

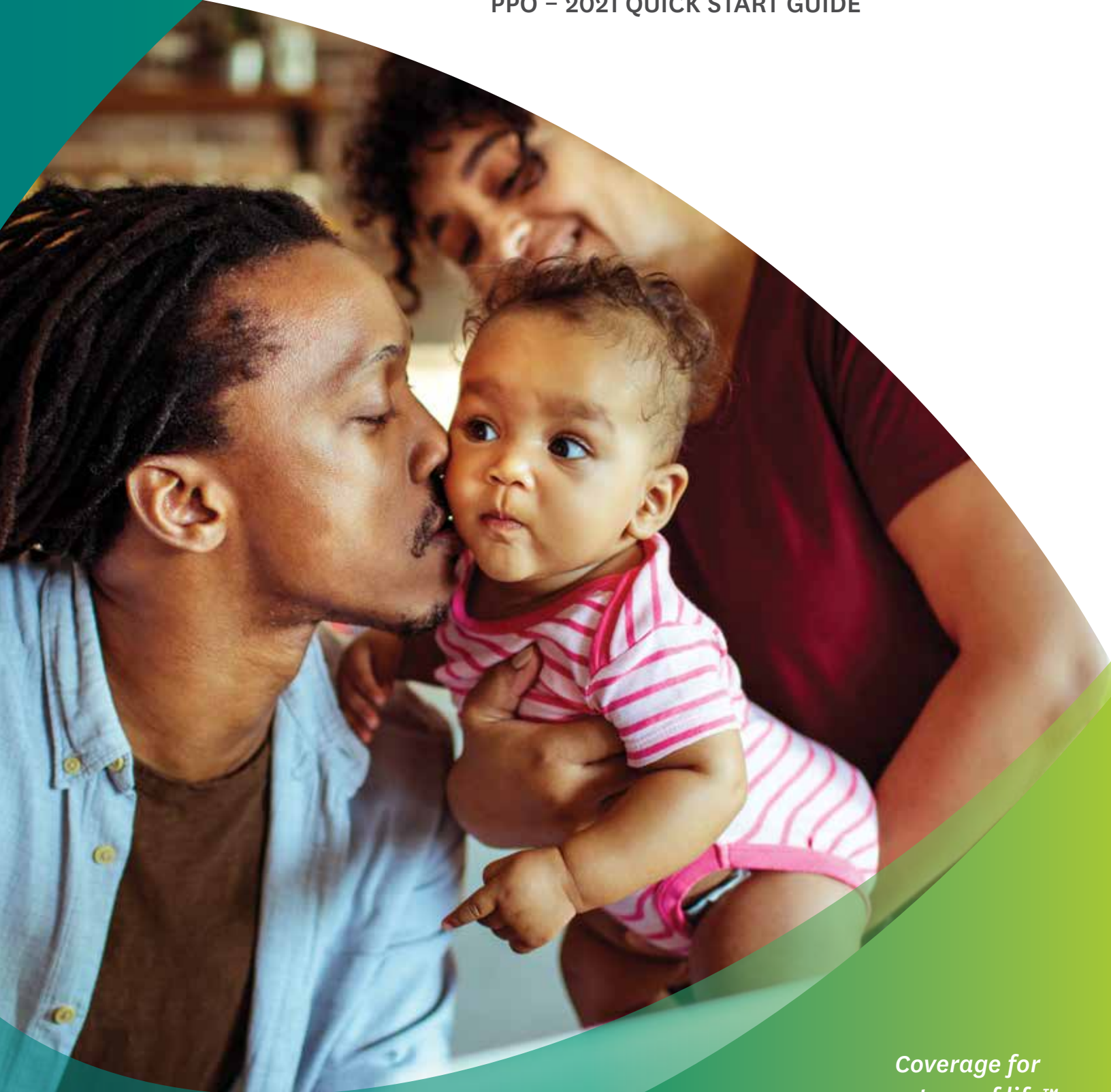


Health Net Life Insurance Company (Health Net)

INDIVIDUAL & FAMILY PLANS

Make a Healthy Start

PPO – 2021 QUICK START GUIDE



Coverage for
every stage of life™



Welcome!

Whether you're new to the Health Net family, new to this type of health coverage, or a renewing member, you'll want to make the most of all your health plan has to offer.

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

Get started using your health coverage.

- 1** Find doctors and facilities in your network.
- 2** Set up your online member account.
- 3** Get your ID card.
- 4** Learn 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 Find Doctors and Facilities in Your 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 doctor, also known as a primary care physician

A Primary Care Physician (PCP or primary doctor) 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.

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

Don't forget 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 here to help you understand and manage your Health Net plan.

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.**
- **Find programs to help you manage weight or stop smoking.**
- **And more.**



3 Get Your Member ID Card

All new members will get a Health Net member ID card in the mail.

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).

4 Learn Where to Get Care

Your plan offers a variety of ways to get the care you need, when you need it.



At a doctor's office



At home



In a clinic

Your primary doctor

Go to your primary doctor (also called your primary care physician or PCP) for routine and preventive care. This includes annual wellness exams, illness, vaccinations, and general medical care.

