



Health Net Life Insurance Company (Health Net)

INDIVIDUAL & FAMILY PLANS  
AVAILABLE THROUGH COVERED CALIFORNIA™

# EnhancedCare PPO Plans

TAKE ACTION AND CHOOSE YOUR HEALTH COVERAGE.  
CHOOSE HEALTH NET!

Effective January 1, 2020



Coverage for  
every stage of life™



*Whether you're new to Health Net, or coming back to us for 2020, there are several things to know about our plans and our people:*

- We offer affordable, quality health coverage for individuals and families.*
- Through our local doctor networks, we help people get the care they need through every stage of their life and health.*
- Like you, we live and work in California.*
- You can enroll in our plans through Covered California.*

*Take a look inside to see what Health Net has ready and waiting for you.*

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## What you'll find inside...

2020 enrollment period .....	1
Ways to enroll .....	1
New rules for 2020 .....	1
The benefits of Health Net .....	2
Know where to go when you need care .....	3
EnhancedCare PPO plans .....	4

# 2020 Enrollment Period

You can sign up for new health coverage or change your existing health coverage for 2020.

**Enrollment begins: October 15, 2019.**

**Enrollment ends: January 15, 2020.**

2020 Enrollment  
Period Extended -  
Ends January 31, 2020!

Some key dates to keep in mind:

- For health coverage to start immediately on January 1, enroll by December 15. Payment is required to start coverage.
- Last day to enroll for coverage in 2020 is January 15. Your health coverage would start February 1. After that, you can enroll only if you qualify for a special event.

Some examples of events that qualify are:

- Losing a job that provided coverage.
- Having or adopting a baby.
- Having a major income change.
- Getting married or divorced.
- Moving outside a service area.



## Ways to Enroll

When you're ready to sign up for Health Net coverage, we're here to help make it easy!

- Call our Health Net sales team at **1-877-609-8711**.
- Go to **www.CoveredCA.com**.
- **Visit** your local broker or a Covered California certified enrollment counselor.

### Your enrollment checklist

- Do the doctors, specialists and providers in the plan network fit your health needs?
- Are the plan's deductible, copay and coinsurance amounts right for your budget?
- Do you qualify to get premium assistance?

### New rules for 2020

For 2020, Californians must have health care coverage or pay a penalty. You'll pay the penalty when you file your state taxes. To avoid paying the state penalty, individuals may qualify for an exemption. You can learn about exemptions at [www.CoveredCA.com](http://www.CoveredCA.com).

In 2020, the penalty is the higher of these two amounts:

- 2.5% of your yearly household income.
- \$695 per adult / \$347.50 per child under 18.

# The Benefits of Health Net



**Note:** We use the Health Net Essential Rx Drug List. Be sure doctors you see prescribe medicine that is on the Health Net Essential Rx Drug List. Some drugs on the Essential Rx Drug List require prior authorization from Health Net in order to be covered. Then, use pharmacies in your health plan's pharmacy network.



## Teladoc telehealth services

When you choose any Health Net Individual & Family Plans coverage, you get Teladoc included. That means:

- 24/7 access to U.S. board-certified doctors through the convenience of web, phone or app.
- Non-emergency care from the comfort of your home, at work or while traveling.
- A no-hassle option when you can't see your doctor.

*Health Net gives you a choice of health plans – and a whole lot more.*

## Take care with Health Net

When you choose Health Net, you can count on:

- Doctor visits when you need care.
- Prescription drug coverage.
- Flu shots. Mammograms. Vaccines for kids.
- Medical advice any time of day or night and on weekends.
- Urgent care and hospital services when you need them.

## Talk to a nurse anytime

Health Net is here for your health with licensed nurses available 24/7 by phone or online chat to answer your questions. Our nurses can help you figure out what to do next about:

- Caring for minor injuries and illnesses like fevers and the flu.
- Urgent health situations.
- Preparing for doctor visits.
- Other health questions.

## Get an online account

With Health Net, you also get a free online account. Having an online account is one way we help you build healthy habits. It's also an easy way to get things done!

