

# PPO Advantage Platinum

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

## Features

- **Open access (no referral) to participating specialists**
- **Advantage Platinum PPO Network — access to more than 77,000 physician and provider locations in the quad-state area of CT, NY, NJ and PA**
- **Beech Street Network — access to more than 500,000 physician and provider office locations nationwide (except for the state of Maine). In-network benefits from Beech Street Network are available out-of-area only**
- **Coverage for nonparticipating physician and provider care**
- **Coverage for employees residing outside the service area**
- **Preventive care (adults and children)**
- **Increased cost-sharing options lead to premium savings for the employer**

## Capabilities

- No referrals needed to see participating specialists in our combined Advantage Platinum PPO and Beech Street networks (open access)
- No claim forms and virtually no paperwork for in-network providers
- Emergency coverage — worldwide
- Talk to a nurse 24 hours a day through the Personal Health Advisor®
- Wellness and disease management programs

## Physician Choices

- **Open access to specialists in our combined Advantage Platinum PPO and Beech Street networks. You decide when to see a specialist.**
- **Coverage for nonparticipating physician and provider care.**

PPO is currently available in Connecticut only.

Base benefits differ from HMO/POS contracts.

Benefit buy-up riders available to enhance certain benefits (see reverse).



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

Buy-up riders available for the following benefits: physical, occupational and speech therapy; DME; air ambulance; allergy treatments; additional chiropractic visits.

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](http://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.