Make a Healthy Start

ENHANCEDCARE PPO – QUICK START GUIDE

Coverage for every stage of life™
Welcome!

Now that you’re a part of the Health Net family, you’ll want to make the most of all your new health plan has to offer.

For specific plan information please refer to your Policy included in this welcome packet.

Important things you need to know about your health coverage

1 Use the EnhancedCare PPO Individual & Family Plan provider network.

2 Set up your online member account.

3 Get your identification (ID) card.

4 Know where to get care.

5 Fill your prescriptions.

6 Use our wellness programs to help you stay strong.

7 Pay your monthly premium.

8 Know who to contact.
1 Use the EnhancedCare PPO Individual & Family Plan Provider Network

When you need to access care, your plan uses providers from the EnhancedCare PPO Individual & Family Plan network. These include doctors, specialists and hospitals.

With EnhancedCare PPO, you have the freedom to use out-of-network providers. But, you’ll often pay less out of pocket when you use in-network providers.

Your primary care physician (PCP)
You may have picked a PCP when you enrolled. If you did not, one was assigned to you from the EnhancedCare PPO network. Your PCP’s name is listed on your Health Net member ID card. If you want to change your PCP, log in to your member account at myhealthnetca.com (see page 3), then go to Select/Change PCP.

Your PCP helps you stay healthy and takes care of you when you are sick. If you need to see a specialist, your PCP can help guide you, but you do not need a referral from your PCP to see a specialist.

Remember to select specialists from the EnhancedCare PPO Individual & Family Plan network.

To find providers, visit www.myhealthnetca.com and click on Find a Doctor.
Set Up Your Online Member Account

This site is set up to help you explore your Health Net plan benefits and services.

To set up your account, go to myhealthnetca.com and follow the instructions to register/create an account. You will need your member ID number or your Social Security number to register. Once your account is set up and your health coverage begins, you can:

- Print a temporary ID card or order a new card.
- Pay your bill.
- Find a doctor, urgent care or hospital in your network.
- Change your PCP.
- Review your health plan and pharmacy benefits.
- Use our online programs to help you manage weight or stop smoking.
- And more.

Get Your Member ID Card

You will get a Health Net member ID card in the mail if you are a new member or if info about your health coverage has changed.

Your ID card includes:

- Your member ID #.
- Effective date of your health coverage.
- Your PCP name and contact info.

Show this card to your provider when you get services. If you have not received your ID card by your effective date and you need services, please call the Customer Contact Center:

- Call 1-800-839-2172 (TTY: 711) if you enrolled directly with Health Net.
- Call 1-888-926-4988 (TTY: 711) if you enrolled through Covered California™.
Your plan offers a variety of ways to get the care you need, when you need it.

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.
Your PCP’s name and number are on your Health Net ID card.

Other in-network providers
Get care from other doctors, specialists or providers (like urgent care or hospitals) in your network. No PCP referral required.
To find providers in the EnhancedCare PPO network, visit www.myhealthnetca.com and click on Find a Doctor.

MHN network providers
Use an MHN provider for counseling, psychotherapy, treatment for addiction, psychiatric services. PCP referral is not required.
Find an MHN provider at www.mhn.com/members.html, or call the Mental Health Benefits number listed on your Health Net ID card.

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. Available by appointment in select urban areas.
Call 1-844-644-4325 or visit www.heal.com/healthnet.com.

24/7 Teladoc
Use Teladoc for phone or online video consults with a Teledoc doctor or therapist. Ideal when you can’t meet with your PCP or their office is closed.
Call 1-800-Teladoc (1-800-835-2362). Set up your account at www.teladoc.com/hn.

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.
Call 1-800-893-5597 (TTY: 711).

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.
Visit www.cvs.com/minuteclinic to search for locations near you.

Urgent care centers
Get same-day care for non-emergency illnesses or injuries.
Visit www.myhealthnetca.com and click on Find a Doctor to search for an EnhancedCare PPO network urgent care location near you.

You are in the EnhancedCare PPO Individual & Family Plan network.

1Go straight to the nearest emergency room or call 911 if you have an emergency.
Know Your Options and Understand Your Costs

You have the freedom to see providers that are not in the EnhancedCare PPO network. But these providers can bill you for any balance between what they charge and what Health Net pays. This is called “balance billing.”

Balance billing costs are in addition to your monthly premium, copayments, coinsurance, and deductibles, and all types of out-of-pocket costs you pay when you access care.

The amount Health Net pays – the “allowed amount” – is set by your health plan benefits.

Other good things to know:

- Balance billing amounts are not covered by your health plan.
- You may have to pay these costs on top of your copay and monthly premium.
- And these costs do not count toward your annual deductible or out-of-pocket maximum.