- Print ID cards.
- See your plan details.
- View pharmacy benefits or find a pharmacist near you.
- Change your doctor.
- Use online programs for weight management, stopping smoking and more.
- Know when to get health screenings.

# Know Where to Go When You Need Care

Our plans offer a variety of ways to get the care you need, when you need it.



## At a doctor's office

### Your primary care doctor (PCP)

Go to your PCP for routine and preventive care, such as annual wellness exams, illness, vaccinations, and general medical care.

### Providers in the plan network

Get care from other doctors, specialists or providers (like urgent care or hospitals) in your network.<sup>1</sup>

To locate doctors, specialists and providers in the your plan's network, visit [myhealthnetca.com](http://myhealthnetca.com) and click on *Find a Doctor*.

Out-of-network providers are also available at higher out-of-pocket costs. Out-of-network providers can also bill you for the balance between what they charge and what Health Net pays. This is called "balance billing."

### MHN network providers

Use an MHN provider for counseling, psychotherapy, treatment for addiction, psychiatric services. *PCP referral is not required.*



## At home

### 24/7 Teladoc

Use Teladoc for phone or online video consults with a Teladoc doctor or therapist. Ideal when you can't meet with your PCP, or their office is closed.<sup>1</sup>

### 24/7 Nurse advice line

Get advice from a registered nurse on whether to seek medical care, or how to care for illness and injury at home, like self-care for minor injuries and illness like fevers and the flu.<sup>1</sup>

### Heal

Schedule a visit from a Heal doctor for primary, preventive and urgent care "house calls." A Heal doctor will come to you at your home, office or hotel, 8:00 a.m.–8:00 p.m., seven days a week. *Heal is available by appointment in select urban areas, including Berkeley/Oakland, Inland Empire, Long Beach, Los Angeles, Orange County, San Diego, San Francisco, the Bay Area, and Sacramento.*



## In a clinic

### Walk-in retail clinics

Go to a walk-in retail clinic, such as MinuteClinics (found in select CVS Pharmacy stores) when you need in-person care for common illnesses and preventive care.<sup>1</sup>

### Urgent care centers

Get same-day care for non-emergency illnesses or injuries.<sup>1</sup>

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

# EnhancedCare PPO Insurance Plans

## THROUGH COVERED CALIFORNIA



**Important tip:** Use the Health Net EnhancedCare PPO provider network for all covered services. Out-of-network providers are also available at higher out-of-pocket costs. Out-of-network providers can also bill you for the balance between what they charge and what Health Net pays. This is called “balance billing.”

*An EnhancedCare PPO is the right plan for you if freedom of choice at an affordable cost matters.*

Along with choosing your own doctors and specialists from the network, you get lower premium costs. To be sure this plan is a fit for you, review the providers available in the EnhancedCare PPO provider network.

All metal level plans (Platinum, Gold, Silver, Bronze and Minimum Coverage) are available with the EnhancedCare PPO plans.

For prescription medicine, you can go to any pharmacy in the Advanced Choice Pharmacy Network. It includes CVS Pharmacy, Safeway, Costco, Vons, and others.



## EnhancedCare PPO insurance plans – Your share of costs

The amounts shown here are what you would pay for the services you use with each plan. With Gold 80 EnhancedCare PPO, 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.

