

# This is your **Summary of Benefits.**

**2020**

**Health Net Ruby (HMO) H6815: 003-002**

**Benton, Linn, Marion, Polk and Yamhill counties, OR**



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*Coverage for  
every stage of life™*

This booklet provides you with a summary of what we cover and the cost-sharing responsibilities. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please call us at the number listed on the last page, and ask for the "Evidence of Coverage" (EOC), or you may access the EOC on our website at [or.healthnetadvantage.com](http://or.healthnetadvantage.com).

You are eligible to enroll in Health Net Ruby (HMO) if:

- You are entitled to Medicare Part A and enrolled in Medicare Part B. Members must continue to pay their Medicare Part B premium if not otherwise paid for under Medicaid or by another third party.
- You must be a United States citizen, or are lawfully present in the United States and permanently reside in the service area of the plan (in other words, your permanent residence is within the Health Net Ruby (HMO) service area counties). Our service area includes the following counties in Oregon: Benton, Linn, Marion, Polk and Yamhill.
- You do not have End-Stage Renal Disease (ESRD). (Exceptions may apply for individuals who develop ESRD while enrolled in a Health Net commercial or group health plan, or a Medicaid plan.)

The Health Net Ruby (HMO) plan gives you access to our network of highly skilled medical providers in your area. You can look forward to choosing a Primary Care Provider (PCP) to work with you and coordinate your care. You can ask for a current provider and pharmacy directory or, for an up-to-date list of network providers, visit [or.healthnetadvantage.com](http://or.healthnetadvantage.com). (Please note that, except for emergency care, urgently needed care when you are out of the network, out-of-area dialysis services, and cases in which our plan authorizes use of out-of-network providers, if you obtain medical care from out-of-plan providers, neither Medicare nor Health Net Ruby (HMO) will be responsible for the costs.)

This Health Net Ruby (HMO) plan also includes Part D coverage, which provides you with the ease of having both your medical and prescription drug needs coordinated through a single convenient source.

# Summary of Benefits

JANUARY 1, 2020–DECEMBER 31, 2020

Benefits	Health Net Ruby (HMO) H6815: 003-002 Premiums / Copays / Coinsurance
<b>Monthly Plan Premium</b>	\$0 You must continue to pay your Medicare Part B premium.
<b>Deductible</b>	<ul style="list-style-type: none"> <li>• \$0 deductible for covered medical services</li> <li>• \$125 deductible for Part D prescription drugs (applies to drugs on Tiers 3, 4 and 5)</li> </ul>
<b>Maximum Out-of-Pocket Responsibility</b> <i>(does not include prescription drugs)</i>	\$4,600 annually This is the most you will pay in copays and coinsurance for covered medical services for the year.
<b>Inpatient Hospital Coverage*</b>	For each admission, you pay: <ul style="list-style-type: none"> <li>• \$370 copay per day, for days 1 through 5</li> <li>• \$0 copay per day, for days 6 and beyond</li> </ul>
<b>Outpatient Hospital Coverage*</b>	<ul style="list-style-type: none"> <li>• Outpatient Hospital: \$375 copay per visit</li> <li>• Observation Services: \$375 copay per visit</li> <li>• Ambulatory Surgical Center: \$300 copay per visit</li> </ul>
<b>Doctor Visits</b>	<ul style="list-style-type: none"> <li>• Primary Care: \$10 copay per visit</li> <li>• Specialist: \$50 copay per visit</li> </ul>
<b>Preventive Care</b> <i>(e.g. flu vaccine, diabetic screening)</i>	\$0 copay for most Medicare-covered preventive services Other preventive services are available.
<b>Emergency Care</b>	\$90 copay per visit  You do not have to pay the copay if admitted to the hospital immediately.
<b>Urgently Needed Services</b>	\$25 copay per visit
<b>Diagnostic Services/ Labs/Imaging*</b>	<ul style="list-style-type: none"> <li>• Lab services: \$0 copay</li> <li>• Diagnostic tests and procedures: 0%-20% coinsurance</li> <li>• Outpatient X-ray services: \$10 copay</li> <li>• Diagnostic Radiology Services (such as, MRI, MRA, CT, PET): 20% coinsurance</li> </ul>

Services with an \* (asterisk) may require prior authorization from your doctor.

