

OPTIMUM ADVANTAGE HSA NG

Triple tax-saving opportunities

The Optimum Advantage HSA NG insurance plan from Health Net is simple, easy to understand and compatible with a Health Savings Account (HSA). This plan has a high deductible but you spend less on monthly premiums. Plus, after you enroll, you can open an HSA and benefit from triple tax-saving opportunities: tax-free contributions to your HSA, tax exempt interest and investment gains on your HSA, and tax-free withdrawals from your HSA for qualified medical expenses.¹

OPTIMUM ADVANTAGE HSA HIGHLIGHTS

- \$4,500 deductible
- 100% in-network coverage for covered services after deductible
- Adult and child preventive care – deductible waived

You can open an HSA at any bank or financial institution, or you can take advantage of our EZ AccessSM HSA program. EZ Access HSA pairs a Health Net HSA-compatible PPO health insurance plan with the HSA for Life[®] Health Savings Account (HSA) from Bank of America.

HSA ADVANTAGES¹

With an HSA, you can use tax-free dollars to pay for plan deductibles, copayments and other qualified medical expenses. The HSA belongs to you; you keep it even if you retire. Other key facts about HSAs:

- Your contributions are tax-free, up to the allowable contribution amount. For 2011, the maximum allowable contribution amount for individuals is \$3,050 and \$6,150 if you have family coverage.
- You have complete control over your health care dollars and can use them when you like.
- When used for qualified medical or pharmacy expenses, contributions (up to the IRS maximum) and withdrawals are tax-free.
- Long-term savings, rollover features (no time limit for using the funds) and catch-up contribution for members between the ages of 55 to 65.

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¹References are to federal taxes only. State taxes may apply. Tax information is for general purposes only. For more detailed information about the tax implications of an HSA, please contact a professional tax adviser. A complete list of qualified medical expenses can be found in IRS publication 502 – Medical and Dental expenses, at www.irs.gov.

EXTRA FEATURES

- **Decision Power®:** When it comes to your health, there's more than one right answer. That's why your 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.²
- **Online Resources:** At www.healthnet.com, we make it fast and easy to get things done on your schedule, not ours. Check benefits, order ID cards, compare treatment costs and hospital quality, look up pharmacy information, try interactive wellness tools and more.

CUSTOMIZE YOUR COVERAGE TO FIT YOUR LIFE

When you choose an Optimum Advantage HSA NG plan from Health Net, you get the added convenience of rounding out your benefit coverage. You can:

- Upgrade to an Optimum Advantage HSA NG Plus plan for dental and vision benefits along with medical.
- Add Supplemental Term Life Insurance – up to \$50,000.

Optimum Advantage HSA NG insurance plans and supplemental Term Life Insurance plans are underwritten by Health Net Life Insurance Company. Health Net companies, headquartered in California, have been helping people get and stay healthy for over 28 years. Let us do the same for you.

Need health insurance for just a short time? Health Net has you covered with **Quick Net** – our line of short-term health insurance plans that are designed for people between jobs, those shifting careers, graduates entering the job market, early retirees and more.

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²You have access to Decision Power through your current enrollment with any of the following Health Net companies: Health Net of California, 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 the above listed Health Net companies.

SUMMARY OF BENEFITS — Optimum Advantage HSA 4500 NG

Underwritten by Health Net Life Insurance Company

THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND IS A SUMMARY ONLY. REFER TO YOUR CERTIFICATE OF INSURANCE FOR COMPLETE DETAILS, EXCLUSIONS AND LIMITATIONS. IN CASE OF CONFLICT, THE CERTIFICATE OF INSURANCE CONTROLS. BENEFITS ARE SUBJECT TO DEDUCTIBLE UNLESS NOTED.

	OPTIMUM ADVANTAGE HSA NG	
	IN-NETWORK	OUT-OF-NETWORK
LIFETIME MAXIMUM	Unlimited	
CALENDAR YEAR DEDUCTIBLE All benefits including pharmacy are subject to the deductible except preventive care. Health Net will begin to pay covered services in a family plan for each individual in the family once he or she satisfies the individual deductible. The remaining family members must continue to pay a deductible until they either individually meet the individual deductible or until the amount paid by the family reaches the family deductible.	\$4,500 single / \$9,000 family	
CALENDAR YEAR OUT-OF-POCKET MAXIMUM (Payments for services not covered by this plan will not apply to this calendar year out-of-pocket maximum.)	\$4,500 single / \$9,000 family (includes deductible)	\$14,500 single / \$29,000 family (includes deductible)
PROFESSIONAL SERVICES Visit to physician (including specialist consultations)	Covered in full after deductible is met	50%
Prenatal and postnatal office visits	Not covered	
X-ray and laboratory procedures ¹	Covered in full after deductible is met	50%
PREVENTIVE CARE SERVICES (adult and child) Routine preventive services and immunizations ²	Covered in full (deductible waived)	Not covered
EMERGENCY HEALTH COVERAGE Emergency room (professional and facility charges)	Covered in full after deductible is met	
Urgent care center (facility charges)	Covered in full after deductible is met	
Ambulance	Covered in full after deductible is met	
OUTPATIENT SERVICES¹ Outpatient surgery (hospital or outpatient surgery center charges only. Out-of-network maximum allowable charges are \$600 per day.)	Covered in full after deductible is met	50%
Outpatient facility services ¹ (Out-of-network maximum allowable charges are \$600 per day)	Covered in full after deductible is met	50%
HOSPITALIZATION SERVICES¹ Inpatient, semiprivate hospital room or intensive care unit with ancillary services (unlimited, except for non-severe mental health and substance abuse treatment. Out-of-network maximum allowable charges are \$600 per day.)	Covered in full after deductible is met	50%
Maternity care in a hospital or skilled nursing facility	Not covered	
Surgeon or assistant surgeon and anesthetic service (inpatient hospital setting)	Covered in full after deductible is met	50%
OTHER SERVICES Rehabilitative therapy (includes physical, speech, occupational, respiratory and cardiac therapy)	Covered in full after deductible is met (20 visit maximum per calendar year)	Not covered
Chiropractic care / acupuncture	Covered in full after deductible is met (12 visit maximum per calendar year / \$20 maximum payable per visit)	Not covered
Mental health for non-severe conditions ^{1,3}	Covered in full after deductible is met (inpatient and outpatient)	50% inpatient / not covered (outpatient)
Diabetic equipment	20%	Not covered
Durable medical equipment (including foot orthotics)	50% (\$2,000 maximum payable per calendar year)	Not covered
OUTPATIENT PRESCRIPTION DRUGS⁴ Filled at participating pharmacy (up to a 30-day supply); not covered at non-participating pharmacies <i>Prescription drugs filled through mail order (up to a 90-day supply).</i>	Covered in full after deductible is met	Not covered

¹ Certain services require prior certification from Health Net. Without prior certification, benefit is reduced by 50%. Refer to the Policy for details.

² Covered services based on the United States Preventive Services Task Force (USPSTF) grade A and B recommendations; recommendations of the Advisory Committee on Immunization Practices (ACIP) that have been adopted by the Director of the Centers for Disease Control and Prevention (CDC); and comprehensive guidelines supported by the Health Resources and Services Administration (HRSA) for infants, children and adolescents.

³ Inpatient is \$300 maximum allowable per day. Outpatient maximum payable is \$30 per visit.

⁴ The recommended Drug List is a list of prescription drugs that are covered by this insurance plan. Some drugs require prior authorization from Health Net. For a copy of the Recommended Drug List, go to Health Net's website. Refer to the Policy for complete information on prescription drugs.