Benefit	Platinum 90 EnhancedCare PPO	Gold 80 EnhancedCare PPO	Silver 70 EnhancedCare PPO	Bronze 60 EnhancedCare PPO	Bronze 60 HDHP EnhancedCare PPO	Minimum Coverage EnhancedCare PPO <sup>1</sup>
<b>Deductible</b> For one person / For family	\$0 / \$0	\$0 / \$0	\$4,000 / \$8,000	\$6,300 / \$12,600	\$6,900 / \$13,800	\$8,150 / \$16,300
<b>Out-of-pocket maximum</b> For one person / For family	\$4,500 / \$9,000	\$7,800 / \$15,600	\$7,800 / \$15,600	\$7,800 / \$15,600	\$6,900 / \$13,800	\$8,150 / \$16,300
Doctor office visit	\$15	\$30	\$40 <sup>2</sup>	\$65 <sup>3</sup>	0%	0% <sup>3</sup>
<b>Teladoc consultation telehealth services<sup>4</sup></b>	\$0	\$0	\$0 <sup>2</sup>	\$0 <sup>2</sup>	0%	0% <sup>3</sup>
<b>Specialist</b>	\$30	\$65	\$80 <sup>2</sup>	\$95 <sup>3</sup>	0%	0%
<b>Hospital stay</b>	10%	20%	20% facility / 20% physician <sup>2</sup>	40%	0%	0%
<b>Outpatient surgery</b>	10%	20%	20% <sup>2</sup>	40%	0%	0%
<b>Urgent care</b>	\$15	\$30	\$40 <sup>2</sup>	\$65 <sup>3</sup>	0%	0% <sup>3</sup>
<b>Emergency care<sup>5</sup></b>	Facility: \$150; Physician: \$0	Facility: \$350; Physician: \$0	Facility: \$400 <sup>2</sup> ; Physician: \$0 <sup>2</sup>	Facility: 40%; Physician: \$0 <sup>2</sup>	Facility: 0%; Physician: 0%	Facility: 0%; Physician: 0%
<b>Prescription drugs</b> Tier 1 (most generics and low-cost preferred brands)	\$5	\$15	\$16 Prescription drug calendar year deductible is \$300 per member / \$600 per family	\$18/script Prescription drug calendar year deductible is \$500 per member / \$1,000 per family	0% <sup>6</sup>	0% <sup>6</sup>
Tier 2 (non-preferred generics and preferred brands) Tier 3 (non-preferred brands only)	\$15 / \$25	\$55 / \$80	\$60 / \$90 Prescription drug calendar year deductible is \$300 per member / \$600 per family	40% up to \$500/script Prescription drug calendar year deductible is \$500 per member / \$1,000 per family	0% <sup>6</sup>	0% <sup>6</sup>

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

<sup>1</sup>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.

<sup>2</sup>Your deductible does not apply to these services.

<sup>3</sup>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.

<sup>4</sup>Should not replace regular doctor visits. Only telehealth services provided by Teladoc are covered.

<sup>5</sup>You do not pay the copayment if you are admitted to the hospital.

<sup>6</sup>Your medical deductible applies to prescription drugs for all tiers.

## EnhancedCare PPO Enhanced Silver plans – Your share of costs

Some people qualify for extra help paying for their health services. Instead of paying \$40 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.

Benefit	Silver 94 EnhancedCare PPO	Silver 87 EnhancedCare PPO	Silver 73 EnhancedCare PPO
<b>Deductible</b> For one person / For family	\$75 / \$150	\$1,400 / \$2,800	\$3,700 / \$7,400
<b>Out-of-pocket maximum</b> For one person / For family	\$1,000 / \$2,000	\$2,700 / \$5,400	\$6,500 / \$13,000
<b>Doctor office visit<sup>1</sup></b>	\$5	\$15	\$35
<b>Teladoc consultation telehealth services<sup>1,2</sup></b>	\$0	\$0	\$0
<b>Specialist<sup>1</sup></b>	\$8	\$25	\$75
<b>Hospital stay</b>	Facility: 10%; Physician: 10% <sup>1</sup>	Facility: 15%; Physician: 15% <sup>1</sup>	Facility: 20%; Physician: 20% <sup>1</sup>
<b>Outpatient surgery<sup>1</sup></b>	10%	15%	20%
<b>Urgent care<sup>1</sup></b>	\$5	\$15	\$35
<b>Emergency care<sup>1,3</sup></b>	Facility: \$50; Physician: \$0	Facility: \$150; Physician: \$0	Facility: \$400; Physician: \$0
<b>Prescription drugs</b> Tier 1 (most generics and low-cost preferred brands) Tier 2 (non-preferred generics and preferred brands) Tier 3 (non-preferred brands only)	\$3 <sup>1</sup> / \$10 <sup>1</sup> / \$15 <sup>1</sup>	\$5 <sup>4</sup> / \$25 / \$45 Prescription drug calendar year deductible is \$100 per member / \$200 per family	\$16 / \$55 / \$85 Prescription drug calendar year deductible is \$275 per member / \$550 per family

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

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

<sup>2</sup>Should not replace regular doctor visits. Only telehealth services provided by Teladoc are covered.

