








# EnhancedCare PPO

## Quick Start Guide

*Five easy ways to get to know your health insurance plan:*

-  **Learn** *how you're covered*
-  **Discover** *tips and tools*
-  **Manage** *your costs*
-  **Maintain** *your health coverage*
-  **Connect** *with Health Net*














# Learn *how your health plan has you covered*

Thanks for joining us – We’re so happy to have you! This guide will get you started, whether you’re new to the Health Net family or just new to this type of health coverage.

Need care? This Care Key will help you understand and find the options that come with your EnhancedCare PPO.

Use ...	When you need ...	For things like ...	Contact info
 <b>Your primary care physician (PCP)</b>	Routine and preventive care	Annual wellness exams, general medical care	Your PCP’s name and number are on your Health Net ID card.
 <b>EnhancedCare PPO Network providers</b>	Care from specialists and other providers; no PCP referral required	Matters of dermatology, obstetrics/gynecology, cardiology, orthopedics, psychology, etc.	Log in to your account at <b><a href="http://www.myhealthnetca.com">www.myhealthnetca.com</a></b> to find providers in the Health Net EnhancedCare PPO individual insurance plan provider network.
 <b>Teladoc telehealth services</b>	Health information, diagnoses and prescriptions by phone, Web or mobile app for non-emergency medical situations or when your PCP’s office is closed <sup>1</sup>	Sinus problems, upper respiratory infections, allergies, bronchitis, pinkeye, etc.	<b>1-800-Teladoc (1-800-835-2362)</b> Set up your account at <b><a href="http://www.teladoc.com/hn">www.teladoc.com/hn</a></b> .
 <b>Heal</b>	Primary, preventive and urgent care same-day “house calls” from a doctor who comes to your home, office or hotel <sup>1</sup>	General medical and preventive care when you need a doctor to come to you; available by appointment in select urban areas	<b>1-844-644-4325</b> <b><a href="http://www.heal.com/healthnet">www.heal.com/healthnet</a></b>
 <b>Nurse Advice Line</b>	24/7/365 advice by phone from a registered nurse <sup>1</sup>	Urgent health concerns and care for minor injuries and illnesses like fevers and the flu	<b>1-800-893-5597 (TTY: 711)</b>

Use ...	When you need ...	For things like ...	Contact info
 <p>Walk-in retail clinics, such as MinuteClinics (found in select CVS Pharmacy stores)</p>	In-person care for common illnesses and preventive care <sup>1</sup>	Same-day help with non-emergencies, wellness screenings, vaccinations, and more	Visit <a href="http://www.cvs.com/minuteclinic">www.cvs.com/minuteclinic</a> to search for locations near you.
 <p>Urgent care centers</p>	Same-day treatment for non-emergency illnesses or injuries <sup>1</sup>	Minor sprains, earaches, colds, back pain, etc.	Visit <a href="http://www.myhealthnetca.com">www.myhealthnetca.com</a> and click on <i>Find a Doctor</i> to search for locations near you.
 <p>Out-of-network providers</p>	Care from health providers outside of the Health Net EnhancedCare PPO Network; additional out-of-pocket costs will apply	Routine and specialty care for any health concern	
 <p>Health Benefit Navigator team</p>	Help with making the most of your EnhancedCare PPO benefits	Deciding when to go where for care, and solving other issues related to your health and your health coverage	<b>1-844-463-8188 (TTY: 711)</b>

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

**More at [www.myhealthnetca.com](http://www.myhealthnetca.com)!**

- Print out a mini version of this Care Key to keep in your purse or wallet. Just click on *More for Your Health*, then *Get Your Care Key*, and scroll to the *Printable Care Key* link beneath your plan's name.
- Put the addresses for the closest urgent care center and ER in your phone or wallet so you always have them handy. Click on *Find a Doctor* and enter your ZIP code and plan type. You'll find urgent care and hospital options in your area.
- Change your PCP anytime. Just log in to your account and click on *Select/Change PCP*.





# Discover *how to make the most of your health coverage*

Use these tips and tools to put your EnhancedCare PPO to work for you!