To find a doctor in your 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. You don't need a referral from your primary doctor.

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

MHN network providers

Get mental health services like:

- Counseling
- Psychotherapy
- Treatment for addiction
- Psychiatric services

You don't need a referral from your primary doctor. And, you can check to see if you can obtain your sessions by phone or videochat.

Find a therapist or psychiatrist at www.mhn.com/members.html, or call the Mental Health Benefits number listed on your Health Net ID card.

Telehealth

See if your PPO doctor offers telehealth services. Telehealth services through your doctor are subject to the same copayments as if the service was delivered in person.

You can also use Babylon App for phone or online video consults with a telehealth doctor or therapist. Ideal when you can't meet with your primary doctor or their office is closed.¹

Download the Babylon app in the Apple App Store or Google Play. Use member code: HNCOM

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.¹

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

Heal

Schedule a visit with a board-certified doctor, at your home, office or hotel. They do primary, preventive and urgent care "house calls." Available from 8:00 a.m.–8:00 p.m., seven days a week. Heal is available by appointment in select areas, including Berkeley, Oakland, Long Beach, Los Angeles, Orange County, San Diego, San Francisco, Bay Area, and Sacramento. **Call 1-844-644-4325 or visit www.heal.com/healthnet.**

Walk-in retail clinics

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

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

Urgent care centers

Get same-day care for non-emergency illnesses or injuries.¹ Some urgent care centers now offer **X-rays and lab tests**, too.

To find an urgent care center in your PPO network, visit www.myhealthnetca.com and click on *Find a Doctor*.



You are in the PPO Individual & Family Plan network.

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

Understand Your Costs and Benefits

If you want to keep your costs as low as possible, choose doctors and specialists from the PPO network. You are free to see providers that aren't in your network. But, they may charge more than Health Net will pay.

You may have to pay the difference between what the out-of-network provider charges, and what Health Net pays. This is called balance billing. Balance billing amounts are not covered by your plan.

See an example of how it works



Joe sees a specialist who is not in his network



The specialist charges \$1500. Health Net pays \$700. Joe may get a bill for the remaining \$800.

Other good things to know:

- Balance billing amounts won't apply to your calendar year deductible or your out-of-pocket maximum.
- You pay these costs in addition to your deductible, copays, coinsurance and your monthly premium.

Review your coverage

Your Welcome Kit includes details about your share of costs in your policy.

You can also find your Summary of Benefits and Coverage (SBC) document online:

1. Go to myhealthnetca.com
2. Go to *Our Health Plans*
3. Select *Plan Materials*



Estimate costs and compare care options

Our cost estimator tool lets you compare estimated costs. 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:

1. Log in to your member account at myhealthplan.com.
2. Click *View Benefits*
3. Click *Estimate Costs*
4. Click *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

When your doctor prescribes you medicine (drugs) there are a few things you need to know.



Use pharmacies in the network

You must find and use a pharmacy in Health Net's Standard Pharmacy Network in order for your prescription to be covered.

To find a pharmacy in your area:

1. Go to myhealthnetca.com
2. Select *Pharmacy Information*, then *Find a Pharmacy*.
3. Select *Standard Pharmacy Network*.

Refer to the Essential RX Drug List

Health Net's Essential Rx Drug List (or formulary) is a list of covered drugs selected by Health Net, along with a team of health care providers. These drugs are included because they are believed to be a key part of a quality treatment plan. The drug lists are updated regularly and may change.

The Essential RX Drug List can be found at www.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.

Ask your doctor about generic drugs that may work for you. Generic drugs are proven to be safe, effective, and typically cost less than brand-name drugs.

If you take medicine for a long-term medical condition, you may be able to fill your prescription through our mail order pharmacy program. A 90-day supply is available. Some drugs may not be available through the mail order pharmacy program.

For more detailed information about prescription drugs, see the Policy in this welcome packet.



6 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

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:

1. **Log in to your online account to complete a Health Risk Questionnaire (HRQ) in 2021.**
2. **Call your primary doctor and schedule your annual preventive care physical exam.**
3. **Share your HRQ report with your primary doctor.**
4. **After your primary doctor visit, log back in to your online account.**
5. **Click on the link that confirms you've shared your results with your primary doctor.**
6. **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 \$29.99 a month (plus a \$29.99 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.

7 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!**



Sign up for paperless billing to receive your monthly invoices online.

Pay online

- 1. Pay monthly.** Just log in to your member account at myhealthnetca.com (see page 3) each month before your bill 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 automated system to make a premium payment quickly. If you need assistance, you can also call our Customer Contact Center.

Pay with MoneyGram®

- 1. Find a MoneyGram location near you** by visiting MoneyGram.com or calling 1-800-926-9400.
- 2. You will need:**
 - Cash for your premium payment. **Health Net covers 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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8 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 a.m.-7 p.m., and Saturdays
8 a.m.-5 p.m., except on federal
holidays.





Your
journey begins.

myhealthnetca.com

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