<sup>3</sup>You do not pay the copayment if you are admitted to the hospital.

<sup>4</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](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): Կալիֆոռնիայի 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 Kev 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**

សេវាកាសាដោយឥតគិតថ្លៃ។ លោកអ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ លោកអ្នកអាចស្តាប់គម្រោងឯកសារឱ្យលោកអ្នកជាភាសារបស់លោកអ្នក។ សម្រាប់ជំនួយ សូមហៅទូរស័ព្ទទៅកាន់មជ្ឈមណ្ឌលទំនាក់ទំនងអតិថិជនតាមលេខដែលមាននៅលើប័ណ្ណសម្គាល់ខ្លួនរបស់លោកអ្នក 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 bą́ą́h ílínígóó saad bee háká ada'iiyeed. Ata' halne'ígíí da ła' ná hádídóot'íí. Naaltsoos da t'áá shí shizaad k'ehjí shichí' yídoolta' nínízingo t'áá ná ákódooníí. Ákót'éego shíká a'doowoł nínízingo Customer Contact Center hoolyé'híjí' hodíílnih ninaaltsoos nanitingo 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. دریافت کمک، با مرکز تماس مشتریان به شماره روی کارت شناسایی یا طرح فردی و خانوادگی (IFP) Off Exchange به شماره: 1-888-926-4988 (TTY:711) تماس بگیرید. برای بازار کالیفرنیا، با IFP On Exchange شماره 1-800-839-2172 (TTY:711) یا کسب و کار کوچک 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.

**Punjabi (Punjabi)**

ਬਿਨਾਂ ਕਿਸੇ ਲਾਗਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀਏ 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 ਐਨ ਐਕਸਚੇਂਜ ਨੂੰ 1-888-926-4988 (TTY: 711) ਜਾਂ ਸਮੱਲ 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 a 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 คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังเป็นภาษาของคุณได้ หากต้องการความช่วยเหลือ โทรหาศูนย์ลูกค้าสัมพันธ์ได้ที่หมายเลขบนบัตรประจำตัวของคุณ หรือโทรหาฝ่ายแผนบุคคลและครอบครัวของเอกชน (Individual & Family Plan (IFP) Off Exchange) ที่ 1-800-839-2172 (โทรหมด TTY: 711) สำหรับเขตแคลิฟอร์เนีย โทรหาฝ่ายแผนบุคคลและครอบครัวของรัฐ (IFP On Exchange) ได้ที่ 1-888-926-4988 (โทรหมด TTY: 711) หรือ ฝ่ายธุรกิจขนาดเล็ก (Small Business) ที่ 1-888-926-5133 (โทรหมด TTY: 711) สำหรับแผนแบบกลุ่มผ่านทาง Health Net โทร 1-800-522-0088 (โทรหมด 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).



The 2020 enrollment period begins October 15, 2019,  
and ends on January 15, 2020.

## Call Health Net at 1-877-609-8711.

- We will help you look at your choices.
- We can tell you if you can get low-cost or no-cost health coverage.
- We can help you sign up. We have licensed, certified, plan-based enrollers who can assist you over the phone.

## Now is the time to choose Health Net!

**CLICK THE LINK BELOW TO VIEW PLAN DISCLOSURE**

[EnhancedCare PPO Disclosure](#)

### HEALTH NET INDIVIDUAL & FAMILY PLANS

1-877-609-8711 (*English*)  
1-877-891-9050 (*Cantonese*)  
1-877-339-8596 (*Korean*)  
1-877-891-9053 (*Mandarin*)  
1-800-331-1777 (*Spanish*)  
1-877-891-9051 (*Tagalog*)  
1-877-339-8621 (*Vietnamese*)

### ASSISTANCE FOR THE HEARING AND SPEECH IMPAIRED

TTY users call 711.

Visit us online at [www.myhealthnetca.com](http://www.myhealthnetca.com).