### *Use your prescription coverage*

Make sure your doctor prescribes you medicine on the Health Net Essential Rx Drug List. Then, use pharmacies in your health plan's network. (Your doctor should get prior approval from Health Net before prescribing some drugs.) To find a pharmacy, go to [www.myhealthnetca.com](http://www.myhealthnetca.com), select *Pharmacy Information*, then *Find a Pharmacy*. Your plan uses the **Advanced Choice Pharmacy Network**. Refer to the policy included in this Welcome Kit for info you'll need about prescription drugs.



### *Find support for healthy habits*

Get on track for good with our one-on-one, over-the-phone coaching sessions. Quit For Life<sup>®</sup> helps smokers kick the habit. And our health coaches can help you with your weight and fitness goals. You can even track your progress online! Log in to your account at [www.myhealthnetca.com](http://www.myhealthnetca.com) and click on *Wellness Center*.



### *Use Active&Fit Direct™*

Your health plan comes with Active&Fit Direct<sup>2</sup> – 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. Log in to your account at [www.myhealthnetca.com](http://www.myhealthnetca.com) and click on *Wellness Center*.



### *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).

**\$50**

### *A gift for investing in your health*

Complete a Health Risk Questionnaire (HRQ) in 2019, schedule your annual preventive care physical exam and share your HRQ report with your PCP. After the PCP visit, log back in to your online account and click on the link that confirms you've shared your results with your PCP. Then we'll send you a \$50 gift certificate, valid with hundreds of popular retailers!



<sup>2</sup>Members 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.



# Manage *your costs*

## Out-of-pocket costs

You pay a portion of the costs when you use covered services. Copayments, coinsurance and deductibles are different types of out-of-pocket costs. The amount you pay depends on the health plan you have.

## Your network – the ins and outs

Your Health Net health insurance comes with a specific network of doctors, hospitals and labs called the EnhancedCare PPO Network. When you go to EnhancedCare PPO providers for health care, you're staying "in-network." When you go to other providers who are not in the network, you're going "out-of-network."

## Advantages of using the network

Your out-of-pocket costs are almost always lower when you use in-network providers than if you choose an out-of-network option. If your doctor refers you to a specialist or for tests, ask to see a provider in the EnhancedCare PPO Network. For a complete list, go to [www.myhealthnetca.com](http://www.myhealthnetca.com) and click on *Find a Doctor*. Enter your location. Then select *PPO-EnhancedCare Individual & Family* as the Plan/Network type.

## Balance billing can cost you more






Doctors, specialists, emergency rooms, and hospitals that are not in the EnhancedCare PPO Network usually can bill you for any balance between what they charge and what Health Net pays. This is called "balance billing." The amount Health Net pays – the allowed amount – is set by the insurance plan benefits you have.

Balance billing amounts are not covered by your insurance plan. They are in addition to your copayment and monthly premium. And these amounts do not count toward your annual deductible or out-of-pocket maximum. If your doctor refers you to a specialist or to a laboratory for tests, make sure that the provider is in the EnhancedCare PPO Network. That way, you'll avoid balance billing.

**Example:** Let's say Joe sees a specialist outside the network. The charge is \$1,500 and the Health Net allowed amount is \$700. Joe may get a bill to pay the remaining \$800. With more expensive care, like an ER visit, Joe's costs could be thousands of dollars.

## Your plan's cost ranges

EnhancedCare PPO gives you choices of how and where you get care, so you have more control over what you pay. Here's a general guide<sup>3</sup> to the cost range for the different ways you can get care.

	 Teladoc virtual doctor visit	 Walk-in retail clinic	 Doctor visit	 Urgent care	 Emergency room
In-network	\$0 <sup>4</sup>	\$	\$	\$	\$\$
Out-of-network	Not available	Not available	\$\$	\$\$\$	\$\$\$\$\$





<sup>3</sup>This chart is for general reference only. Consult your health plan policy for details on out-of-pocket costs.

<sup>4</sup>Deductible may apply.



# Maintain *your health coverage by paying your premium every month*

Your premium (or your bill) is the amount of money you pay each month for your health coverage. There are lots of ways to pay your premium. Just make sure you pay **before** the first day of every month to keep your health coverage active. There are several ways to pay. So choose the premium payment method that works for you!

