



# HSA BENEFIT PLAN AND RATE OVERVIEW



## YOUR HEALTH, YOUR FINANCES, YOUR DECISION *Effective January 1, 2011*

When it comes to health care coverage, you need the confidence of knowing that you're in control. With Health Net's HSA-compatible plans, you get this and so much more.

Our HSA-compatible plans give you tools to help keep you healthy, as well as coverage for those unexpected events. And with your health savings account, you experience real tax advantages and more control over your health care dollar.

The health care coverage you need. The tax saving opportunities you want. That's Health Net's HSA-compatible plans.

### YOUR MONTHLY PLAN PREMIUM RATES

Turn to the rate page in this brochure to find your monthly plan premium rate. Find your age, gender and the Arizona county where you live. It's that simple!

If other members of your family are also applying for coverage, follow the same process, then add up the rates for each individual.

For more information, call Health Net Individual & Family Plans at 1-888-463-4875, option 3.





## THE BENEFITS OF HEALTH NET'S HSA-COMPATIBLE PLANS

Freedom comes from knowing that you're in control when it comes to your medical expenses. With Health Net's HSA-compatible plans, it's easy to choose the care that's right for you and manage your health care costs at the same time.

We pair our Health Net high-deductible, HSA-compatible PPO plans with a health savings account to give you tax-free dollars to pay for your qualified medical expenses. All you have to do is enroll to start getting the health care you need, along with the tax saving benefits you deserve.

Here's how our HSA-compatible plans work:

- The deductible is a combined medical and pharmacy deductible, which means you pay for the full cost of medical services and prescriptions, at our discounted rates, until your annual deductible amount has been met. Then plan coverage kicks in.

Similar to PPO plans, our HSA-compatible plans give you flexibility and choice:

- Freedom to visit any licensed provider – you don't need a referral.
- Preventive care through in-network providers for services like routine exams, immunizations and screenings.<sup>1</sup>
- Access to a large doctor network of more than 3,200 primary care physicians, 2,800 specialists and more than 50 hospitals in Arizona.
- Ability to use both in- and out-of-network providers – you'll pay less when you use in-network providers.
- Convenience of no claim forms when using in-network services.

With Health Net's HSA-compatible plans, you get protection from the unexpected and the tax saving advantages of a health savings account. That's a great combination!

<sup>1</sup>These services are not subject to deductible.

# HEALTH NET OF ARIZONA OVERVIEW OF INDIVIDUAL AND FAMILY HSA-COMPATIBLE PPO PLANS

This benefit chart is a summary only. For benefit details, please see your Schedule of Benefits and Policy. The information below shows the high-deductible PPO plans that can be used in conjunction with a Health Savings Account.

