

# Make the Most of Your Plan

### GET YOUR SUMMARY OF BENEFITS AND COVERAGE

Thank you for applying for an Ambetter EPO insurance plan. Please read your *Summary of Benefits and Coverage* (SBC). The SBC gives you some of the basics about your plan and how to get care when you need it, including:

- How your health plan works.
- A list of common medical services that are covered and what they cost on your health plan.
- Your rights to file grievances and appeals. This is the process you use to make a complaint to your plan or request regulator assistance.
- A list of other services that are covered or excluded from your health plan.
- Examples of how your plan might cover medical care for certain medical conditions.
- How to get help in your main language.
- Common questions and answers (Q&A).

To view, download or print a copy of the SBC for your 2022 plan:

- 1 Go to www.myhealthnetca.com/sbc.
- 2 Select 2022 Summary of Benefits and Coverage (Directly through Health Net).
- 3 Under Ambetter EPO Plans, find the SBC for the plan you are applying for.

If you prefer, you can call our Customer Contact Center at **800-839-2172 (TTY: 711)** for a copy.



Understanding
your SBC is the key
to making the most of
your health coverage.

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FLY336250EH03w(1/22)



# Individual & Family Plans Ambetter EPO

# Enrollment Application



Requeste	ed effe	ctive date
	/	

#### APPLICATION MUST BE TYPED OR COMPLETED IN BLUE OR BLACK INK.

**Effective date of coverage:** Coverage is only available for enrollment during the annual open enrollment period, which is November 1, 2021, through January 31, 2022, or during a special enrollment period. Applications must be received within 60 days of a qualifying event. Generally, for applications received between the 1st and 15th, coverage will be effective the first day of the month following submission of the application. For applications received between the 16th and month's end, coverage will be effective the first day of the second month following submission of the application.

If you are currently enrolled in a Medicare plan, you are ineligible to apply for an Individual & Family Plan.

Health Net requests a **Social Security number (SSN)** for everyone enrolling for health insurance, including spouses and dependent children, or a **Tax Identification Number (TIN)** for the primary applicant. This is requested so that we can provide you with verification of coverage for your tax return, as required by the Affordable Care Act and Senate Bill 78. You may still apply for coverage, and coverage will not be denied, if you cannot provide a SSN or TIN for yourself or a SSN for other family members. Health Net will not use your SSN or TIN for other purposes or share it with anyone other than as required by law. For newborns, you have six months to provide the newborn's SSN.

#### THE AGENT/BROKER MAY NOT SIGN THIS APPLICATION AND AGREEMENT ON BEHALF OF THE APPLICANT.

**IMPORTANT: Please see Part VI if the applicant does not read/write English.** The Individual & Family Plan Ambetter EPO Enrollment Application is available in Spanish, Chinese, Korean, and Vietnamese language versions. You can also have someone help you read it. For free help, please call 1-877-609-8711.

If you need assistance in completing this application, an agent/broker may assist you. An agent/broker who helped you read and complete this application must sign the application (see Part VII).

I (and my dependents if applicable) am applying during: 🗆 Annual open enrollment period 🗆 Special enrollment period (see Part IV) Part I. Applicant information ☐ New application (Check family type below) ☐ Self and spouse ☐ Self and domestic partner ☐ Self and child ☐ Self, spouse and child(ren) ☐ Self, domestic partner and child(ren) ☐ Child only<sup>1</sup> ☐ Change request ☐ Adding dependent (Fill in the primary subscriber's information below, then complete dependent information in Part III.) Primary applicant's last name: First name: □ Male ☐ Female Permanent home street address (You must provide proof of residency<sup>2</sup> upon submission for your application to be complete.): State: ZIP: County applicant resides in: City: Billing / Mailing address: Cell phone number: Email address: Additional phone number: 

Home 

Work Primary applicant's birth date Primary applicant's Social Security number: Primary applicant's Tax Identification Number: (mm/dd/yy): Are you currently a Health Net member? ☐ Yes ☐ No If "Yes," please provide the primary subscriber's member ID: Primary care physician ID: Current patient: ☐ Yes ☐ No Please select your language preference (optional): ☐ English ☐ Spanish ☐ Chinese ☐ Korean ☐ Vietnamese

<sup>&</sup>lt;sup>1</sup>Applicants on child-only plans must be under age 18 as of the requested coverage effective date. Each child age 18 and older must submit a separate individual enrollment application.





# Part II. Choice of coverage and payment information

### A. Choice of coverage

Ambetter EPO plans utilize Health Net's PureCare One EPO provider network.

Platinum 90 Ambetter EPO
Gold 80 Ambetter EPO
Silver 70 Off Exchange Ambetter EPO
Bronze 60 Ambetter EPO
Minimum Coverage Ambetter EPO – 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. Proof of exemption must be submitted with this application.