<b>Benefits</b>	<b>Health Net Ruby (HMO) H6815: 003-002 Premiums / Copays / Coinsurance</b>
<b>Hearing Services</b>	<ul style="list-style-type: none"> <li>• Hearing exam (Medicare-covered): \$30 copay</li> <li>• Routine hearing exam: \$0 copay (1 every calendar year)</li> <li>• Hearing aid: \$0-\$1,580 copay (2 hearing aids total, 1 per ear, every calendar year)</li> </ul>
<b>Dental Services</b>	<p>Dental services (Medicare-covered): \$50 copay per visit</p> <p>Additional preventive and comprehensive dental benefits are available for an extra premium. See optional supplemental benefits section.</p>
<b>Vision Services</b>	<ul style="list-style-type: none"> <li>• Vision exam (Medicare-covered): \$10 copay per visit</li> <li>• Routine eye exam: \$10 copay per visit (up to 1 every calendar year)</li> <li>• Routine eyewear: up to \$250 allowance every 2 calendar years</li> </ul>
<b>Mental Health Services</b>	Individual and group therapy: \$40 copay per visit
<b>Skilled Nursing Facility *</b>	<p>For each benefit period, you pay:</p> <ul style="list-style-type: none"> <li>• \$0 copay per day, days 1 through 20</li> <li>• \$170 copay per day, days 21 through 100</li> </ul>
<b>Physical Therapy*</b>	\$35 copay per visit
<b>Ambulance*</b>	\$350 copay (per one-way trip) for ground or air ambulance services
<b>Transportation</b>	Not Covered
<b>Medicare Part B Drugs*</b>	<ul style="list-style-type: none"> <li>• Chemotherapy drugs: 20% coinsurance</li> <li>• Other Part B drugs: 20% coinsurance</li> </ul>

Services with an \* (asterisk) may require prior authorization from your doctor.

## Part D Prescription Drugs

<b>Deductible Stage</b>	<p>\$125 deductible for Part D prescription drugs (applies to drugs on Tiers 3, 4 and 5.)</p> <p>The Deductible Stage is the first payment stage for your drug coverage. This stage begins when you fill your first prescription in the year. When you are in this payment stage, you must pay the full cost of your Part D drugs until you reach the plan's deductible amount.</p> <p>Once you have paid the plan's deductible amount for your Part D drugs, you leave the Deductible Stage and move on to the next payment stage (Initial Coverage Stage).</p>		
<b>Initial Coverage Stage (after you pay your deductible, if applicable)</b>	<p>After you have met your deductible (if applicable), the plan pays its share of the cost of your drugs and you pay your share of the cost. You generally stay in this stage until the amount of your year-to-date "total drug costs" reaches \$4,020. "Total drug costs" is the total of all payments made for your covered Part D drugs. It includes what the plan pays and what you pay. Once your "total drug costs" reach \$4,020 you move to the next payment stage (Coverage Gap Stage).</p>		
	<b>Preferred Retail Rx 30-day supply</b>	<b>Standard Retail Rx 30-day supply</b>	<b>Mail Order Rx 90-day supply</b>
<b>Tier 1: Preferred Generic</b>	\$3 copay	\$8 copay	\$6 copay
<b>Tier 2: Generic</b>	\$8 copay	\$15 copay	\$16 copay
<b>Tier 3: Preferred Brand</b>	\$37 copay	\$47 copay	\$74 copay
<b>Tier 4: Non-Preferred Drug</b>	\$90 copay	\$100 copay	\$225 copay
<b>Tier 5: Specialty</b>	30% coinsurance	30% coinsurance	Not Available
<b>Tier 6: Select Care Drugs</b>	\$0 copay	\$0 copay	\$0 copay
<b>Coverage Gap Stage</b>	<p>During this payment stage, you receive a 70% manufacturer's discount on covered brand name drugs and the plan will cover another 5%, so you will pay 25% of the negotiated price and a portion of the dispensing fee on brand-name drugs. In addition, the plan will pay 75% and you pay 25% for generic drugs. (The amount paid by the plan does not count towards your out-of-pocket costs.)</p> <p>You generally stay in this stage until the amount of your year-to-date "out-of-pocket costs" reaches \$6,350. "Out of pocket costs" includes what you pay when you fill or refill a prescription for a covered Part D drug and payments made for your drugs by any of the following programs or organizations: "Extra Help" from Medicare; Medicare's Coverage Gap Discount Program; Indian Health Service; AIDS drug assistance programs; most charities; and most State Pharmaceutical Assistance Programs (SPAPs). Once your "out-of-pocket costs" reach \$6,350, you move to the next payment stage (Catastrophic Coverage Stage).</p>		