BENEFITS	PPO \$2,000 / \$4,000 / 100 / 50%		PPO \$3,000 / \$6,000 / 100 / 50%		PPO \$5,000 / \$10,000 / 100 / 50%	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Deductible</b> (includes medical and prescription; per calendar year)	\$2,000 individual \$4,000 family	\$4,000 individual \$8,000 family	\$3,000 individual \$6,000 family	\$6,000 individual \$12,000 family	\$5,000 individual \$10,000 family	\$10,000 individual \$20,000 family
<b>Maximum lifetime benefits</b>	Unlimited		Unlimited		Unlimited	
<b>Out-of-pocket maximum, including deductible</b>	\$2,000 individual \$4,000 family	\$10,000 individual \$20,000 family	\$3,000 individual \$6,000 family	\$10,000 individual \$20,000 family	\$5,000 individual \$10,000 family	\$12,500 individual \$25,000 family
<b>Inpatient hospital services</b> (including physician, facility and surgery charges)	0%, subject to deductible	50%, subject to deductible	0%, subject to deductible	50%, subject to deductible	0%, subject to deductible	50%, subject to deductible
<b>Outpatient hospital services / ambulatory surgical center services</b>	0%, subject to deductible	50%, subject to deductible	0%, subject to deductible	50%, subject to deductible	0%, subject to deductible	50%, subject to deductible
<b>Office visits</b>	0%, subject to deductible	50%, subject to deductible	0%, subject to deductible	50%, subject to deductible	0%, subject to deductible	50%, subject to deductible
<b>Preventive care</b> – preventive office visits, preventive lab and X-ray, Pap smear and mammogram, prostate screening, immunizations, colorectal cancer screening (including, but not limited to colonoscopy), vision and hearing screenings	0%, not subject to deductible	50%, subject to deductible	0%, not subject to deductible	50%, subject to deductible	0%, not subject to deductible	50%, subject to deductible
<b>Outpatient laboratory and X-ray services</b>	0%, subject to deductible	50%, subject to deductible	0%, subject to deductible	50%, subject to deductible	0%, subject to deductible	50%, subject to deductible
<b>Outpatient imaging and testing services</b> (including but not limited to CT scans, MRIs, MRAs and PET / SPECT scans)	0%, subject to deductible	50%, subject to deductible	0%, subject to deductible	50%, subject to deductible	0%, subject to deductible	50%, subject to deductible
<b>Prenatal and postpartum care</b>	Not covered		Not covered		Not covered	
<b>Maternity care</b>	Not covered except for complications of pregnancy		Not covered except for complications of pregnancy		Not covered except for complications of pregnancy	
<b>Outpatient prescription drugs</b> Up to a 31-day supply. Quantity limits may apply.	0%, subject to deductible	50%, subject to deductible	0%, subject to deductible	50%, subject to deductible	0%, subject to deductible	50%, subject to deductible
<b>Emergency room services</b>	0%, subject to deductible	0%, subject to deductible	0%, subject to deductible	0%, subject to deductible	0%, subject to deductible	0%, subject to deductible
<b>Ambulance services</b> (medical emergency only)	0%, subject to deductible	0%, subject to deductible	0%, subject to deductible	0%, subject to deductible	0%, subject to deductible	0%, subject to deductible
<b>Urgent care services</b>	0%, subject to deductible	50%, subject to deductible	0%, subject to deductible	50%, subject to deductible	0%, subject to deductible	50%, subject to deductible
<b>Rehabilitative services</b> (limited to short-term, maximum of 60 days per calendar year)	0%, subject to deductible	50%, subject to deductible	0%, subject to deductible	50%, subject to deductible	0%, subject to deductible	50%, subject to deductible
<b>Skilled nursing facility services</b> (limited to 60 days per calendar year)	0%, subject to deductible	50%, subject to deductible	0%, subject to deductible	50%, subject to deductible	0%, subject to deductible	50%, subject to deductible
<b>Mental health services</b> Outpatient: Limited to short-term evaluation or crisis intervention. Maximum of 10 visits per calendar year.	<b>Inpatient:</b> Not covered <b>Outpatient:</b> 0%, subject to deductible	<b>Inpatient:</b> Not covered <b>Outpatient:</b> 50%, subject to deductible	<b>Inpatient:</b> Not covered <b>Outpatient:</b> 0%, subject to deductible	<b>Inpatient:</b> Not covered <b>Outpatient:</b> 50%, subject to deductible	<b>Inpatient:</b> Not covered <b>Outpatient:</b> 0%, subject to deductible	<b>Inpatient:</b> Not covered <b>Outpatient:</b> 50%, subject to deductible
<b>Chiropractic</b> Covered services for spinal manipulations are covered when determined to be medically necessary by Health Net.	0%, subject to deductible	50%, subject to deductible	0%, subject to deductible	50%, subject to deductible	0%, subject to deductible	50%, subject to deductible