You’ll find details about your share of costs in your Policy included in this Welcome Kit. You can also refer to your Summary of Benefits and Coverage (SBC) document.

For a copy of your SBC, go to myhealthnetca.com, then under Our Health Plans, select Plan Materials.

Let’s look at an example

Meet Joe. He sees a specialist outside the network.

The total 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 emergency room visit, Joe’s costs could be even more.

Estimate costs and compare care options

Use our cost estimator tool to find out estimated costs for health care services and your out-of-pocket medical expenses. With this tool, you can compare estimated costs to find the best prices. Get estimated average costs for hospital stays, surgeries, X-rays, and more.

To use the tool, log in to your member account at myhealthnetca.com. Click View Benefits, then Estimate Costs and Compare Care Options.

If your doctor refers you to a specialist, make sure the provider is in your network to avoid balance billing.
5 Fill Your Prescriptions

Make sure your doctor prescribes you medicine on the Health Net Essential Rx Drug List.

The Essential RX drug list can be found at myhealthnetca.com under the Pharmacy Information section. Please note, your doctor should get prior approval from Health Net before prescribing some drugs. Then, use pharmacies in your health plan’s network – Advanced Choice Pharmacy Network.

For info you’ll need about prescription drugs, see the Policy in this Welcome Kit.

To find a pharmacy:
1. Go to myhealthnetca.com
2. Select Pharmacy Information, then Find a Pharmacy.
Use Our Wellness Programs to Help You Stay Strong

**Wellness coaching for healthy habits**
Get on track and stay there 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.

**Get emotional support through 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.

**Take the Health Risk Questionnaire and earn $50**
Invest in your health and we’ll invest in you:

2. Schedule your annual preventive care physical exam.
3. Share your HRQ report with your PCP.
4. 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.
5. Then we’ll send you a $50 gift certificate, valid with hundreds of popular retailers!

**Get a fitness center membership through 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.

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*Members must be age 18 or older to take part. There is a three-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.*
Pay Your Monthly Premium

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

**Pay online**

1. **Pay monthly.** Just log in to your member account at myhealthnetca.com (see page 3) each month before your premium is due and follow the instructions. It’s secure and easy!

2. **Enroll in automatic bill pay** using your prepaid debit card, bank debit card, bank account, or credit card.

3. **Make a quick payment.** Visit myhealthnetca.com and go to Pay My Bill, then select Pay your bill now. No log in required.

**Pay by mail**

Send a check or money order to the address listed on your billing invoice payment coupon. Remember to write your policy number (listed on your invoice) on the check or money order. Tear off the premium payment coupon from the billing invoice and mail it with your premium payment.

**Pay by phone 24/7**

Call us at 1-800-539-4193 and use our interactive voice response (IVR) system to make a premium payment quickly. You can also call our Customer Contact Center to make a premium payment.

**Pay with MoneyGram®**

1. **Find a MoneyGram location near you** by visiting MoneyGram.com or calling 1-800-926-9400.

2. **Remember to bring:**
   - Cash for your premium payment. **Health Net will pay your MoneyGram transaction fee!**
   - Your Health Net member ID number.
   - Receive code: 16375

3. **Fill out the blue MoneyGram ExpressPayment® form** and use the MoneyGram phone or kiosk to complete your premium payment.

Ask a store employee if you need any help in making your premium payment.

To learn more about making your Health Net invoice payment using MoneyGram, visit www.moneygram.com/us/en/how-to-pay-bills.

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Know Who to Contact

*Health Net is here to help you when you have questions about your Health Net plan.*

**For all EnhancedCare PPO Health Net members**

Call the Health Net Customer Contact Center when you need to:

- Ask questions about benefits and eligibility.
- Get help finding resources.
- Find info on billing and premium payments.
- Change your PCP.
- Get claims info.

Health Net’s Customer Contact Center has two numbers, depending on how you enrolled:

1. **Call 1-800-839-2172 (TTY: 711)** if you enrolled directly with Health Net.
2. **Call 1-888-926-4988 (TTY: 711)** if you enrolled through Covered California.

We’re here Monday through Friday from 8:00 a.m. to 6:00 p.m., except on federal holidays.

**If you enrolled through Covered California**

Contact Covered California to:

- Update your address and contact info.
- Report any changes to your income.
- Update info, such as citizenship and proof of where you live.
- Make changes to your health coverage.
- Ask questions about financial help.
- Cancel your health coverage.
- Request a copy of your Form 1095-A.

Call Covered California at 1-800-300-1506 or visit CoveredCA.com.

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**Let us be your guide**

Call our Health Benefit Navigator team to help you get the most from your EnhancedCare PPO benefits. They can help you decide when and where to go for care and help you with solutions to other issues related to your health and your health coverage.

**Call 1-844-463-8188 (TTY: 711)**
Your journey begins.

myhealthnetca.com
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).

