Coverage and quality for Northern Californians

Health Net offers Exclusive Provider Organization (EPO) insurance plans in Northern California. Our PureCare One EPO insurance plans work a lot like HMO plans but give you more flexibility. These insurance plans come with our PureCare One EPO Network — doctors, specialists and other providers you see when you need care.
The PureCare One EPO Care Key

Know where to go when you need care. This Care Key will help you understand and find the options that come with every PureCare One EPO insurance plan.

<table>
<thead>
<tr>
<th>Use …</th>
<th>When you need …</th>
<th>For things like …</th>
<th>Contact info</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your primary care physician (PCP)</td>
<td>Routine and preventive care</td>
<td>Annual wellness exams, general medical care</td>
<td>Your PCP’s name and number are on your Health Net ID card.</td>
</tr>
<tr>
<td>PureCare One EPO Network providers</td>
<td>Care from specialists and other providers; no PCP referral required</td>
<td>Matters of dermatology, obstetrics/gynecology, cardiology, orthopedics, psychology, etc.</td>
<td>Log in to your account at <a href="http://www.myhealthnetca.com">www.myhealthnetca.com</a> to find providers in the Health Net PureCare One EPO individual insurance plan provider network.</td>
</tr>
</tbody>
</table>
| Heal | Primary, preventive and urgent care same-day “house calls” from a doctor who comes to your home, office or hotel¹ | General medical and preventive care when you need a doctor to come to you; available by appointment in select urban areas | 1-844-644-4325  
[www.heal.com/healthnet](http://www.heal.com/healthnet) |
| Nurse Advice Line | 24/7/365 advice by phone from a registered nurse¹ | Urgent health concerns and care for minor injuries and illnesses like fevers and the flu | 1-800-893-5597 (TTY: 711) |
| Walk-in retail clinics, such as MinuteClinics (found in select CVS Pharmacy stores) | In-person care for common illnesses and preventive care¹ | Same-day help with non-emergency services, wellness screenings, vaccinations, and more | Visit [www.cvs.com/minuteclinic](http://www.cvs.com/minuteclinic) to search for locations near you. |
| Urgent care centers | Same-day treatment for non-emergency illnesses or injuries¹ | Minor sprains, earaches, colds, back pain, etc. | Visit [www.myhealthnetca.com](http://www.myhealthnetca.com) and click on Find a Doctor to search for locations near you. |

¹Go immediately to the nearest emergency room or call 911 if you have an emergency.

Remember: Use the Health Net PureCare One EPO provider network for all covered services. There is no coverage for out-of-network services except for emergency care, urgent care and services approved by Health Net.
The care you need, the extras you want

PureCare One EPO comes with valuable extras. They’re all designed to help you get the most out of your health coverage.

**Discover a network of health care professionals**
Having a primary care physician (PCP) is just the beginning. Your doctor is one of many Health Net PureCare One EPO providers in your region. Find all of the physicians and facilities that come with this health plan at [www.myhealthnetca.com](http://www.myhealthnetca.com).

**Find support for healthy habits**
Get on track for good with our one-on-one, over-the-phone coaching sessions. Quit For Life® helps smokers kick the habit. And our health coaches can help you with weight and fitness goals. You can even track your progress online!

**Use Active&Fit Direct™**
Every PureCare One EPO health plan comes with Active&Fit Direct1 – fitness center memberships for less! For just $25 a month (plus a $25 enrollment fee and applicable taxes), you can choose from 9,600+ participating centers and YMCAs nationwide. Learn more at [www.activeandfitdirect.com/Fitness/HealthNet](http://www.activeandfitdirect.com/Fitness/HealthNet).

**Lean on myStrength**
Give your emotional health some TLC. Take care of your whole self with myStrength, a Health Net program devoted to helping you manage depression, anxiety and stress. Learn more at [www.mystrength.com/hnwell](http://www.mystrength.com/hnwell).

**Get a $50 gift for investing in your health**
Complete a Health Risk Questionnaire (HRQ) in 2019 and share it with your PureCare One EPO PCP during your annual preventive care exam. Then log into your online Health Net account and follow the instructions. We’ll send you a $50 gift certificate, valid with hundreds of popular retailers!