# Optional coverage: Dental/Vision plan for adults (ages 19 and over).

□ **Dental**<sup>3</sup> **and Vision Plus** – If Dental and Vision Plus is purchased for the primary applicant, all family members ages 19 and over will also be enrolled in the Dental and Vision Plus plan. Dental and Vision Plus can only be purchased with, or added to, medical coverage during the open enrollment or special enrollment periods.

<sup>3</sup>The Dental plan is an indemnity/scheduled reimbursement plan. **Note:** All medical plans include pediatric dental PPO and pediatric vision coverage. Individuals will receive pediatric dental and vision coverage under the medical plans until the last day of the month in which the individual turns 19. Out-of-network pediatric dental and

vision coverage is not included on Ambetter EPO plans.

SERVICE AREA ELIGIBILITY REQUIREMENT

Applicants must reside in one of the following counties in the state of California: Contra Costa, Marin, Merced, Napa, Orange, San Diego, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Stanislaus and Tulare.

In addition, the service area consists of the following partial counties:

**Kern:** For ZIP codes 93203, 93205, 93206, 93215, 93216, 93220, 93222, 93224, 93225, 93226, 93238, 93240, 93241, 93243, 93249, 93250, 93251, 93252, 93255, 93263, 93268, 93276, 93280, 93283, 93285, 93287, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314, 93380, 93383, 93384, 93385, 93386, 93387, 93388, 93389, 93390, 93501, 93502, 93504, 93505, 93516, 93518, 93519, 93523, 93524, 93531, 93560, 93561, 93581, 93596

Los Angeles: For ZIP codes starting with 906 to 912, inclusive, 915, 917, 918, and 935

**Riverside:** For ZIP codes 91752, 92201, 92202, 92203, 92210, 92211, 92220, 92223, 92230, 92234, 92235, 92236, 92240, 92241, 92247, 92248, 92253, 92254, 92255, 92258, 92260, 92261, 92262, 92263, 92264, 92270, 92274, 92276, 92282, 92320, 92501, 92502, 92503, 92504, 92505, 92506, 92507, 92508, 92509, 92513, 92514, 92516, 92517, 92518, 92511, 92522, 92530, 92531, 92532, 92536, 92539, 92543, 92544, 92545, 92546, 92548, 92549, 92551, 92552, 92553, 92554, 92555, 92556, 92557, 92561, 92562, 92563, 92564, 92567, 92570, 92571, 92572, 92581, 92582, 92583, 92584, 92585, 92586, 92587, 92589, 92590, 92591, 92592, 92593, 92596, 92599, 92860, 92877, 92878, 92879, 92880, 92881, 92882, 92883

**San Bernardino:** For ZIP codes 91701, 91708, 91709, 91710, 91729, 91730, 91739, 91743, 91758, 91759, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 92252, 92256, 92268, 92277, 92278, 92284, 92285, 92286, 92301, 92305, 92307, 92308, 92309, 92310, 92311, 92312, 92313, 92314, 92315, 92316, 92317, 92318, 92321, 92322, 92324, 92325, 92327, 92329, 92331, 92333, 92334, 92335, 92336, 92337, 92339, 92340, 92341, 92342, 92344, 92345, 92346, 92347, 92350, 92352, 92354, 92356, 92357, 92358, 92359, 92365, 92368, 92369, 92371, 92372, 92373, 92374, 92375, 92376, 92377, 92378, 92382, 92385, 92386, 92391, 92392, 92393, 92394, 92395, 92397, 92398, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92407, 92408, 92410, 92411, 92413, 92415, 92418, 92423, 92427