## Part D Prescription Drugs

<b>Catastrophic Stage</b>	During this payment stage, the plan pays most of the cost for your covered drugs. For each prescription, you pay whichever of these is greater: a payment equal to 5% coinsurance of the drug, or a copayment (\$3.60 for a generic drug or a drug that is treated like a generic, \$8.95 for all other drugs).
<b>Important Info:</b>	Cost-sharing may change depending on the level of help you receive, the pharmacy you choose (such as Preferred Retail, Standard Retail, Mail Order, Long-Term Care, or Home Infusion) and when you enter any of the four stages of the Part D benefit.  For more information about the costs for Long-Term Supply, Home Infusion, or additional pharmacy-specific cost-sharing and the stages of the benefit, please call us or access our EOC online.

## Additional Covered Benefits

Benefits	Health Net Ruby (HMO) H6815: 003-002 Premiums / Copays / Coinsurance
<b>Opioid Treatment Program Services</b>	<ul style="list-style-type: none"> <li>• Individual setting: \$40 copay per visit</li> <li>• Group setting: \$40 copay per visit</li> </ul>
<b>Chiropractic Care</b>	Chiropractic services (Medicare-covered): \$15 copay per visit
<b>Medical Equipment/Supplies*</b>	<ul style="list-style-type: none"> <li>• Durable Medical Equipment (e.g., wheelchairs, oxygen): 20% coinsurance</li> <li>• Prosthetics (e.g., braces, artificial limbs): 20% coinsurance</li> <li>• Diabetic supplies: \$0 copay</li> </ul>
<b>Foot Care (Podiatry Services)</b>	Foot exams and treatment (Medicare-covered): \$50 copay
<b>Virtual Visit</b>	Teladoc plan offers 24 hours a day/7days a week/365 days a year virtual visit access to board certified doctors to help address a wide variety of health concerns/questions.
<b>Wellness Programs</b>	<ul style="list-style-type: none"> <li>• Fitness program: \$0 copay</li> <li>• 24-hour Nurse Connect: \$0 copay</li> <li>• Supplemental smoking and tobacco use cessation (counseling to stop smoking or tobacco use): \$0 copay</li> </ul> <p>For a detailed list of wellness program benefits offered, please refer to the EOC.</p>
<b>Worldwide Emergency Care</b>	\$50,000 plan coverage limit for supplemental urgent/emergent services outside the U.S. and its territories every calendar year.
<b>Routine Annual Exam</b>	\$0 Copay

Services with an \* (asterisk) may require prior authorization from your doctor.