English

Arabic
خدمات لغوية مجانية. يمكننا أن نوفر لك مترجم فوري. ويمكننا أن نقرأ لك المحتوى بلغتك. للحصول على المساعدة اللازمة، يرجى التواصل مع مركز خدمة العملاء عبر رقم الفرعي على بطاقتك أو الاتصال بالرقم الفرعي لخطحة الأفراد والعائلة: 1-800-839-2172 (TTY: 711).
للاتصال في كاليفورنيا، يرجى الاتصال بالرقم الفرعي لخطحة الأفراد والعائلة عبر الرقم: 1-888-926-4988 (TTY: 711).
(تشفير المجموعة الصغيرة: 1-888-926-5133 (TTY: 711)).

Armenian

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 आईएफपी कार्ड में दिए गए नंबर पर ग्राहक सेवा केंड्र को कॉल करें या व्यक्तिगत और फैसली न्याय (आईएफपी) ऑफर एक्सचेंज: 1-800-839-2172 (TTY: 711) पर कॉल करें। कॉलर्सरोि न्याय और फैसलन भाषाओं के लिए, आईएफपी ऑफर एक्सचेंज 1-888-926-4988 (TTY: 711) या स्मार्ट विजनेस 1-888-926-5133 (TTY: 711) पर कॉल करें। हेल्थ नेट के भाष्यक से गूप न्याय के लिए 1-800-522-0088 (TTY: 711) पर कॉल करें।

Hmong
Japanese

Khmer
សេវាភាសាសោយឥតគតថ្លៃ។ សោកអ្នកអាចទទួលបានអ្នកបកប្បផ្ មាត។ សោកអ្នកអាចសា ដា បសគអានឯក លសារឱ្យសោកអ្នកជាភាសារបេសោកអ្នក។ េ្មាប នួយ េមសៅទរេពទាសៅកានមជ្ឈមណលទំនាកទំនងអត្ឌធ្ជនតាមសលខបែលមានសៅសលប ្ណ គា នរបេសោកអ្នក ឬសៅទរេពទាសៅកានកម្មវ េមា លៃ  Off Exchangeខ ល ណរបេគស្មាងជាលក្ខណៈបុគលនង្ករុម្គរួសារ (IFP) តាមរយៈសលខ ធទ េ្មាប ផ្សាររែ្ឋ California េមសៅទរេពទាសៅកានកម្មវ  On Exchange របេគស្មាង IFP តាមរយៈសលខ ធទ 1-888-926-4988 (TTY: 711) ឬ្ករុមហនអាជវកម្មខ្ ្ន តតចតាមរយៈសលខ 1-888-926-5133 (TTY: 711)។ េ្មាបគស្មាងជា្ករុមតាមរយៈ Health Net េមសៅទរេពទាសៅកានសលខ 1-800-522-0088 (TTY: 711)។

Korean

Navajo

Persian (Farsi)
Panjabi (Punjabi)

ਬਿਨਾਂ ਬਿਸੇ ਲਾਗਤ ਵਾਲੀਆਂ ਭਾਸਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕੋ ਦੁਭਾਸੀ ਦੀ ਸੇਵਾ ਹਾਸਲ ਕਰ ਸਿਦੇ ਹੋ। ਤੁਹਾਣੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸਾ ਬਵਚ ਪੜ੍ਹ ਨੇ ਸੁਣਾਏ ਜਾ ਸਿਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਨਾਲ ਬਦੱਤੇ ਨਾਲ ਗਾਹੀ ਸਪਰਿੰਦਰ ਨਾਲ ਜਾਂ ਬਵਅਤੀਗਤ ਅਤੇ ਪਬਰਵਾਰਿ ਯੋਜਨਾ (IFP)

Russian


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 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

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้รูมได้ คุณสามารถให้คำแนะนำให้ฟังเป็นภาษาของคุณได้ หากต้องการความช่วยเหลือ โปรดติดต่อสำนักงานใหญ่ไว้ที่ตั้งของบริษัทในด้านข่าวสาร หรือในฝ่ายแผนแบบบุคคลและครอบครัวของเอกชน (Individual & Family Plan (IFP) Off Exchange) ที่ 1-800-839-2172 (โทรศัพท์: 711) สำหรับแผนแบบ коллектив (IFP On Exchange) ได้ที่ 1-888-926-4988 (โทรศัพท์: 711) หรือ ฝ่ายสุขภาพของเอกชน (Small Business) ที่ 1-888-926-5133 (โทรศัพท์: 711) สำหรับแผนแบบกลุ่มผ่านทาง Health Net โทร 1-800-522-0088 (โทรศัพท์: 711)
Việtnamese


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

FLY017549EH00 (12/17)