			Last 4 digits	of primary applicant's Social Security # or	TIN:
B. Payment informa	tion (First ful	ll monthly premium paym	ent is requ	ired for your application to be cons	sidered.)
	er's check or m			premium.) Payment by prepaid debit car roll online, go to www.myhealthnetca.co	
Mailing application Mail completed application permanent residency d Health Net Individual & PO Box 989731 West Sacramento, CA 9	locument to: Family Enrolln	of Fax completed appli proof of permanent i	of Fax completed application and proof of permanent residency che		or money order it with your o:
Current members can lo	ng in to <b>www.m</b>	yhealthnetca.com and selec	t Pay My Bill	n the "For Members" section.	
law, Health Net does not care agency, hospice, or or other entities or pers Health Net on behalf of payment of premiums repay premiums on behalf inform the policyholder of the premium due, be receive payment on or be	consible for pay of accept payme utpatient surgic ons which prove the insured using emitted by an after of the insured that the payme ginning on the coefore the last coefore th	ents of premiums on behalf of cal center, physician, qualified ide covered services and supping only funds received from the gent or broker using funds fro. Upon discovery of any unaccent is rejected and that the predate that Health Net notifies the	the policyhol autism proviouslies. An insured or mancially eptable paynemium remair policyhold network will can	r family members of the policyholder or as der directly or indirectly from a hospital, her, residential treatment center, skilled no ance agent or broker may remit payment the insured's family members. Health Net interested third parties that are not authonent described in this section, Health Net as due. A 30-day Grace Period will be allower that the payment was rejected. If Healt cel coverage after the end of the Grace Pecty for further information.	nome health ursing facility, of premiums to will not accept rized by law to will return it and wed for payment h Net does not
Part III. Family I	member(s	) to be enrolled			
				ily member's last name is different from yanother sheet with the requested informa	
		s attached. Please write the pr he supplemental page.	rimary applic	ant's Social Security number or Tax Identi	fication Number
family member request subject to the individual to a family deductible at For domestic partner comet, and a joint Declaration, and a joint Declaration, and a joint Declaration, and you care physicians, visit www.mphysicians, and you care	ting a different all deductible are and/or out-of-poverage, all recation of Domes bose the same of one will be selly healthnetca. In search by special deductions and the search by special deductions and the search by special deductions.	plan should be filled out and and out-of-pocket maximum of ocket maximum.  quirements for eligibility, as restic Partnership must be filed or different primary care physelected for you within your region, then go to Find a Doctor	submitted. B f the plan sel quired by the with the Calif ician for each ional area. To r. You'll find a	e primary subscriber, a separate applicateing on a different policy means that eacected and that the family cannot collective applicable laws of the State of California Secretary of State. You must select a family member you are enrolling. If you a find the most up-to-date list of Health Nationary and the complete listing of our Individual & Famcan also call 1-877-609-8711 to request p	h person will be vely contribute  a, must be a primary care do not select a Net-contracted ily Plan network
Relation		Last name		First name	MI
☐ Spouse ☐ Domestic partner	☐ Male ☐ Female				
Social Security num	ber	Date of birth		PureCare One EPO Network p physician ID	rimary care
		/ /			
Relation Child 1		Last name		First name	MI
☐ Son ☐ Daughter					
Social Security num	ber	Date of birth		PureCare One EPO Network primary care physician ID	

Last 1 digita of primar	y applicant's Coolal Coourity	# or TINI.	
Last 4 digits of primar	y applicant's Social Security	# UI IIIN	

Part III. Family member(s) to be enrolled (continued)							
Relation Child 2	Las	t name			First name		MI
☐ Son ☐ Daughter							
Social Security number	Dat	e of birth			PureCare One EPO Network primai physician ID	ry c	are
		/ /					
Relation Child 3	Las	t name			First name		MI
☐ Son ☐ Daughter							
Social Security number	Dat	e of birth			PureCare One EPO Network primai physician ID	ry c	are
		/ /					
Addition of a dependent to an exparent-child relationship, marria					for adoption, stepchild, or assumpti	on	of a
Dependent last name:			First na	ame:			MI:
Dependent date of birth (mm/dd/yy)		: Marriage, domestic partnership or othe (mm/dd/yy): / /		rship or other app			Male Female
Social Security number:  Primary subscriber's member ID:							
If you are adding an eligible newborn/adopted child to an Ambetter EPO plan, you must select a primary care physician from the PureCare One EPO Network. If you do not select a primary care physician, one will be selected for you within your regional area.							
Primary care physician ID: Current patient?							
<b>GENERAL CONDITIONS:</b> Health Net Life Insurance Company reserves the right to reject any application for enrollment not received within 60 days of the date of birth, marriage, domestic partnership, or other applicable qualifying event listed above. No other department, officer, agent, or employee of Health Net is authorized to grant enrollment. The primary insured's broker or agent cannot grant approval, change terms or waive requirements of this application. This application shall become a part of the Insurance Policy.							
Please remit the first month's premium for the spouse, domestic partner and/or child(ren). <b>Please note:</b> If the dependent's coverage effective date is other than the first of the month, you will be required to pay additional prorated premiums which will be added to your next regular premium billing.							
premium billing.  The application and Arbitration Clause must be signed by the primary insured. The primary insured must personally sign the primary insured's name in ink and agree to comply with the Arbitration Clause and the terms, conditions and provisions of the application and the Insurance Policy in order for this application to be processed. For this application to be considered, neither the broker nor any other person may sign this application and Arbitration Clause.							