## HSA-COMPATIBLE PPO INDIVIDUAL AND FAMILY PLAN RATES EFFECTIVE JANUARY 1, 2011

COCHISE, MARICOPA, PINAL AND SANTA CRUZ COUNTIES						
Age	\$2,000 / \$4,000 / 100% / 50%		\$3,000 / \$6,000 / 100% / 50%		\$5,000 / \$10,000 / 100% / 50%	
	Male	Female	Male	Female	Male	Female
0	486	486	418	418	310	310
1	208	208	179	179	133	133
2-6	119	119	102	102	76	76
7-14	117	117	99	99	73	73
15-18	114	130	96	111	71	83
19-22	94	155	83	132	61	98
23	95	154	83	132	61	98
24	96	154	84	132	62	98
25	96	154	84	132	62	98
26	97	154	85	132	62	98
27	98	154	85	132	63	98
28	100	155	87	132	64	98
29	103	155	89	133	65	99
30	105	156	91	133	67	99
31	108	156	92	134	68	99
32	110	157	94	134	69	100
33	115	161	98	138	73	102
34	120	165	103	141	76	105
35	125	169	107	145	79	107
36	130	173	111	148	82	110
37	135	177	116	152	85	112
38	146	180	125	154	92	114
39	158	183	135	157	100	116
40	169	186	145	159	107	118
41	180	188	155	162	114	119
42	192	191	164	164	122	121
43	201	209	172	179	127	132
44	210	227	180	195	133	144
45	220	244	188	210	139	155
46	229	262	196	225	144	166
47	238	280	204	241	150	178
48	256	289	219	248	161	183
49	273	298	234	256	172	189
50	290	307	249	263	183	195
51	307	316	264	271	194	200
52	324	325	278	279	205	206
53	340	339	292	290	215	215
54	356	352	305	302	225	223
55	371	365	319	313	235	231
56	387	379	333	325	245	240
57	403	392	346	337	255	248
58	422	400	362	343	267	253
59	440	407	378	350	278	258
60	459	415	394	356	290	262
61	477	422	410	363	301	267
62	496	430	425	369	313	272
63	514	438	441	376	325	276
64	533	445	457	383	336	281

PIMA COUNTY						
Age	\$2,000 / \$4,000 / 100% / 50%		\$3,000 / \$6,000 / 100% / 50%		\$5,000 / \$10,000 / 100% / 50%	
	Male	Female	Male	Female	Male	Female
0	438	438	379	379	277	277
1	188	188	162	162	119	119
2-6	106	106	92	92	68	68
7-14	105	105	89	89	66	66
15-18	102	117	86	102	64	75
19-22	79	129	70	111	51	81
23	80	128	70	111	51	81
24	80	128	71	111	51	81
25	81	128	71	111	52	81
26	81	128	72	111	52	81
27	82	128	72	111	52	81
28	84	129	74	111	53	81
29	86	129	75	112	54	82
30	88	129	76	112	56	82
31	90	130	77	112	57	82
32	92	130	78	113	58	83
33	96	134	82	116	61	85
34	101	137	86	119	63	87
35	105	141	90	122	66	89
36	109	144	93	125	68	91
37	113	148	97	128	71	93
38	123	150	105	129	77	95
39	132	153	114	131	83	97
40	141	155	122	133	89	98
41	151	157	130	135	95	100
42	160	160	138	136	102	102
43	168	175	145	149	106	111
44	175	189	151	162	111	120
45	183	204	158	175	115	130
46	191	219	165	188	120	139
47	198	234	171	201	125	148
48	213	242	184	207	134	153
49	227	250	196	213	144	158
50	242	257	209	220	153	162
51	257	265	221	226	163	167
52	271	273	233	232	172	172
53	284	284	245	242	180	179
54	298	295	256	252	188	186
55	311	306	267	262	197	193
56	324	317	279	272	205	200
57	337	328	290	282	213	207
58	352	335	303	287	223	211
59	368	341	317	293	233	215
60	383	347	330	298	243	219
61	399	353	343	304	253	223
62	414	360	356	309	263	227
63	429	366	369	315	273	232
64	445	372	383	321	282	236

