Health Net PPO

Quick Start Guide

Four easy ways to get to know your health insurance plan:

- Learn how you’re covered
- Discover tips and tools
- 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 Health Net PPO.

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<th>Use …</th>
<th>When you need …</th>
<th>For things like …</th>
<th>Contact info</th>
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<tr>
<td>Health Net PPO Network providers</td>
<td>Routine and specialty care</td>
<td>Annual exams, preventive medicine, specialized care (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 PPO individual plan provider network.</td>
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<td>Heal</td>
<td>Primary, preventive and urgent care “house calls” from a doctor who comes to your home, office or hotel (8:00 a.m.–8:00 p.m., seven days a week)¹</td>
<td>General medical and preventive care when you need a doctor to come to you; available by appointment in select urban areas</td>
<td>1-844-644-4325 <a href="http://www.heal.com/healthnet">www.heal.com/healthnet</a></td>
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<td>Nurse Advice Line</td>
<td>24/7/365 advice by phone from a registered nurse¹</td>
<td>Urgent health concerns and care for minor injuries and illnesses like fevers and the flu</td>
<td>1-800-893-5597 (TTY: 711)</td>
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<td>Walk-in retail clinics, such as MinuteClinics (found in select CVS Pharmacy stores)</td>
<td>In-person care for common illnesses and preventive care¹</td>
<td>Same-day help with non-emergency services, wellness screenings, vaccinations, and more</td>
<td>Visit <a href="http://www.cvs.com/minuteclinic">www.cvs.com/minuteclinic</a> to search for locations near you.</td>
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<td>Urgent care centers</td>
<td>Same-day treatment for non-emergency illnesses or injuries¹</td>
<td>Minor sprains, earaches, colds, back pain, etc.</td>
<td>Visit <a href="http://www.myhealthnetca.com">www.myhealthnetca.com</a> and click on Find a Doctor to search for locations near you.</td>
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<td>Out-of-network providers</td>
<td>Care from health providers outside of the Health Net PPO Network; additional out-of-pocket costs will apply</td>
<td>Routine and specialty care for any health concern</td>
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¹Go 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.
Use these tips and tools to put your health coverage 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, select Pharmacy Information, then Find a Pharmacy. Your plan uses the Standard Pharmacy Network. Refer to the Plan Contract and Evidence of Coverage included in this Welcome Kit for info you’ll need about prescription drugs.

**Understand your 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. Find details about your share of costs in the Plan Contract and Evidence of Coverage included in this Welcome Kit.

**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 your weight and fitness goals. You can even track your progress online! Log in to your account at www.myhealthnetca.com and click on Wellness Center.

**Use Active&Fit Direct™**
Your health plan comes with Active&Fit Direct – 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 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.

**$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!

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**Be aware of balance billing**
Doctors, specialists, emergency rooms, and hospitals that are not in the 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 PPO Network. That way, you’ll avoid balance billing.

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2 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.
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!

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<th>Ways to pay</th>
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<tr>
<td><strong>Pay online</strong></td>
<td>You can pay online one of two ways:</td>
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<td>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!</td>
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<td></td>
<td>2. Enroll in automatic bill pay using your prepaid debit card, bank debit card, bank account, or credit card.</td>
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<td><strong>Pay by mail</strong></td>
<td>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.</td>
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<tr>
<td><strong>Pay by phone</strong></td>
<td>Call us at <strong>1-800-539-4193</strong> 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.</td>
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<tr>
<td><strong>Pay with MoneyGram®</strong></td>
<td>1. Find a MoneyGram location near you by visiting MoneyGram.com or calling <strong>1-800-926-9400</strong>.</td>
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<td>2. Remember to bring:</td>
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<td></td>
<td>• Cash for your premium payment. Health Net will pay your MoneyGram transaction fee!</td>
</tr>
<tr>
<td></td>
<td>• Your Health Net member ID number</td>
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<td>• Receive code: 16375</td>
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<td>3. Fill out the blue MoneyGram ExpressPayment® form and use the MoneyGram phone or kiosk to complete your premium payment.</td>
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<td>Ask a store associate if you need any help in making your premium payment.</td>
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<td></td>
<td>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>.</td>
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When it comes to your health, we’re always close by.

Reach out to find the information you need:

**Online at 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.)
- Find a doctor or specialist
- 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

**Customer Contact Center**
1-800-839-2172 (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

**Note:** You’ll need to log in to your account to access some features.
Find what you need

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

Questions and answers

<table>
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<th>Answer</th>
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<tr>
<td>What is a copayment?</td>
<td>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.</td>
</tr>
<tr>
<td>What is coinsurance?</td>
<td>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.</td>
</tr>
<tr>
<td>What is a deductible?</td>
<td>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.</td>
</tr>
<tr>
<td>How much do annual preventive care physical exams cost?</td>
<td>You’ll pay $0 for your annual preventive care physical exam. You must use a doctor in our PPO Network or an affiliated service provider (such as Heal).</td>
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<tr>
<td>Why does it matter if I stay in-network?</td>
<td>Using providers in the PPO Network can usually help you reduce the amount you pay. You have the option to use out-of-network providers, but you may pay more.</td>
</tr>
<tr>
<td>Why should I set up an online Health Net account?</td>
<td>It’s a great way to discover what your PPO has to offer! Just go to <a href="http://www.myhealthnetca.com">www.myhealthnetca.com</a> and create an account profile. Whenever you log in, you’ll be connected to your benefits and the doctor network that comes with your health plan.</td>
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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.jsp, 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).

Japanese

Khmer
សេវាភាសាសោយឥតគិតថ្លៃ។ សោកអ្នកអាចទទួលបានអ្នកបកប្រែ ទា នៅពេលអ្នកបានសោកអ្នក។ េ្មាប់ជំនួយ េូមសៅទូរេ័ពទាសៅកាន់មជ្ឈមណឌូឍទំនាក់ទំនងអតិបរិសម្រាប់ខ្លួនឯង។ លទ្ធផលអំពីការប្រើប្រាស់ពីប្រភេទដែលបានស្ថិតិនឹងអំពីរូបភាព៖ Off Exchange 1-888-926-4988 (TTY: 711) ឬ Small Business 1-888-926-5133 (TTY: 711) ។ Health Net ប៉ុងប្រភេទដែលបានស្ថិតិនឹងអំពីរូបភាព៖ 1-800-522-0088 (TTY: 711) ។

Korean

Navajo

Persian (Farsi)
Viết bằng tiếng Việt:


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

FLY017549EH00 (12/17)