## Part IV. Special enrollment period

In addition to the open enrollment period, you and your dependents are eligible to enroll or change plans during a special enrollment period, which is within 60 days of certain qualifying events (see pages 6–8). Generally, for applications received between the 1st and 15th, coverage will be effective the first day of the month following submission of application. For applications received between the 16th and month's end, coverage will be effective the first day of the second month following submission of application. **Exceptions to these effective dates include birth, adoption, placement for adoption, or through a child support order or other court order, which will be effective the date of the qualifying event or court order. Coverage as a result of marriage, domestic partnership or loss of coverage will be effective the first day of the month after the application receipt. For applications submitted before loss of coverage, the effective date will be the first day of the month following the loss of coverage.** 

Qualifying event # (see chart on next page)	Date of event	Primary applicant	Spouse/Domestic partner	Dependent 1	Dependent 2	Dependent 3

(continued)



Pa	rt IV. Special enrollment period (continued)	
	alifying event	Examples of California documentation
1)	The qualified individual, or the qualified individual's dependent, loses minimum essential coverage, which could be due to one of the following reasons (not including voluntary termination of your previous coverage or termination due to failure to pay premium):	Copy of one of the following:  • Front and back of previous insurance carrier's ID card.  • Letter from previous carrier documenting loss of coverage.
	A. The death of the covered employee.	Termination or hour reduction confirmation from
	B. The termination or reduction of hours of the covered employee's employment.	employer (must be on employer letterhead and signed by employer management).
	C. The divorce or legal separation of the covered employee from the employee's spouse.	
	D. The covered employee becoming entitled to benefits under Medicare.	
	E. A dependent child ceasing to be a dependent child under the generally applicable requirements of the plan.	
	F. A proceeding in a case under Title 11 bankruptcy, commencing on or after July 1, 1986, with respect to the employer from whose employment the covered employee retired at any time. In this case, a loss of coverage includes a substantial elimination of coverage with respect to a qualified beneficiary (spouse/domestic partner, dependent child, or surviving spouse/domestic partner) within one year before or after the date of commencement of the proceeding.	
	G. Is enrolled in any non-calendar year group health plan or individual health insurance coverage, even if the qualified individual or the qualified individual's dependent has the option to renew such coverage. The date of the loss of coverage is the last day of the plan or policy year.	
	H. Loss of minimum essential coverage for any reason other than failure to pay premiums or situations allowing for a rescission for fraud or intentional misrepresentation of material fact.	<ul> <li>Letter from applicant supporting qualifying event.</li> <li>Letter from previous carrier documenting loss of coverage.</li> </ul>
	I. Termination of employer contributions.	Notice from employer of contributions termination.
	J. Exhaustion of COBRA continuation coverage.	COBRA paperwork reflecting exhaustion of coverage.
	K. The qualified individual loses medically needy coverage under Medi-Cal or Medicaid (not including voluntary termination of the qualified individual's previous coverage or termination due to failure to pay premium).	Medi-Cal or Medicaid documentation.
	L. The qualified individual loses pregnancy-related coverage under Medi-Cal or Medicaid (not including voluntary termination of the qualified individual's previous coverage or termination due to failure to pay premium).	Medi-Cal or Medicaid documentation.
2)	A. The qualified individual gains a dependent or becomes a dependent through marriage, domestic partnership, birth, adoption, placement for adoption, or assumption of a parent-child relationship.	<ul> <li>Marriage certificate.</li> <li>Declaration of domestic partnership.</li> <li>Certificate of registered domestic partnership.</li> <li>Notarized affidavit of assumption of parent-child</li> </ul>
	B. The enrollee loses a dependent or is no longer considered a dependent through divorce or legal separation as defined by State law in the State in which the divorce or legal separation occurs, or if the enrollee, or the enrollee's dependent dies.	relationship.  Birth certificate.  Discharge records.  Court order documentation for adoption.  Certificate of divorce decree.  Legal separation agreement.  Death certificate.

(continued)