Ways to pay	How to pay
<b>Pay online</b> 	You can pay online one of two ways: <ol style="list-style-type: none"><li>1. Monthly bill payment. Just log in to your member account each month before your premium is due and follow the instructions. It's secure and easy!</li><li>2. Enroll in automatic bill pay using your prepaid debit card, bank debit card, bank account, or credit card.</li></ol>
<b>Pay by mail</b> 	Send a check or money order to the address listed on your billing invoice payment coupon. Remember to write your policy number on the check or money order, detach the premium payment coupon from the billing invoice and mail it with your premium payment.
<b>Pay by phone</b> 	Call us at <b>1-800-539-4193</b> and use our interactive voice response (IVR) system to make a premium payment quickly, 24/7. You can also call our Customer Contact Center to make a premium payment.
<b>Pay with MoneyGram®</b> 	<ol style="list-style-type: none"><li>1. Find a MoneyGram location near you by visiting <a href="http://MoneyGram.com">MoneyGram.com</a> or calling <b>1-800-926-9400</b>.</li><li>2. Remember to bring:<ul style="list-style-type: none"><li>• Cash for your premium payment. Health Net will pay your MoneyGram transaction fee!</li><li>• Your Health Net member ID number</li><li>• Receive code: 16375</li></ul></li><li>3. Fill out the blue MoneyGram ExpressPayment® form and use the MoneyGram phone or kiosk to complete your premium payment.</li></ol> Ask a store associate if you need any help in making your premium payment. To learn more about making your Health Net invoice payment using MoneyGram, visit <a href="http://www.moneygram.com/us/en/how-to-pay-bills">www.moneygram.com/us/en/how-to-pay-bills</a> .



# Connect *with Health Net*

When it comes to your health, we're always close by.

Reach out to find the information you need:

## Online at [www.myhealthnetca.com](http://www.myhealthnetca.com)

Your around-the-clock resource. When your health coverage begins, start exploring!

- Pay your bill
- Print temporary ID cards  
(If you have not received your ID card by your health coverage effective date and you need services, please call the Customer Contact Center for help.)
- Change your PCP
- Review your health plan and pharmacy benefits
- Learn when to schedule health screenings
- Use our online programs to help you manage weight, stop smoking and more



**Note:** You'll need to log in to your account to access some features.

## Health Benefit Navigator team

1-844-463-8188 (TTY: 711)

Give us a call! We're here Monday through Friday from 8:00 a.m. to 6:00 p.m., except on federal holidays.

- Ask questions
- Get help finding resources
- Find support





### *Find what you need*

We're here to help you learn, discover, manage, maintain, and connect!

#### Questions and answers

<b>What is a copayment?</b>	Your share of the costs of a covered health care service, set at a fixed amount. For a doctor visit that might cost \$150, you might pay \$15 and the health plan pays the rest. Copayments vary by health plan.
<b>What is coinsurance?</b>	Your share of the costs of a covered health care service. It is calculated as a percentage. Let's say the coinsurance is 20% and the medical bill is \$100. You would pay \$20, and the health plan would pay the rest.
<b>What is a deductible?</b>	The amount you owe for some covered services before your health plan begins to pay. For example, if your deductible is \$1,000, you must pay for the health care services you use up to this amount. The deductible may not apply to all services.
<b>How much do annual preventive care physical exams cost?</b>	You'll pay \$0 for your annual preventive care physical exam with your PCP.





## *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](mailto:Member.Discrimination.Complaints@healthnet.com) (Covered Persons) or  
[Non-Member.Discrimination.Complaints@healthnet.com](mailto: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).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

## English

No Cost Language Services. You can get an interpreter. You can get documents read to you and some 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).

## Arabic

خدمات لغوية مجانية. يمكننا أن نوفر لك مترجم فوري. ويمكننا أن نقرأ لك الوثائق بلغتك. للحصول على المساعدة اللازمة، يرجى التواصل مع مركز خدمة العملاء عبر الرقم المبين على بطاقتك أو الاتصال بالرقم الفرعي لخطة الأفراد والعائلة: (TTY: 711) 1-800-839-2172. للتواصل في كاليفورنيا، يرجى الاتصال بالرقم الفرعي لخطة الأفراد والعائلة عبر الرقم: (TTY: 711) 1-888-926-4988 أو المشروعات الصغيرة (TTY: 711) 1-888-926-5133. لخطط المجموعة عبر Health Net، يرجى الاتصال بالرقم (TTY: 711) 1-800-522-0088.