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1Members must be 18 or older to participate. There is a 3-month commitment required. The Active&Fit Direct Program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). The Active&Fit logo is a trademark of ASH and used with permission.
It’s still important to have health coverage

We know you have options when it comes to having health coverage. But investing in health coverage is more than just a good idea. So trust your good sense! Help protect your health and your finances with a Health Net Individual and Family Plan. Our PureCare One EPO can help give you priceless peace of mind!

Looking for financial assistance?

You might be able to get help paying for some of the costs that go with having this kind of health coverage. There are two types of financial assistance available: premium assistance and cost-sharing reductions. Find out if you qualify by visiting www.CoveredCA.com.

Where to find PureCare One EPO

Through Covered California, Health Net offers eight different types of PureCare One EPO plans in parts of Northern California. You can enroll in any of our Platinum, Gold, Silver, Bronze, or Minimum Coverage PureCare One EPO plans if you are in one of the areas listed here. So you can choose the right fit for you, your family and your budget.

Region 2
Marin, Napa, Solano, and Sonoma counties

Region 4
San Francisco County

Region 5
Contra Costa County

Region 8
San Mateo County

Region 9
Santa Cruz County

Region 10
Merced, San Joaquin, Stanislaus, and Tulare counties

3 ways to enroll

When you’re ready to sign up for Health Net PureCare One EPO health coverage, we’re here to help make it easy. Choose the method that works best for you!

1 Call the Health Net sales team at 1-877-609-8711.


3 Visit a broker or a Covered California certified enrollment counselor.
PureCare One EPO plans and your share of costs

The amounts shown here are what you would pay for the services you use, depending on the plan you choose. With Gold 80 PureCare One, for example, your cost for a doctor office visit is $30.

Reminder! Your share of costs is in addition to the monthly premium you pay for your health coverage.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Platinum 90 PureCare One EPO</th>
<th>Gold 80 PureCare One EPO</th>
<th>Silver 70 PureCare One EPO</th>
<th>Bronze 60 PureCare One EPO</th>
<th>Minimum Coverage PureCare One EPO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>For one person / For family</td>
<td>$0 / $0</td>
<td>$0 / $0</td>
<td>$2,500 / $5,000</td>
<td>$6,300 / $12,600</td>
<td>$7,900 / $15,800</td>
</tr>
<tr>
<td><strong>Out-of-pocket maximum</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>For one person / For family</td>
<td>$3,350 / $6,700</td>
<td>$7,200 / $14,400</td>
<td>$7,550 / $15,100</td>
<td>$7,550 / $15,100</td>
<td>$7,900 / $15,800</td>
</tr>
<tr>
<td><strong>Doctor office visit</strong></td>
<td>$15</td>
<td>$30</td>
<td>$40(^2)</td>
<td>$75(^3)</td>
<td>0%(^3)</td>
</tr>
<tr>
<td><strong>Specialist</strong></td>
<td>$30</td>
<td>$55</td>
<td>$80(^2)</td>
<td>$105(^3)</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Hospital stay</strong></td>
<td>10%</td>
<td>20%</td>
<td>20% facility / 20% physician(^2)</td>
<td>100%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Outpatient surgery</strong></td>
<td>10%</td>
<td>20%</td>
<td>20%(^2)</td>
<td>100%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Urgent care</strong></td>
<td>$15</td>
<td>$30</td>
<td>$40(^2)</td>
<td>$75(^3)</td>
<td>0%(^3)</td>
</tr>
<tr>
<td><strong>Emergency care</strong>(^4)</td>
<td>$150 facility / $0 physician</td>
<td>$325 facility / $0 physician</td>
<td>$350 facility(^2) / $0 physician(^2)</td>
<td>100% facility / $0 physician</td>
<td>0% facility / $0 physician</td>
</tr>
<tr>
<td><strong>Prescription drugs</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 1 (most generics and low-cost preferred brands) / Tier 2 (non-preferred generics and preferred brands) / Tier 3 (non-preferred brands only)</td>
<td>$5 / $15 / $25</td>
<td>$15 / $55 / $75</td>
<td>$15 / $55 / $80 Prescription drug calendar year deductible is $200 per member / $400 per family</td>
<td>100% up to $500/script Prescription drug calendar year deductible is $500 per member / $1,000 per family</td>
<td>0%(^5)</td>
</tr>
</tbody>
</table>

This is a summary only. The PureCare One EPO disclosure has plan overviews with more details about what services are covered with our PureCare One EPO insurance plans. Pediatric dental and vision services are covered until the last day of the month in which the child turns 19 years of age.