Part IV. Special enrollment period (continued)	
Qualifying event	Examples of California documentation
3) The qualified individual's, or the qualified individual's dependent's, enrollment or non-enrollment in a health plan is unintentional, inadvertent, or erroneous and is the result of the error, misrepresentation, misconduct, or inaction of an officer, employee, a non-Exchange entity providing enrollment assistance or conducting enrollment activities, or agent of the Exchange or the Department of Health and Human Services, or its instrumentalities as evaluated and determined by the Exchange.	Front and back of previous carrier ID card.     Letter from Exchange or HHS documenting qualifying event.
4) The health plan in which the enrollee or the enrollee's dependent is enrolled substantially violated a material provision of its contract.	Resolution document from the Exchange or other plan.
The qualified individual or enrollee or the qualified individual's or enrollee's dependent gains access to a new health plan as a result of a permanent move.  Please note that a move for the purpose of obtaining medical care (such as a move to an inpatient hospital or similar medical facility to receive medical treatment) is not a "permanent move" for the purposes of this Special Enrollment Period.	Copy of acceptable proof of residency documents:  Current driver's license or identification card.  Current and valid state vehicle registration form in the applicant's name.  Evidence the applicant is employed.  Evidence that the applicant has registered with a public or private employment agency.  Evidence that the applicant has enrolled the applicant's children in a school.  Evidence that the applicant is receiving public assistance.  Voter registration form of receipt, voter notification card or an abstract of voter registration.  Current utility bill in the applicant's name.  Current rent or mortgage payment receipt in the applicant's name. Rent receipts provided by a relative shall not be accepted.  Mortgage deed showing primary residency.  Lease agreement in the applicant's name.  Government mail in the applicant's name (SSA statement, DMV notice, etc.).  Cell phone bill.  Credit card statement.  Bank statement or canceled check with printed name and address.  US Postal Service change of address confirmation letter.  Moving company contract or receipt showing your address.  If you're living in the home of another person, like a family member, friend or roommate, you may send a letter/ statement from that person stating that you live with them and aren't just temporarily visiting. This person must prove their own residency by including one of the documents listed above.  If you're homeless or in transitional housing, you may submit a letter or statement from another resident of the same state, stating that they know where you live and can verify that you live in the area and aren't just temporarily visiting. This person must prove their own residency by including one of the documents listed above.  Letter from a local nonprofit social services provider (excluding nonprofit health care providers) or government entity (including a shelter) that can verify that you live in the area and aren't just visiting.
6) The qualified individual is mandated to be covered as a dependent pursuant to a valid state or federal court order.	Court documentation.



Probation or parole release paperwork showing date of event.

7) The qualified individual has been released from incarceration.

Pa	rt IV. Special enrollment period (continued)	
Qua	alifying event	Examples of California documentation
8)	The qualified individual was receiving services under another health benefit plan from a contracting provider who is no longer participating in that health plan's network for any of the following conditions: (a) an acute condition (a medical condition that involves a sudden onset of symptoms due to an illness, injury or other medical problem that requires prompt medical attention and that has a limited duration); (b) a serious chronic condition (a medical condition due to a disease, illness or other medical problem or medical disorder that is serious in nature and that persists without full cure or worsens over an extended period of time or requires ongoing treatment to maintain remission or prevent deterioration); (c) a terminal illness (an incurable or irreversible condition that has a high probability of causing death within one year or less); (d) a pregnancy; (e) care of a newborn between birth and 36 months; or (f) a surgery or other procedure that has been recommended and documented by the provider to occur within 180 days of the contract's termination date or within 180 days of the effective date of coverage for a newly covered insured, and that provider is no longer participating in the health plan.	Letter from health plan that documents the provider's termination from the network.  AND     Letter from provider that documents the condition of the enrollee.
9)	The qualified individual demonstrates to the Exchange, with respect to health benefit plans offered through the Exchange, or to the California Department of Insurance, with respect to health benefit plans offered outside the Exchange, that the qualified individual did not enroll in a health benefit plan during the immediately preceding enrollment period available to the individual because the qualified individual was misinformed that the qualified individual was covered under minimum essential coverage.	Letter from applicant supporting the qualifying event.     Verification of the qualifying event from Covered California or the California Department of Insurance.
10)	The qualified individual is a member of the reserve forces of the United States military returning from active duty or a member of the California National Guard returning from active duty service under Title 32 of the United States Code.	Active duty discharge documentation.
11)	Newly eligible or ineligible for advance payments of the premium tax credit or have a change in eligibility for cost-sharing reductions.	Advanced Premium Tax Credit (APTC) paperwork that shows the premium assistance you are eligible for.
12)	A qualified individual or enrollee is a victim of domestic abuse or spousal abandonment, including a dependent or unmarried victim within a household, is enrolled in minimum essential coverage and seeks to enroll in coverage separate from the perpetrator of the abuse or abandonment; or is a dependent of a victim of domestic abuse or spousal abandonment, on the same application as the victim.	A signed written statement under penalty of perjury stating your name and names of the victims of domestic abuse who enrolled in coverage.
13)	The individual or dependent applies for coverage through Covered California during the annual open enrollment period or due to a qualifying event, is assessed by Covered California as potentially eligible for Medi-Cal, and is determined ineligible for Medi-Cal either after open enrollment has ended or more than 60 days after the qualifying event; or applies for coverage with Medi-Cal during the annual open enrollment period, and is determined ineligible after open enrollment has ended.	Denial of eligibility letter from Covered California or Medi-Cal.
14)	The qualified individual or enrollee, or the qualified individual's or enrollee's dependent, newly gains eligibility to purchase an individual health plan through an Individual Coverage HRA (ICHRA) or a qualified small employer health reimbursement arrangement (QSEHRA).	Letter from applicant attesting that they were offered an ICHRA or QSEHRA and includes the ICHRA or QSEHRA start date.
15)	The individual was enrolled in COBRA continuation coverage for which an employer was paying all or part of the premiums, or for which a government entity was providing subsidies, and the employer completely ceased its contributions to the COBRA continuation coverage or government subsidies completely ceased.	Letter from applicant attesting the qualifying event.