## Armenian

Անվճար լեզվական ծառայություններ: Դուք կարող եք բանավոր թարգմանիչ ստանալ: Փաստաթղթերը կարող են կարդալ ձեր լեզվով: Օգնության համար զանգահարեք Հաճախորդների սպասարկման կենտրոն ձեր ID քարտի վրա նշված հեռախոսահամարով կամ զանգահարեք Individual & Family Plan (IFP) Off Exchange՝ 1-800-839-2172 հեռախոսահամարով (TTY՝ 711): Կալիֆորնիայի համար զանգահարեք IFP On Exchange՝ 1-888-926-4988 հեռախոսահամարով (TTY՝ 711) կամ Փոքր բիզնեսի համար՝ 1-888-926-5133 հեռախոսահամարով (TTY՝ 711): Health Net-ի Խմբային ծրագրերի համար զանգահարեք 1-800-522-0088 հեռախոսահամարով (TTY՝ 711):

## Chinese

免費語言服務。您可使用口譯員服務。您可請人將文件唸給您聽並請我們將某些文件翻譯成您的語言寄給您。如需協助，請撥打您會員卡上的電話號碼與客戶聯絡中心聯絡或者撥打健康保險交易市場外的 Individual & Family Plan (IFP) 專線：1-800-839-2172（聽障專線：711）。如為加州保險交易市場，請撥打健康保險交易市場的 IFP 專線 1-888-926-4988（聽障專線：711），小型企業則請撥打 1-888-926-5133（聽障專線：711）。如為透過 Health Net 取得的團保計畫，請撥打 1-800-522-0088（聽障專線：711）。

## Hindi

बिना शुल्क भाषा सेवाएं। आप एक दुभाषिया प्राप्त कर सकते हैं। आप दस्तावेजों को अपनी भाषा में पढ़वा सकते हैं। मदद के लिए, अपने आईडी कार्ड में दिए गए नंबर पर ग्राहक सेवा केंद्र को कॉल करें या व्यक्तिगत और फैमिली प्लान (आईएफपी) ऑफ एक्सचेंज: 1-800-839-2172 (TTY: 711) पर कॉल करें। कैलिफोर्निया बाजारों के लिए, आईएफपी ऑन एक्सचेंज 1-888-926-4988 (TTY: 711) या स्मॉल बिजनेस 1-888-926-5133 (TTY: 711) पर कॉल करें। हेल्थ नेट के माध्यम से ग्रुप प्लान के लिए 1-800-522-0088 (TTY: 711) पर कॉल करें।

## Hmong

Tsis Muaj Tus Nqi Pab Txhais Lus. Koj tuaj yeem tau txais ib tus kws pab txhais lus. Koj tuaj yeem muaj ib tus neeg nyeem cov ntaub ntauv rau koj ua koj hom lus hais. Txhawm rau pab, hu xovtooj rau Neeg Qhua Lub Chaw Tiv Toj ntawm tus npawb nyob ntawm koj daim npav ID lossis hu rau Tus Neeg thiab Tsev Neeg Qhov Kev Npaj (IFP) Ntawm Sib Hloov Pauv: 1-800-839-2172 (TTY: 711). Rau California qhov chaw kiab khw, hu rau IFP Ntawm Qhov Sib Hloov Pauv 1-888-926-4988 (TTY: 711) lossis Lag Luam Me 1-888-926-5133 (TTY: 711). Rau Cov Pab Pawg Chaw Npaj Kho Mob hla Health Net, hu rau 1-800-522-0088 (TTY: 711).

**Japanese**

無料の言語サービスを提供しております。通訳者もご利用いただけます。日本語で文書をお読みすることも可能です。ヘルプが必要な場合は、IDカードに記載されている番号で顧客連絡センターまでお問い合わせいただくか、Individual & Family Plan (IFP) (個人・家族向けプラン) Off Exchange: 1-800-839-2172 (TTY: 711) までお電話ください。カリフォルニア州のマーケットプレイスについては、IFP On Exchange 1-888-926-4988 (TTY: 711) または Small Business 1-888-926-5133 (TTY: 711) までお電話ください。Health Netによるグループプランについては、1-800-522-0088 (TTY: 711) までお電話ください。