\(^1\)Minimum coverage plans are available to individuals who are under age 30. You may also be eligible for this plan if you are age 30 or older and are exempt from the federal requirement to maintain minimum essential coverage. Once you are enrolled, you must re-apply for a hardship exemption from the Marketplace and re-submit the Marketplace notice showing your exemption certificate number to Health Net every year – by January 1 – in order to remain on this plan.

\(^2\)Your deductible does not apply to these services.

\(^3\)You get coverage for visits 1–3 before you pay your deductible. You just pay the copayment. For visits 4 and more, you pay the full cost until you have paid your deductible.

\(^4\)You do not pay the copayment if you are admitted to the hospital.

\(^5\)Your medical deductible applies to prescription drugs for all tiers.
PureCare One EPO Enhanced Silver plans and your share of costs

Some people qualify for extra help paying for the health services they use. Instead of paying $35 to visit the doctor, the cost could be as low as $5. The extra help comes with silver-level plans that are called Enhanced Silver. Individuals with an income between 138 percent and 250 percent of the federal poverty level qualify for Enhanced Silver.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Silver 94 PureCare One EPO</th>
<th>Silver 87 PureCare One EPO</th>
<th>Silver 73 PureCare One EPO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>For one person / For family</td>
<td>$75 / $150</td>
<td>$650 / $1,300</td>
<td>$2,200 / $4,400</td>
</tr>
<tr>
<td><strong>Out-of-pocket maximum</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>For one person / For family</td>
<td>$1,000 / $2,000</td>
<td>$2,600 / $5,200</td>
<td>$6,300 / $12,600</td>
</tr>
<tr>
<td><strong>Doctor office visit</strong></td>
<td>$5</td>
<td>$15</td>
<td>$35</td>
</tr>
<tr>
<td><strong>Specialist</strong></td>
<td>$8</td>
<td>$25</td>
<td>$75</td>
</tr>
<tr>
<td><strong>Hospital stay</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10% facility / 10%&lt;sup&gt;1&lt;/sup&gt; physician</td>
<td>15% facility / 15%&lt;sup&gt;1&lt;/sup&gt; physician</td>
<td>20% facility / 20%&lt;sup&gt;1&lt;/sup&gt; physician</td>
<td></td>
</tr>
<tr>
<td><strong>Outpatient surgery</strong>&lt;sup&gt;1&lt;/sup&gt;</td>
<td>10%</td>
<td>15%</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Urgent care</strong></td>
<td>$5</td>
<td>$15</td>
<td>$35</td>
</tr>
<tr>
<td><strong>Emergency care</strong>&lt;sup&gt;1,2&lt;/sup&gt;</td>
<td>$50 facility / $0 physician</td>
<td>$100 facility / $0 physician</td>
<td>$350 facility / $0 physician</td>
</tr>
<tr>
<td><strong>Prescription drugs</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 1 (most generics and low-cost preferred brands) / Tier 2 (non-preferred generics and preferred brands) / Tier 3 (non-preferred brands only)</td>
<td>$3&lt;sup&gt;1&lt;/sup&gt; / $10&lt;sup&gt;1&lt;/sup&gt; / $15&lt;sup&gt;1&lt;/sup&gt;</td>
<td>$5&lt;sup&gt;3&lt;/sup&gt; / $20 / $35 Prescription drug calendar year deductible is $50 per member / $100 per family</td>
<td>$15 / $50 / $75 Prescription drug calendar year deductible is $175 per member / $350 per family</td>
</tr>
</tbody>
</table>

This is a summary only. The PureCare One EPO disclosure has plan overviews with more details about what services are covered with our PureCare One EPO insurance plans. The deductible applies unless otherwise noted. Pediatric dental and vision services are covered until the last day of the month in which the child turns 19 years of age.

<sup>1</sup>Your deductible does not apply to these services.

<sup>2</sup>You do not pay the copayment if you are admitted to the hospital.

<sup>3</sup>Your prescription drug calendar year deductible does not apply.
**Nondiscrimination Notice**

Health Net Life Insurance Company (Health Net) complies with applicable federal civil rights laws and does not discriminate, exclude people or treat them differently on the basis of race, color, national origin, ancestry, religion, marital status, gender, gender identity, sexual orientation, age, disability, or sex.