## Part V. Proof of permanent residency requirement

Health Net requires that, as an applicant, you must currently be a permanent California resident and that your initial premium be paid prior to considering your enrollment application.

Please provide one (1) acceptable proof of permanent residency document, showing the home address that matches the one you listed on page 1 of this application. If we do not receive your proof of permanent residency document upon submission of your application, your application will be denied. Health Net reserves the right to investigate the information related to any proof of residency submitted by or on behalf of the applicant and to request additional information in order to establish the applicant's residency. Please note that a permanent residence does not include a move to a medical facility to receive medical treatment or visiting within a service area for the purpose of obtaining medical care.

#### Acceptable proof documents include:

- Current California driver's license or identification card.
- Current and valid California vehicle registration form in the applicant's name.
- Evidence the applicant is employed in California.
- Evidence the applicant has registered with a public or private employment agency in California.
- Evidence that the applicant has enrolled the applicant's children in a California school.
- Evidence that the applicant is receiving public assistance in California.
- Voter registration form of receipt, voter notification card or an abstract of a voter registration.
- Current California utility bill in the applicant's name.
- Current California rent or mortgage payment receipt in the applicant's name. Rent receipts provided by a relative shall not be accepted.
- Mortgage deed showing primary residency.
- Lease agreement in the applicant's name.
- Government mail in the applicant's name (SSA statement, DMV notice, etc.).
- · Cell phone bill.
- · Credit card statement.
- Bank statement or canceled check with printed name and address.
- US Postal Service change of address confirmation letter.
- · Moving company contract or receipt showing your address.
- · If you're living in the home of another person, like a family member, friend or roommate, you may send a letter/statement from that person stating that you live with them and aren't just temporarily visiting. This person must prove their own residency by including one of the documents listed above.
- If you're homeless or in transitional housing, you may submit a letter or statement from another resident of the same state, stating that they know where you live and can verify that you live in the area and aren't just temporarily visiting. This person must prove their own residency by including one of the documents listed above.
- Letter from a local nonprofit social services provider (excluding nonprofit health care providers) or government entity (including a shelter) that can verify that you live in the area and aren't just visiting.

If the application is for a child-only policy, proof of residency for where the child resides is required from a parent or legal guardian.

# Part VI. Individual & Family Plans Exception to Standard Enrollment - Statement of Accountability

Instructions for Part VI: The following process is to be used when the applicant cannot complete the application because the applicant cannot read, write and/or speak the language of the application. Health Net requires that if you need assistance in completing this application, you must obtain the assistance of a qualified interpreter. Health Net will provide a qualified interpreter upon request at no cost to you. Please contact Health Net at 1-877-609-8711 for information about qualified interpreter services and how to obtain them.

This form must be submitted with the individual & Fa	анну ган етгошнен аррисация мнен аррисаце.	
Health Net qualified interpreter - Please compl	ete the following when assisted by a Health Net qualified interpre	ter.
l,, was a	assisted in the completion of this application by a qualified interpr	eter authorized by
Health Net because I:		
$\square$ Do not read the language of this application.	$\square$ Do not speak the language of this application.	
$\square$ Do not write the language of this application.	☐ Other (explain):	
A qualified interpreter assisted me with the comple	tion of:   The entire application.	
☐ Other (explain):		
A qualified interpreter read this application to me in	n the following language:	
Signature of applicant:	Today's date:	
Date application was interpreted:	Time application was interpreted:	鳳繆
Qualified interpreter number:		



Part VII. Applicant's agent/broker information						
Complete agent/broker name and address are necessary for correspondence to be sent to the agent/broker.						
National Producer Number (NPN) of Health Net-contracted agency or broker:	Health Net direct sales agent ID:					
Name (print):	Phone number:					
Address:						
Email address:						
Applicant's agent/broker signature/number (required):	Date signed (required): (mm/dd/yy): / /					
Agent/broker certification						
I,(name of agent/bro	ker),					
(NOTE: You must select the appropriate box. You may only select one box.)						
() did not assist the applicant(s) in any way in completing or submitting this appl applicant(s) with no assistance or advice of any kind from me.  OR	ication. All information was completed by the					
() assisted the applicant(s) in submitting this application. I advised the applicant(s completely and truthfully and that no information requested on the application should be could result in rescission or cancellation of coverage in the future. The applicant(s) indic instructions and warnings. To the best of my knowledge, the information on the applicat applicant, in easy to understand language, the risk to the applicant of providing inaccuexplanation.	be withheld. I explained that withholding information cated to me that the applicant(s) understood these cion is complete and accurate. I explained to the					
If I willfully state as true any material fact I know to be false, I shall, in addition to any applicable penalties or remedies available under current law, be subject to a civil penalty of up to ten thousand dollars (\$10,000). <b>Please answer all questions 1 through 3.</b>						
1. Who filled out and completed the application form? (print full name)						
2. Did you personally witness the applicant(s) sign the application?						
3. Did you review the application after the applicant(s) signed it? $\ \square$ Yes $\ \square$ No						
Health Net Life Insurance Company is a subsidiary of Health Net, LLC. Health Net is a r All rights reserved.	registered service mark of Health Net, LLC.					

