

Individual & Family Plans



Health Net of California, Inc. (Health Net)
2026

For Broker Use

Plans available through Health Net and Covered California™

Plan availability is based on region. Calendar year deductible applies unless otherwise noted.

Covered services for medical conditions and mental health and substance use disorders provided appropriately as telehealth services are covered on the same basis and to the same extent as covered services delivered in-person.

Plan name	Member(s) responsibility									
	Deductible (single / family)	Out-of-pocket maximum ¹ (single / family)	Office ² / Specialist visit	Lab / X-rays	Outpatient surgery	Inpatient hospital stay	Emergency room facility ³	Urgent care	Pharmacy Rx deductible (single / family) ⁴	Rx drug Tier 1 / 2 / 3 / 4
Ambetter HMO										
Platinum 90 Ambetter HMO	\$0 / \$0	\$5,000 / \$10,000	\$15 / \$30	\$15 / \$30	\$75 facility / \$20 physician	\$225/day, up to 5 days	\$175	\$15	\$0 / \$0	\$9 / \$16 / \$25 / 10% ⁵
Gold 80 Ambetter HMO	\$0 / \$0	\$9,200 / \$18,400	\$40 / \$70	\$40 / \$75	\$130 facility / \$60 physician	\$375/day, up to 5 days	\$350	\$40	\$0 / \$0	\$18 / \$60 / \$85 / 20% ⁵
Silver 70 Ambetter HMO	\$5,200 / 10,400	\$9,800 / \$19,600	\$50 ⁶ / \$90 ⁶	\$50 ⁶ / \$95 ⁶	30% ⁶	30% facility / 30% ⁶ physician	\$400 ⁶	\$50 ⁶	\$50 / \$100	\$19 ¹³ / \$60 ¹⁴ / \$90 ¹⁴ / 20% ⁵
Bronze 60 Ambetter HMO¹⁷	\$5,800 / \$11,600	\$9,800 / \$19,600	\$60 ⁶ / \$95 ⁸	\$50 ⁶ / 40% ⁹	40% ⁹	40% ⁹	40% ⁹	\$60 ⁶	\$450 / \$900	\$20 ¹³ / 40% ¹⁰ / 40% ¹⁰ / 40% ¹⁰
Minimum Coverage Ambetter HMO¹⁷	\$10,600 / \$21,200	\$10,600 / \$21,200	0% ¹¹ / 0%	0% / 0%	0%	0%	0%	0% ¹¹	Integrated w/ medical ded.	0%
Ambetter PPO⁷ (This chart highlights in-network benefits only)										
Platinum 90 Ambetter PPO	\$0 / \$0	\$5,000 / \$10,000	\$15 / \$30	\$15 / \$30	10%	10%	\$175	\$15	\$0 / \$0	\$9 / \$16 / \$25 / 10% ⁵
Gold 80 Ambetter PPO	\$0 / \$0	\$9,200 / \$18,400	\$40 / \$70	\$40 / \$75	30% facility / 30% physician	30%	\$350	\$40	\$0 / \$0	\$18 / \$60 / \$85 / 20% ⁵
Silver 70 Ambetter PPO	\$5,200 / 10,400	\$9,800 / \$19,600	\$50 ⁶ / \$90 ⁶	\$50 ⁶ / \$95 ⁶	30% ⁶	30% facility / 30% ⁶ physician	\$400 ⁶	\$50 ⁶	\$50 / \$100	\$19 ¹³ / \$60 ¹⁴ / \$90 ¹⁴ / 20% ⁵
Bronze 60 Ambetter PPO¹⁷	\$5,800 / \$11,600	\$9,800 / \$19,600	\$60 ⁶ / \$95 ⁸	\$50 ⁶ / 40% ⁹	40% ⁹	40% ⁹	40% ⁹	\$60 ⁶	\$450 / \$900	\$20 ¹³ / 40% ¹⁰ / 40% ¹⁰ / 40% ¹⁰
Bronze 60 HDHP Ambetter PPO¹⁷	\$7,200 / \$14,400	\$7,200 / \$14,400	0% / 0%	0% / 0%	0%	0%	0%	0%	Integrated w/ medical ded.	0%
Minimum Coverage Ambetter PPO¹⁷	\$10,600 / \$21,200	\$10,600 / \$21,200	0% ¹¹ / 0%	0% / 0%	0%	0%	0%	0% ¹¹	Integrated w/ medical ded.	0%

(continued)

Individual & Family Plans



Health Net of California, Inc. (Health Net)

2026

Cost-share reduction (CSR) plans available through Covered California

Calendar year deductible applies unless otherwise noted.

