Make a Healthy Start
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 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.
Use the PPO Individual & Family Plan Provider Network

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

With the PPO plan, 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 do not have to choose a PCP with your PPO plan. However, a PCP brings a lot of value to your health plan.

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 PPO Individual & Family Plan network.

To find providers, visit www.myhealthnetca.com and click on *Find a Doctor*. 
2 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 center or hospital in your network.
- Review your health plan and pharmacy benefits.
- Use our online programs to help you manage weight or stop smoking.
- And more.

3 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.
- 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 at 1-800-839-2172 (TTY: 711).
Know Where to Get Care

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.
To find a PCP in the PPO network, visit www.myhealthnetca.com and click on Find a Doctor.

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 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.

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 a PPO network urgent care location near you.

You are in the 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 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.

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

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.

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.

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

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.
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 – Standard Pharmacy Network.

For info you’ll need about prescription drugs, see the Policy in this Welcome Kit.
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 Direct2 – 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.

2Members 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.

Licensed as a Money Transmitter by the Banking Department of the State of New York. MoneyGram and the Globe are marks of MoneyGram. All other marks are the property of their respective owners. © 2019 MoneyGram.
Know Who to Contact

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

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.
- Get claims info.

Call 1-800-839-2172 (TTY: 711)

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

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. يمكنك أن تتوفر لك مترجم مجاني. ويمكنك أن نقرأ لك الوثائق بلغتك. للحصول على المساعدة اللازمة، يرجى التواصل مع مركز خدمة العملاء عبر الرقم المبين على بطاقتك أو الاتصال بالرقم الفرعي لخدمة الأفراد والعائلة: 1-800-839-2172 (TTY: 711).

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 Փոքր բիզնեսի համար.

Chinese

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 एंड को फोन करें या व्यक्तिगत और फाइबरल प्लान (आईएफपी) ऑफ़ एक्सचेंज़: 1-800-839-2172 (TTY: 711) पर कॉल करें। कैलिफोर्निया बाजार के लिए, आईएफपी ऑफ़ एक्सचेंज़ 1-888-926-4988 (TTY: 711) या स्मार्ट विजिट्स 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
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ください。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)

Khmer
សេវាភាសាសោយឥតគតថ្លៃ។ សោកអ្នកទទួលបានអ្នកបកប្បផ្ មាត។ សោកអ្នកអាចសា ដា បសគអានឯក លសារឱ្យសោកអ្នកជាភាសារបេសកអ្នក។ េ្មាប នួយ េមសៅទរេពទាសៅកានមជ្ឈមណលទំនាកទំនងអត្ឌ ជធ្ជនតាមសលខបែលមានសៅសលប ្ណគា នរបេសកអ្នក ឬសៅទរេពទាសៅកានកម្មវ េមា លៃ Off Exchangeខល ណ របេគស្មាងជាលក្ខណៈបុគល នង្ករុម្គរួសារ (IFP) តាមរយៈសលខ៖ 1-800-839-2172 (TTY: 711)។ េ្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 ਇੱਕ ਦੁਬਾਰਾ ਦੀ ਸੇਵਾ ਹਾਸਲ ਿਰ ਸਿਦੇ ਹੋ। ਤੁਹਾਨੂ  ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸਾ ਬਵੱਚ ਪੜ੍ਹ ਿੇ ਸੁਣਾਏ ਜਾ ਸਿਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਿਾਰਡ ਤੇ ਬਦੱਤੇ ਨ ਰ ਿਰ ਤੇ ਗਾਹਿ ਸਪਰਿ ਿੇਂਦਰ ਨ ਰ ਿਾਲ ਿਰੋ ਜਾਂ ਪਬਰਵਾਰਿ ਯੋਜਨਾ

(IFP) ਔਫ਼ ਐਿਸਚੇਂਜ ਨੂ 1-800-839-2172 (TTY: 711)। ਿੈਲੀਫੋਰਨੀਆ ਮਾਰਬਿਟਪਲਸ ਲਈ, IFP ਔਨ ਐਿਸਚੇਂਜ ਨੂ 1-888-926-4988 (TTY: 711) ਨੇ ਸਮੌਲ ਬਿਜ਼ਨੇ ਸ ਨ ਰ ਿਾਲ ਿਰੋ। ਹੈਲਥ ਨਾੰਟਾ ਰਾਹੀਂ ਸਾਮੂਬਹਿ ਪਲਨਾਂ ਲਈ,
1-800-522-0088 (TTY: 711)।

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 คุณสามารถใช้ผู้ช่วยได้ คุณสามารถได้ยินเอกสารให้ฟังเป็นภาษาอังกฤษได้ หากต้องการความช่วยเหลือ โทรหาศูนย์ติดต่อสำเร็จรูปที่เหมาะสมที่บริการประจำตัวของคุณ หรือโทรหาแผนแบบบุคคลและครอบครัวของเอกชน (Individual & Family Plan, IFP) Off Exchange ที่ 1-800-839-2172 (โทรด. TTY: 711) สำหรับเจ้าหน้าที่มืออาชีพ โทรหา ผู้ช่วยแผนแบบกลุ่มและครอบครัวของรัฐ (IFP On Exchange) ได้ที่ 1-888-926-4988 (โทรด. TTY: 711) หรือ ผู้ช่วยเจ้าหน้าที่มืออาชีพ (Small Business) ที่ 1-888-926-5133 (โทรด. TTY: 711) สำหรับแผนแบบกลุ่มผ่านทาง Health Net โทร 1-800-522-0088 (โทรด. TTY: 711)
Việtnamese

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

FLY017549EH00 (12/17)