## Part VIII. Conditions of enrollment

**GENERAL CONDITIONS:** Health Net reserves the right to reject any application for enrollment if the applicant is not eligible for coverage due to not meeting eligibility conditions. There is no coverage unless this application is accepted by Health Net's Membership Department and a Notice of Acceptance is issued to the applicant even though you paid money to Health Net for the first month's premium. No other department, officer, agent, or employee of Health Net is authorized to grant enrollment. The applicant's agent or broker cannot grant approval, change terms or waive requirements of this application. This application shall become a part of the Insurance Policy.

**ANY FRAUDULENT OR INTENTIONAL MISREPRESENTATION OF MATERIAL FACTS** in application materials is cause for disenrollment and rescission of the Insurance Policy during the 24-month period after the Insurance Policy is issued. Health Net may recoup from the policyholder (or from you or from the applicant) any amounts paid for covered services obtained as a result of such fraudulent or intentional misstatement of material fact.

**IF SOLE APPLICANT IS A MINOR:** If the sole applicant under this application is under 18 years of age, the applicant's parent or legal guardian must sign as such. By signing, the applicant does hereby agree to be legally responsible for the accuracy of the information in this application and for payments of premiums. If such responsible party is not the natural parent of the applicant, copies of the court papers authorizing guardianship or a notarized affidavit of assumption of parent-child relationship must be submitted with this application.

IF APPLICANT CANNOT READ THE LANGUAGE OF THIS APPLICATION: If an applicant does not read the language of this application and an interpreter assisted with the completion of the application, the applicant must sign and submit the Statement of Accountability (see Part VI of this application, "Individual & Family Plans Exception to Standard Enrollment – Statement of Accountability").



## Part IX. Important provisions

**NOTICE:** For your protection, California law requires the following to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**HIV TESTING PROHIBITED:** California law prohibits an HIV test from being required or used by health care services, plans or insurance companies as a condition of obtaining coverage.

**ACKNOWLEDGEMENT AND AGREEMENT:** I, the applicant, understand and agree that by enrolling with or accepting services from Health Net, I and any enrolled dependents shall comply with the terms, conditions and provisions of the Insurance Policy. To obtain a copy of the Insurance Policy, call Health Net at 1-877-609-8711. I, the applicant, represent that I have read and understand the terms of this application, and my signature below indicates that, to the best of my knowledge and belief, the information entered in this application is complete, true and correct, and I accept these terms.

BINDING ARBITRATION AGREEMENT: I, the applicant, understand and agree that any and all disputes between me (including any of my enrolled family members or heirs or personal representatives) and Health Net, except disputes concerning adverse benefit determinations as defined in 45 CFR 147.136, arising from or relating to the Insurance Policy or my Health Net coverage, must be submitted to individual, final and binding arbitration instead of a jury or court trial, and that I am waiving all rights to class arbitration. This agreement to arbitrate applies even if other parties, such as health care providers or their agents or employees, are involved in the dispute. I understand that, by agreeing to submit all disputes, except disputes concerning adverse benefit determinations, to final and binding arbitration, all parties including Health Net are giving up their constitutional right to have their dispute decided in a court of law by a jury. I also understand that disputes that I may have with Health Net involving claims for medical malpractice (that is, whether any medical services rendered were unnecessary or unauthorized or were improperly, negligently or incompetently rendered) are also subject to final and binding arbitration. I understand that a more detailed arbitration provision is included in the Insurance Policy. Mandatory Arbitration may not apply to certain disputes if the Insurance Policy is subject to ERISA, 29 U.S.C. §§ 1001-1461. My signature below indicates that I understand and agree with the terms of this Binding Arbitration Agreement and agree to submit any disputes, except disputes concerning adverse benefit determinations, to binding arbitration instead of a court of law.