Plan name	Member(s) responsibility									
	Deductible (single / family)	Out-of-pocket maximum (single / family)	Office ² / Specialist visit	Lab / X-rays	Outpatient surgery	Inpatient hospital stay	Emergency room facility ³	Urgent care	Pharmacy Rx deductible (single / family)	Rx drug Tier 1 / 2 / 3 / 4
Ambetter HMO										
Silver 73 Ambetter HMO	\$5,200 / \$10,400	\$8,100 / \$16,200	\$50 ⁶ / \$90 ⁶	\$50 ⁶ / \$95 ⁶	30% ⁶	30% facility / 30% physician ⁶	\$400 ⁶	\$50 ⁶	\$50 / \$100	\$19 ¹³ / \$55 ¹⁵ / \$85 ¹⁵ / 20%
Silver 87 Ambetter HMO	\$1,400 / \$2,800	\$3,350 / \$6,700	\$15 ⁶ / \$25 ⁶	\$30 ⁶ / \$50 ⁶	20%	20% facility / 20% physician ⁶	\$200 ⁶	\$15 ⁶	\$50 / \$100	\$8 ¹³ / \$25 ¹⁵ / \$45 ¹⁵ / 15%
Silver 94 Ambetter HMO	\$0 / \$0	\$1,400 / \$2,800	\$5 / \$8	\$10 / \$10	10%	10% facility / 10% physician	\$50	\$5	\$0 / \$0	\$3 / \$10 / \$15 / 10%
Ambetter PPO⁷ (This chart highlights in-network benefits only)										
Silver 73 Ambetter PPO	\$5,200 / \$10,400	\$8,100 / \$16,200	\$50 ⁶ / \$90 ⁶	\$50 ⁶ / \$95 ⁶	30% ⁶	30% facility / 30% physician ⁶	\$400 ⁶	\$40	\$50 / \$100	\$19 ¹³ / \$55 ¹⁵ / \$85 ¹⁵ / 20%
Silver 87 Ambetter PPO	\$1,400 / \$2,800	\$3,350 / \$6,700	\$15 ⁶ / \$25 ⁶	\$30 ⁶ / \$50 ⁶	20% ⁶	20% facility / 20% physician ⁶	\$200 ⁶	\$15	\$50 / \$100	\$8 ¹³ / \$25 ¹⁵ / \$45 ¹⁵ / 15%
Silver 94 Ambetter PPO	\$0 / \$0	\$1,400 / \$2,800	\$5 / \$8	\$10 / \$10	10%	10% facility / 10% physician	\$50	\$5	\$0 / \$0	\$3 / \$10 / \$15 / 10%

¹Includes calendar year deductible.

²Office visits for preventive care are covered in full. See copayment listing for "Preventive care services" in the Plan Contract and EOC for Ambetter HMO plans, or the Plan Contract and EOC for Ambetter PPO plans. If the primary purpose of the office visit is unrelated to a preventive service, or if other non-preventive services are received during the same office visit, a copayment will apply for the non-preventive services.

³Copayment waived if admitted.

⁴The pharmacy deductible does not apply to preventive drugs and contraceptives.

⁵Up to \$250/script after Rx deductible (if applicable).

⁶Deductible waived.

⁷Certain services require prior certification from Health Net. Without prior certification, an additional \$250 is applied for in-network providers. An additional \$500 penalty is applied for out-of-network providers on PPO plans. For details, please refer to the Plan Contract and EOC for Ambetter PPO plans.

⁸The calendar year deductible applies after the first 3 specialist visits.

⁹After the medical deductible has been reached, members are responsible for 40% of the eligible charges until their out-of-pocket maximum limit is met.

¹⁰After the pharmacy deductible has been reached, the member will be responsible for 40% of the cost of all Tier 2, 3, and 4 drugs up to a maximum payment of \$500 for each prescription of up to a 30-day supply, until the out-of-pocket maximum limit is met.

¹¹The calendar year deductible applies after the first 3 non-preventive visits combined (including non-preventive primary care, other practitioner, urgent care, outpatient mental health and substance use disorder, and postnatal visits).

¹²Up to \$150/script after Rx deductible (if applicable).

¹³Rx deductible waived.

¹⁴Rx deductible applies.

¹⁵After Rx deductible.

¹⁶Bronze 60 Ambetter HMO and Minimum Coverage Ambetter HMO plans are only available in Imperial and Kern County.

¹⁷Effective January 1, 2026, a healthcare savings account (HSA) can be used with all Bronze and Minimum Coverage plans to cover member responsible cost-sharing.

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