**Optional Supplemental Benefits**  
*(you must pay an extra premium each month for these benefits)*

**Health Net Complete Dental**

<b>Monthly Premium</b> This additional monthly premium is in addition to your monthly plan premium and the monthly Medicare Part B premium.	\$39 per month
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**Dental Care Benefits**

***Preventive/Comprehensive Dental Care***

You can see any licensed dentist to receive covered preventive and/or comprehensive services with minor restorative and non-surgical periodontics; however, you may pay a little more to use providers who are out-of-network.

	<b>In-network</b>	<b>Out-of-network</b>
<b>Annual benefit maximum</b>	\$1000 in-and out-of-network combined, applies to preventive and comprehensive services	

**Preventive services**

<b>Oral exams – 2 per year</b>	You pay a \$0 copay	You pay a \$0 copay
<b>Cleanings (prophylaxis) - 2 per year</b>	You pay a \$0 copay	You pay a \$0 copay
<b>Fluoride treatment – 1 per year</b>	You pay a \$0 copay	You pay a \$0 copay
<b>Dental x-rays – 1 set of preventive x-rays (up to 4 bitewing x-rays)</b>	You pay a \$0 copay	You pay a \$0 copay

**Comprehensive services**

<b>Non-routine services</b>	You pay 50%	You pay 50%
<b>Diagnostic services</b>	You pay a \$0 copay	You pay a \$0 copay
<b>Restorative services</b>	You pay 20%	You pay 20%
<b>Endodontic services</b>	You pay 50%	You pay 50%
<b>Periodontics</b>	You pay 50%	You pay 50%
<b>Extractions</b>	You pay 50%	You pay 50%
<b>Prosthodontics (dentures, oral/maxillofacial surgery and other services)</b>	You pay 50%	You pay 50%



**Optional Supplemental Benefits**  
*(you must pay an extra premium each month for these benefits)*

**Health Net Basic Dental**

<b>Monthly Premium</b> This additional monthly premium is in addition to your monthly plan premium and the monthly Medicare Part B premium.	\$19 per month
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**Dental Care Benefits**

***Preventive Dental Care***

You can see any licensed dentist to receive covered preventive services; however, you may pay a little more to use providers who are out-of-network.

	<b>In-network</b>	<b>Out-of-network</b>
<b>Annual Deductible</b>	\$35 in- and out-of-network	
<b>Annual benefit maximum</b>	\$500 in-and out-of-network combined, applies to preventive services	

**Preventive services**

	<b>In-network</b>	<b>Out-of-network</b>
<b>Oral exams – 2 per year</b>	You pay a \$0 copay	You pay 20%
<b>Cleanings (prophylaxis) - 2 per year</b>	You pay a \$0 copay	You pay 20%
<b>Fluoride treatment – 1 per year</b>	You pay a \$0 copay	You pay 20%
<b>Dental x-rays – 1 set of preventive x-rays (up to 4 bitewing x-rays)</b>	You pay a \$0 copay	You pay 20%

## For more information, please contact:

Health Net Ruby (HMO)  
PO Box 10420  
Van Nuys, CA 91410

or.healthnetadvantage.com

Current members should call: 1-888-445-8913 (TTY: 711)  
Prospective members should call: 1-800-949-6192 (TTY: 711)

From October 1 to March 31, you can call us 7 days a week from 8 a.m. to 8 p.m. From April 1 to September 30, you can call us Monday through Friday from 8 a.m. to 8 p.m. A messaging system is used after hours, weekends, and on federal holidays.

If you want to know more about the coverage and costs of Original Medicare, look in your current “Medicare & You” handbook. View it online at [www.medicare.gov](http://www.medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

This information is not a complete description of benefits. Call 1-888-445-8913 (TTY: 711) for more information.

“Coinsurance” is the percentage you pay of the total cost of certain medical and/or prescription services.

The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

This document is available in other formats such as Braille, large print or audio.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-445-8913 (TTY: 711)

Health Net is contracted with Medicare for HMO plans. Enrollment in Health Net depends on contract renewal.