ALL OTHER COUNTIES						
Age	\$2,000 / \$4,000 / 100% / 50%		\$3,000 / \$6,000 / 100% / 50%		\$5,000 / \$10,000 / 100% / 50%	
	Male	Female	Male	Female	Male	Female
0	583	583	502	502	369	369
1	250	250	215	215	158	158
2-6	143	143	122	122	92	92
7-14	138	138	120	120	87	87
15-18	138	156	115	132	84	98
19-22	113	186	98	160	72	118
23	114	185	99	159	72	118
24	115	185	100	159	73	117
25	116	185	101	158	73	117
26	117	184	101	158	74	116
27	118	184	102	157	74	116
28	121	185	104	158	76	117
29	124	185	107	159	78	118
30	126	186	109	160	80	118
31	129	186	111	161	82	119
32	132	187	113	162	84	120
33	138	192	119	166	88	123
34	144	198	124	170	91	125
35	150	203	129	174	95	128
36	156	208	134	178	99	131
37	163	213	140	182	103	133
38	176	217	151	185	111	136
39	190	220	162	187	120	139
40	203	224	173	190	128	141
41	217	228	185	193	137	144
42	230	231	196	195	145	146
43	241	252	206	214	152	160
44	253	273	216	233	159	173
45	264	294	226	251	166	186
46	275	315	236	270	173	200
47	286	336	246	289	180	213
48	307	347	264	298	193	220
49	327	358	282	307	207	227
50	348	369	299	316	220	234
51	369	380	317	326	234	241
52	389	391	335	335	247	248
53	408	407	351	348	259	258
54	427	423	367	362	271	268
55	445	440	383	376	283	278
56	464	456	400	389	295	289
57	482	472	416	403	307	299
58	505	481	435	411	321	304
59	528	490	454	420	335	310
60	550	498	473	429	348	315
61	573	507	492	437	362	321
62	595	516	511	446	376	326
63	618	525	530	454	390	332
64	640	534	550	463	404	338

Rates are subject to change. The above rates are the Health Net standard rates. You may be assigned to a non-standard rate based upon the results of the medical underwriting process.



## HSA-COMPATIBLE PLANS FIT YOUR BUDGET, FIT YOUR LIFE

Everyone is looking for ways to save on health care expenses. So it's easy to see why a health savings account (HSA) is a good choice.

An HSA is an individually owned savings account, similar to an IRA or 401(k) retirement plan, except that funds are used to pay for qualified medical expenses (QME) – medical and dental copayments and deductibles, prescription and over-the-counter medications and other health-related services and therapies.<sup>2</sup>

### HSA Advantages

- HSA funds used for qualified medical expenses are tax-free.<sup>2</sup>
- There's no time limit for using HSA funds; they rollover from year to year.
- Your contributions, up to the IRS maximum, and withdrawals are tax-free as long as they are used for QMEs.<sup>2</sup>
- The HSA account belongs to you.
- After you retire, your HSA funds become tax deferred.

## MORE WAYS TO SAVE TIME AND MONEY

Decision Power<sup>®</sup>: When it comes to your health, there's more than one right answer. That's why every Health Net plan comes with Decision Power – the program that brings together under one roof the information, resources and personal support that fit you, your health and your life. Whether you're focused on staying fit, dealing with back pain or facing a serious diagnosis, we're here to help you work with your doctor and make informed decisions.

Online resources: At [www.healthnet.com](http://www.healthnet.com), we make it fast and easy to get things done on your schedule. As a Health Net member, you can check your benefits, order ID cards, compare treatment costs and hospital quality, look up pharmacy information, try interactive wellness tools and more.

Take a look at the HSA-compatible plan benefits and rates in this brochure. You're sure to find the one that's right for you.

<sup>2</sup>A full list of qualified medical expenses can be found at [www.irs.gov](http://www.irs.gov). Qualified medical expenses generally do not include premiums paid for health coverage except for:

- COBRA insurance.
- Qualified long-term care insurance and expenses.
- Health insurance premiums for individuals receiving unemployment compensation.
- Medicare and retiree health insurance premiums, but not Medicare Supplement premiums.



