

Advantage Platinum

We really know what matters most when choosing a health plan.

Features

- **Open access (no referral) to participating specialists**
- **Coverage for nonparticipating physician and provider care**
- **Preventive care (adults and children)**
- **Advantage Platinum network — access to more than 82,000 physician and provider locations**
- **Alternative medicine program**

Capabilities

- No referrals needed to see participating specialists (open access)
- More than 82,000 physician and provider office locations in the Advantage Platinum network — one of the largest physician networks in the quad-state area (Connecticut, New Jersey, New York and Pennsylvania)
- Health Net AlternaCareSM program offers coverage for acupuncture and chiropractic treatments; discounts for massage therapy
- No deductibles or coinsurance when using participating providers
- A range of copayment options for physician office visits*
- No claim forms and virtually no paperwork
- Emergency coverage — worldwide
- Talk to a nurse 24 hours a day through the Personal Health Advisor[®]
- Health club discounts
- Wellness and disease management programs
- No pre-existing condition clause

*Deductibles and/or coinsurance may apply for nonparticipating provider care.

Physician Choices

- **Open access to specialists in our network. You decide when to see a specialist.**



PADVPLAT-02
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**Please see reverse for plan limitations and exclusions.
Please see plan documents for details.**

The services described in this brochure are a summary only and do not constitute a contract.

The Utilization Management (UM) program is an interactive, integrated and systematic program for monitoring, evaluating and improving the quality, appropriateness and efficiency of health care services offered by providers to Health Net members. It applies to all ages and areas of care: home health care, hospitalizations, ambulatory services, outpatient facilities and skilled nursing facilities.

UM uses specific health plan data to identify membership groups and to develop Quality Improvement studies, program changes, process improvements, provider and member education, wellness initiatives, case management and disease management programs. UM also uses procedures such as prior authorization review and concurrent review to enhance the quality of care and services provided to members.

For more information on UM, refer to our web site, www.health.net, or call the customer service number on your Health Net ID card.

In the Northeast, coverage is provided by subsidiaries of Health Net of the Northeast, Inc. Services are underwritten as follows. CT: HMO and POS by Health Net of Connecticut, Inc.; PPO by Health Net Insurance of Connecticut, Inc.: NJ: HMO and POS by Health Net of New Jersey, Inc.; NY: HMO and in-network POS by Health Net of New York, Inc.; out-of-network services may be underwritten by Health Net Insurance of New York, Inc. and The Guardian; Charter Traditions by Health Net Insurance of New York, Inc.

Guardian and Health Net Healthcare Solutions Benefit Plans General Exclusions

The Plan does not pay for certain services. These exclusions may include, but are not limited to, the following: physical exams for employment, insurance, school, premarital requirements or summer camp (unless substituted for a normal physical exam); prescription drugs and some injectables dispensed by a physician in his or her office; dental services; routine eye exams (no illness or injury diagnosed), eyeglasses or contact lenses; routine foot care; some transplant procedures; cosmetic or reconstructive surgery, unless medically necessary; custodial services; weight-reduction programs; marriage counseling; or experimental and investigational treatments.

The Guardian Life Insurance Company of America, New York, NY.