**Health Net:**
- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact Health Net's Customer Contact Center at:
**Individual & Family Plan (IFP) Covered Persons On Exchange/Covered California** 1-888-926-4988 (TTY: 711)
**Individual & Family Plan (IFP) Covered Persons Off Exchange** 1-800-839-2172 (TTY: 711)
**Individual & Family Plan (IFP) Applicants** 1-877-609-8711 (TTY: 711)

If you believe that Health Net has failed to provide these services or discriminated in another way based on one of the characteristics listed above, you can file a grievance by calling Health Net’s Customer Contact Center at the number above and telling them you need help filing a grievance. Health Net's Customer Contact Center is available to help you file a grievance. You can also file a grievance by mail, fax or email at:

Health Net Life Insurance Company Appeals & Grievances
PO Box 10348
Van Nuys, CA 91410-0348

Fax: 1-877-831-6019
Email: Member.Discrimination.Complaints@healthnet.com (Covered Persons) or Non-Member.Discrimination.Complaints@healthnet.com (Applicants)

You may submit a complaint by calling the California Department of Insurance at 1-800-927-4357 or online at https://www.insurance.ca.gov/01-consumers/101-help/index.cfm.

If you believe you have been discriminated against because of race, color, national origin, age, disability, or sex, you can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights (OCR), electronically through the OCR Complaint Portal, at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019 (TDD: 1-800-537-7697).

No Cost Language Services. You can get an interpreter. You can get documents read to you and sent to you in your language. For help, call the Customer Contact Center at the number on your ID card or call Individual & Family Plan (IFP) Off Exchange: 1-800-839-2172 (TTY: 711). For California marketplace, call IFP On Exchange 1-888-926-4988 (TTY: 711) or Small Business 1-888-926-5133 (TTY: 711).

For Group Plans through Health Net, call 1-800-522-0088 (TTY: 711).
Health Net

Group Plans through Health Net

Phone Numbers

Group Plans

Health Net: 1-800-522-0088 (TTY: 711)
IFP On Exchange: 1-888-926-4988 (TTY: 711)
Small Business: 1-888-926-5133 (TTY: 711)
California marketplace: 1-800-839-2172 (TTY: 711)

Customer Contact Center

50% of the service is provided in your language. If you need help, call the number on your ID card. Some services are available in your language. You can ask for a translator, get documents read in your language, and get help with any other questions. Phone: 1-888-926-4988 (TTY: 711)
Spanish
Servicios de idiomas sin costo. Puede solicitar un intérprete, obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, comuníquese con el Centro de Comunicación con el Cliente al número que figura en su tarjeta de identificación o llame al plan individual y familiar que no pertenece al Mercado de Seguros de Salud al 1-800-839-2172 (TTY: 711). Para planes del mercado de seguros de salud de California, llame al plan individual y familiar que pertenece al Mercado de Seguros de Salud al 1-888-926-4988 (TTY: 711); para los planes de pequeñas empresas, llame al 1-888-926-5133 (TTY: 711). Para planes grupales a través de Health Net, llame al 1-800-522-0088 (TTY: 711).

Tagalog

Thai
ไม่มีค่าบริการการติดต่อ คุณสามารถใช้ผู้ช่วยได้ คุณสามารถได้อ่านเอกสารให้ฟังเป็นภาษาของคุณได้ หากต้องการความช่วยเหลือ โทรทางศูนย์ลูกค้าสัมพันธ์ได้ที่หมายเลขบัตรประจำตัวของคุณ หรือโทรหาแผนบุคคลและครอบครัวของเอกชน (Individual & Family Plan (IFP) Off Exchange) ที่ 1-800-839-2172 (โทรศัพท์ TTY: 711) สําหรับแผนบุคคลและครอบครัวของรัฐ (IFP On Exchange) ได้ที่ 1-888-926-4988 (โทรศัพท์ TTY: 711) หรือ แผนบุคคลและครอบครัวของบริษัท (Small Business) ที่ 1-888-926-5133 (โทรศัพท์ TTY: 711) สําหรับแผนบุคคลและครอบครัวของ Health Net โทร 1-800-522-0088 (โทรศัพท์ TTY: 711)

Vietnamese

CA Commercial On and Off-Exchange Member Notice of Language Assistance  

FLY017549EH00 (12/17)
Health Net Individual & Family Plans

www.MyHealthNetCA.com
1-877-609-8711 (TTY 711)

Click the link below to view the PureCare One EPO plan disclosure
PureCare One EPO Disclosure