#### PROTECTING YOUR HEALTH INFORMATION

Once you become a Health Net member, Health Net uses and discloses a member's protected health 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 and 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. Health Net releases protected health information to plan sponsors for administration of self-funded plans but does not release protected health information to plan sponsors or employers for insured products unless the plan sponsor is performing a payment or health care operation function for the plan.

#### EXCLUSIONS AND LIMITATIONS

The exclusions and limitations presented in this Benefit Overview are not comprehensive. For a full list of exclusions and limitations, see the Evidence of Coverage for HMO Plans or Policy for PPO Plans. You may obtain a copy of these documents prior to enrolling or at any time by contacting us at 1-888-463-4875.

Exclusions and limitations include but are not limited to:

**PPO Plans:** Precertification is required for certain services. Failure to obtain precertification will result in a reduction in benefits. For a comprehensive list of services requiring precertification see the Policy. Services that must be precertified include, but are not limited to: Hospital inpatient admissions (non-emergency, including acute, subacute or rehabilitation), hospital observation stays (less than 24 hours), mental health and substance abuse inpatient admissions, skilled nursing inpatient facility admissions, transplants/transplant services, select outpatient procedures, select rehabilitative programs and therapies, select durable medical equipment, home health care services (including home infusion therapy), non-emergent ambulance and transportation services, prosthetics, oncology services, podiatry services, sleep studies, oxygen and related breathing equipment, epidural steroid injections, magnetic resonance imaging (MRI), computerized axial tomography (CAT), positron emission tomography (PET) scans, magnetic resonance angiography (MRA), self-injectable medications (except insulin), select in-office pharmacy injectables.

Coverage for maternity services is limited to complications of pregnancy.

**HMO and PPO Plans:** The following services and/or procedures are either limited in coverage or excluded from coverage under these health plans. These services include, but are not limited to: comfort/convenience items, hearing aids, cosmetic surgery, court-ordered care, custodial care, experimental/investigational procedures and drugs, gender alterations, infertility services, inpatient mental health services, long-term rehabilitative services, obesity, paternity testing, radial keratotomy, substance abuse treatment programs, mail-order prescriptions, employment counseling, exercise programs, fraudulent services, missed appointments, temporomandibular joint disorder, vocational programs. For a complete list, refer to either the Evidence of Coverage for HMO Plans or Policy for PPO Plans.

In- and out-of-network benefits are subject to deductible, then a percentage of eligible medical expenses.

All drugs covered by your outpatient prescription benefit are placed in one of four tiers on the Preferred Drug List (PDL). The lower the tier, the lower your copayment. The Health Net PDL is a listing of covered medications. Some drugs on the PDL may require prior authorization from Health Net. Prescriptions are limited to a 31-day supply. Other quantity limitations may apply.

Skilled nursing coverage is limited to 60 days per calendar year.

Expenses you incur for the following cannot be used to satisfy the out-of-pocket maximum: failure to follow prior authorization/precertification guidelines, mental illness, substance abuse, infertility, use of emergency room for non-emergent care, prescription drugs, copayments, limitations, exclusions. Check your Evidence of Coverage or Policy.

**High-deductible PPO Plans:** Preventive health care services are defined as routine physical, Pap smear, mammography and PSA screenings. For a complete list see Policy.



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 Life Insurance Company.

Decision Power is not part of Health Net's commercial medical benefit plans. Also, it is not affiliated with Health Net's provider network and it may be revised or withdrawn without notice. Decision Power services, including Health Coaches, are additional resources that Health Net makes available to enrollees of Health Net of California and Health Net Life Insurance Company. In Arizona, Health Net of Arizona, Inc. underwrites benefits for HMO plans, and Health Net Life Insurance Company underwrites benefits for indemnity plans and life insurance coverage. Health Net, Inc. is the parent company of both Health Net of Arizona, Inc. and Health Net Life Insurance Company. Health Net, Decision Power and A Better Decision are registered service marks of Health Net, Inc. All rights reserved.