



Health Net

Health Net HSA POS 4500

HealthPass Hnet	Hnet HSA POS 4500 (HSA)
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Benefit	In-Network	Out-Network
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Drug Card	10/25/40 after Ded/Coins	
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Major Medical		
Deductible Ind/Fam	\$4,500/\$9,000	\$5,500/\$11,000
Co-Insurance	80%	60%
Out-of-Pocket	\$500/\$1,000	\$6,500/\$13,000
Office Copay	Ded & Coins	Ded & Coins
DXL/Lab Fees	Ded & Coins	Ded & Coins
Specialist Copay	Ded & Coins	Ded & Coins
Lifetime Maximum	Unlimited	\$5,000,000

Hospital Benefits		
Hospital In-Patient	Ded & Coins	Ded & Coins
Hospital Out-Patient	Ded & Coins	Ded & Coins
Emergency Room	Ded & Coins	Ded & Coins
Private Nursing	Ded & Coins 40 vst/Cal.Yr.	Ded & Coins

Surgical Benefits		
Surgical In-Patient	Ded & Coins	Ded & Coins
Surgical Out-Patient	Ded & Coins	Ded & Coins

Mental Health		
Mental Nervous In-Patient	Ded & Coins 30 days max/yr	Ded & Coins 30 days max/yr
Substance Abuse In-Patient	Ded & Coins 30 days max/yr	Ded & Coins 30 days max/yr
Mental Nervous Out-Patient	Ded & Coins 20 visits max/yr	Ded & 50% Coins 20 visits max/yr
Substance Abuse Out-Patient	Ded & Coins 60 visits max/yr	Ded & Coins 60 visits max/yr

Other		
Well Care (Up to 19)	No Charge	Ded & Coins
Routine Adult Care	No Charge	Ded & Coins
Chiropractic Care	Ded & Coins	Ded & Coins
Home Health Care	Ded & Coins/40 vists max/yr	Ded & 75% Coins
Non-Authorization	Ded & Coins	Ded & Coins
Therapy Services In-Patient	Ded & Coins	Ded & Coins
Therapy Services Out-Patient	Ded & Coins	Ded & Coins
Durable Medical Equipment	Ded & Coins	Ded & Coins
Optical (1 exam every 12 months hardware coverage \$50 every 24 months)	80% after deductible	60% after deductible

The above rates and benefits are for general information and discussion purposes only and not valid unless approved by the carrier. Final rates are determined by the carrier's underwriting guidelines and final enrollment. The insurance policy, not general rates and descriptions in this website or printed output, will for the contract between the insured and the carrier.