**Khmer**

សេវាភាសាដោយឥតគិតថ្លៃ។ លោកអ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ លោកអ្នកអាចស្តាប់គេអានឯកសារឱ្យលោកអ្នកជាភាសារបស់លោកអ្នក។ សម្រាប់ជំនួយ សូមហៅទូរស័ព្ទទៅកាន់មជ្ឈមណ្ឌលទំនាក់ទំនងអភិវឌ្ឍន៍ចំនួនតាមលេខដែលមាននៅលើប័ណ្ណសម្គាល់ខ្លួនរបស់លោកអ្នក ឬហៅទូរស័ព្ទទៅកាន់កម្មវិធី Off Exchange របស់គម្រោងជាលក្ខណៈបុគ្គល និងក្រុមគ្រួសារ (IFP) តាមរយៈលេខ៖ 1-800-839-2172 (TTY: 711)។ សម្រាប់ទីផ្សាររដ្ឋ California សូមហៅទូរស័ព្ទទៅកាន់កម្មវិធី On Exchange របស់គម្រោង IFP តាមរយៈលេខ 1-888-926-4988 (TTY: 711) ឬក្រុមហ៊ុនអាជីវកម្មខ្នាតតូចតាមរយៈលេខ 1-888-926-5133 (TTY: 711)។ សម្រាប់គម្រោងជាក្រុមតាមរយៈ Health Net សូមហៅទូរស័ព្ទទៅកាន់លេខ 1-800-522-0088 (TTY: 711)។

**Korean**

무료 언어 서비스입니다. 통역 서비스를 받으실 수 있습니다. 문서 낭독 서비스를 받으실 수 있으며 일부 서비스는 귀하가 구사하는 언어로 제공됩니다. 도움이 필요하시면 ID 카드에 수록된 번호로 고객센터 센터에 연락하시거나 개인 및 가족 플랜(IFP)의 경우 Off Exchange: 1-800-839-2172(TTY: 711)번으로 전화해 주십시오. 캘리포니아 주 마켓플레이스의 경우 IFP On Exchange 1-888-926-4988(TTY: 711), 소규모 비즈니스의 경우 1-888-926-5133(TTY: 711)번으로 전화해 주십시오. Health Net을 통한 그룹 플랜의 경우 1-800-522-0088(TTY: 711)번으로 전화해 주십시오.

**Navajo**

Doo báááh ílínígóó saad bee háká ada'iiyeed. Ata' halne'ígíí da ła' ná hádíóót'ííł. Naaltsoos da t'áá shí shizaad k'éhjí shichí' yídooltaah nínízingo t'áá ná ákódoolnííł. Ákót'éego shíká a'doowoł nínízingo Customer Contact Center hoolyéhíjí' hodíílnih ninaaltsoos nanítingo bee néého'dolzinígíí hodoonihjí' bikáá' éí doodago kojí' hólne' Individual & Family Plan (IFP) Off Exchange: 1-800-839-2172 (TTY: 711). California marketplace báhígíí kojí' hólne' IFP On Exchange 1-888- 926-4988 (TTY: 711) éí doodago Small Business báhígíí kojí' hólne' 1-888-926-5133 (TTY: 711). Group Plans through Health Net báhígíí éí kojí' hólne' 1-800-522-0088 (TTY: 711).

**Persian (Farsi)**

خدمات زبان بدون هزینه. می توانید یک مترجم شفاهی بگیرید. می توانید درخواست کنید اسناد به زبان شما برایتان خوانده شوند. برای دریافت کمک، با مرکز تماس مشتریان به شماره روی کارت شناسایی یا طرح فردی و خانوادگی (IFP) Off Exchange) به شماره: 1-800-839-2172 (TTY:711) تماس بگیرید. برای بازار کالیفرنیا، با IFP On Exchange شماره 1-888-926-4988 (TTY:711) یا کسب و کار کوچک (TTY:711) 1-888-926-5133 (TTY:711) تماس بگیرید. برای طرح های گروهی از طریق Health Net، با 1-800-522-0088 (TTY:711) تماس بگیرید.

