET SALUD NETWORK (CA)	SIMNSA NETWORK (MEXICO MEMBERS; SELF-REFERRAL FOR CA MEMBERS) ¹
Plan maximums		
Out-of-pocket maximum (combined with Rx) (Individual / Family) ²	\$5,500 / \$11,000	\$1,500 / \$4,500
Facility deductible		
Deductible applies to inpatient hospital, skilled nursing facility, outpatient facility services, outpatient surgery, and ER facility benefits only. (Individual / Family)	\$1,500 / \$3,000	N/A / N/A
Professional services		
PCP Office visit ³	\$10 deductible waived	\$5
Specialist Office visit ³	\$30 deductible waived	\$5
Preventive care services ³	\$0 deductible waived	\$0
Telehealth services through the Select Telehealth Services Provider ⁴	\$0 deductible waived	Not Covered
MinuteClinic ³	\$10 deductible waived	Not Covered
Rehabilitation therapy ⁵	\$10 deductible waived	\$5
X-ray procedures ³	\$0 deductible waived	\$0
Laboratory procedures ³	\$0 deductible waived	\$0
Complex radiology services (includes CT, SPECT, PET, MUGA, and MRI)	30% deductible waived	\$0
Facility services		
Outpatient services (hospital)	30% deductible applies	\$0
Outpatient services (ambulatory surgery center)	20% deductible applies	\$0
Inpatient hospital	30% deductible applies	\$0
Skilled nursing facility (100 day maximum)	30% deductible applies	\$0
Emergency services		
Urgent care services	\$30 deductible waived	\$10
Emergency room facility	30% deductible applies	\$10
Ambulance services (ground and air)	30% deductible waived	\$0 (air ambulance not covered)
Mental health and substance use disorder services		
Outpatient office visit	\$10 deductible waived	\$5
Outpatient other (includes partial hospitalization/day treatment/intensive outpatient programs)	\$0 deductible waived	\$0
Inpatient	30% deductible applies	\$0
Other services		
Durable medical equipment ³	\$0 deductible waived	\$0
Diabetic equipment	\$0 deductible waived	\$0
Acupuncture services ⁶	Rider available	Not covered
Chiropractic services ⁶	Rider available	Not covered

(Continued)

¹Out-of-network providers, facilities or pharmacies in Mexico (other than those in the SIMNSA Network) are not covered by this plan.

²The OOPM is combined for the Health Net Salud network in California and the SIMNSA network in Mexico.

³Preventive care services are covered for children and adults based on guidelines from the U.S. Preventive Services Task Force Grade A and B recommendations; the Advisory Committee on Immunization Practices (ACIP) that have been adopted by the Centers for Disease Control and Prevention (CDC); and the guidelines for infants, children, adolescents, and women's preventive health care as supported by the Health Resources and Services Administration (HRSA).

⁴Listed cost share is for services provided through the Select Telehealth Services Provider; for all other providers, telehealth cost share mirrors in-person cost share based on type of service provided.

⁵Rehabilitation therapy includes physical, speech, occupational, cardiac and pulmonary rehabilitation therapy.

⁶Chiropractic and/or Acupuncture rider coverage is available as an optional benefit in all Salud HMO y Mas plans.

[Health Net's Nondiscrimination Notice](#)

This is merely a brief summary of benefits. It does not include all covered services, limitations or exclusions. Please refer to the Certificate of Insurance for all terms and conditions of coverage.

HMO, EOA, POS, PPO and Salud con Health Net HMO plans are offered by Health Net of California, Inc. Health Net of California, Inc. is a subsidiary of Health Net, LLC and Centene Corporation. Health Net is a registered service mark of Health Net, LLC. All rights reserved.