## **Panjabi (Punjabi)**

ਬਿਨਾਂ ਕਿਸੇ ਲਾਗਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਬਾਸ਼ੀਏ ਦੀ ਸੇਵਾ ਹਾਸਲ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦਿੱਤੇ ਨੰਬਰ ਤੇ ਗਾਹਕ ਸੰਪਰਕ ਕੇਂਦਰ ਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਵਿਅਕਤੀਗਤ ਅਤੇ ਪਰਿਵਾਰਕ ਯੋਜਨਾ (IFP) ਔਫ਼ ਐਕਸਚੇਂਜ 'ਤੇ ਕਾਲ ਕਰੋ: 1-800-839-2172 (TTY: 711)। ਕੈਲੀਫੋਰਨੀਆ ਮਾਰਕਿਟਪਲੇਸ ਲਈ, IFP ਔਨ ਐਕਸਚੇਂਜ ਨੂੰ 1-888-926-4988 (TTY: 711) ਜਾਂ ਸਮੋਲ ਬਿਜਨੇਸ ਨੂੰ 1-888-926-5133 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ। ਹੈਲਥ ਨੈੱਟ ਰਾਹੀਂ ਸਾਮੂਹਿਕ ਪਲੈਨਾਂ ਲਈ, 1-800-522-0088 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

## **Russian**

Бесплатная помощь переводчиков. Вы можете получить помощь переводчика. Вам могут прочитать документы на Вашем родном языке. Если Вам нужна помощь, звоните по телефону Центра помощи клиентам, указанному на вашей карте участника плана. Вы также можете позвонить в отдел помощи участникам не представленных на федеральном рынке планов для частных лиц и семей (IFP) Off Exchange 1-800-839-2172 (TTY: 711). Участники планов от California marketplace: звоните в отдел помощи участникам представленных на федеральном рынке планов IFP (On Exchange) по телефону 1-888-926-4988 (TTY: 711) или в отдел планов для малого бизнеса (Small Business) по телефону 1-888-926-5133 (TTY: 711). Участники коллективных планов, предоставляемых через Health Net: звоните по телефону 1-800-522-0088 (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**

Walang Bayad na Mga Serbisyo sa Wika. Makakakuha kayo ng interpreter. Makakakuha kayo ng mga dokumento na babasahin sa inyo sa inyong wika. Para sa tulong, tumawag sa Customer Contact Center sa numerong nasa ID card ninyo o tumawag sa Off Exchange ng Planong Pang-indibidwal at Pampamilya (Individual & Family Plan, IFP): 1-800-839-2172 (TTY: 711). Para sa California marketplace, tumawag sa IFP On Exchange 1-888-926-4988 (TTY: 711) o Maliliit na Negosyo 1-888-926-5133 (TTY: 711). Para sa mga Planong Pang-grupo sa pamamagitan ng Health Net, tumawag sa 1-800-522-0088 (TTY: 711).

## **Thai**

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้สามได้ คุณสามารถให้อ่านเอกสารให้ฟังเป็นภาษาของคุณได้ หากต้องการความช่วยเหลือ โทรหาศูนย์ลูกค้าสัมพันธ์ได้ที่หมายเลขบนบัตรประจำตัวของคุณ หรือโทรหาฝ่ายแผนบุคคลและครอบครัวของเอกชน (Individual & Family Plan (IFP) Off Exchange) ที่ 1-800-839-2172 (โทรมด TTY: 711) สำหรับเขตแคลิฟอร์เนีย โทรหาฝ่ายแผนบุคคลและครอบครัวของรัฐ (IFP On Exchange) ได้ที่ 1-888-926-4988 (โทรมด TTY: 711) หรือ ฝ่ายธุรกิจขนาดเล็ก (Small Business) ที่ 1-888-926-5133 (โทรมด TTY: 711) สำหรับแผนแบบกลุ่มผ่านทาง Health Net โทร 1-800-522-0088 (โทรมด TTY: 711)

**Vietnamese**

Các Dịch Vụ Ngôn Ngữ Miễn Phí. Quý vị có thể có một phiên dịch viên. Quý vị có thể yêu cầu được đọc cho nghe tài liệu bằng ngôn ngữ của quý vị. Để được giúp đỡ, vui lòng gọi Trung Tâm Liên Lạc Khách Hàng theo số điện thoại ghi trên thẻ ID của quý vị hoặc gọi Chương Trình Bảo Hiểm Cá Nhân & Gia Đình (IFP) Phi Tập Trung: 1-800-839-2172 (TTY: 711). Đối với thị trường California, vui lòng gọi IFP Tập Trung 1-888-926-4988 (TTY: 711) hoặc Doanh Nghiệp Nhỏ 1-888-926-5133 (TTY: 711). Đối với các Chương Trình Bảo Hiểm Nhóm qua Health Net, vui lòng gọi 1-800-522-0088 (TTY: 711).

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

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