Applicant, or parent or legal guardian if applicant is under age 18:	Date signed:	Signature of applicant's dependent (age 18 or older):	Date signed:
Print name:			
Signature:			
Signature of spouse/domestic partner or applicant's dependent (age 18 or older):	Date signed:	Signature of applicant's dependent (age 18 or older):	Date signed:
Signature of applicant's dependent (age 18 or older):	Date signed:	Signature of applicant's dependent (age 18 or older):	Date signed:

The application and this Arbitration Clause must be signed by the applicant(s). The applicant(s) must personally sign the applicant's name in ink and agree to comply with the Arbitration Clause and the terms, conditions and provisions of the application and the Insurance Policy in order for this application to be processed. For this application to be considered, neither agent/broker nor any other person may sign this application and Arbitration Clause.

You may submit a photocopy or facsimile of the application and authorizations. <u>Health Net recommends that you retain a copy of this application and authorizations for your records.</u>

All references to "Health Net" herein include the affiliates and subsidiaries of Health Net which underwrite or administer the coverage to which this enrollment application applies. "Insurance Policy" refers to Health Net Life Insurance Company's Individual & Family Plan Policy Ambetter EPO Plan.

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# Part X. Instructions for submitting your enrollment application, proof of permanent residency document and check, cashier's check or money order to Health Net

• Mail your completed application and proof of permanent residency document to:

Health Net Individual and Family Enrollment PO Box 989731

- West Sacramento, CA 95798-9731
- Or, FAX your completed application and proof of permanent residency document to 1-800-977-4161.
- · And, mail your check, cashier's check or money order and the completed form below to:

Health Net CA Individual PO BOX 748705 Los Angeles, CA 90074-8705

★ Cut here

## To help ensure your payment is applied to your application, mail your check, cashier's check or money order with this completed form to:

Health Net CA Individual PO BOX 748705 Los Angeles, CA 90074-8705

Applicant information				
Applicant's name:				
Applicant's address:				
Applicant's birth date (mm/dd/yy): / /	Applicant's Social Security number:			

>< Cut here



### **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).

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, if you have an ID card, please call the Customer Contact Center number. Employer group applicants please call Health Net's Commercial Contact Center at 1-800-522-0088 (TTY: 711). Individual & Family Plan (IFP) applicants please call 1-877-609-8711 (TTY: 711).

#### Arabic

خدمات لغوية مجانية. يمكننا أن نوفر لك مترجم فوري. ويمكننا أن نقرأ لك الوثائق بلغتك. للحصول على المساعدة، يرجى الاتصال برقم مركز خدمة العملاء المبين على بطاقتك. فيما يتعلق بمقدمي طلبات مجموعة صاحب العمل، يرجى التواصل مع مركز الاتصال التجاري في Health Net عبر الرقم: 870-522-800-1 (711 :711). فيما يتعلق بمقدمي طلبات خطة الأفراد والعائلة، يرجى الاتصال بالرقم (777-803-11).

#### Armenian

Անվձար լեզվական ծառայություններ։ Դուք կարող եք բանավոր թարգմանիչ ստանալ։ Փաստաթղթերը կարող են կարդալ ձեր լեզվով։ Եթե ID քարտ ունեք, օգնության համար խնդրում ենք զանգահարել Հաձախորդների սպասարկման կենտրոնի հեռախոսահամարով։ Գործատուի խմբի դիմորդներին խնդրում ենք զանգահարել Health Net-ի Կոմերցիոն սպասարկման կենտրոն՝ 1-800-522-0088 հեռախոսահամարով (TTY՝ 711)։ Individual & Family Plan (IFP) դիմորդներին խնդրում ենք զանգահարել 1-877-609-8711 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。如需協助且如果您有會員卡,請撥打客戶聯絡中心電話號碼。雇主團保計畫的申請人請撥打1-800-522-0088(聽障專線:711)與 Health Net 私人保險聯絡中心聯絡。Individual & Family Plan (IFP)的申請人請撥打1-877-609-8711(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, यदि आपके पास आईडी कार्ड है तो कृपया ग्राहक संपर्क केंद्र के नंबर पर कॉल करें। नियोक्ता सामूहिक आवेदक कृपया हेल्थ नेट के कमर्शियल संपर्क केंद्र को 1-800-522-0088 (TTY: 711) पर कॉल करें। व्यक्तिगत और फैमिली प्लान (आईएफपी) आवेदक कृपया 1-877-609-8711 (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 ntawv rau koj ua koj hom lus hais. Txhawm rau pab cuam, yog tias koj muaj daim npav ID, thov hu rau Neeg Qhua Lub Chaw Tiv Toj tus npawb. Tus tswv ntiav neeg ua haujlwm pab pawg sau ntawv thov ua haujlwm thov hu rau Health Net Qhov Chaw Tiv Toj Kev Lag Luam ntawm 1-800-522-0088 (TTY: 711). Tus Neeg thiab Tsev Neeg Qhov Kev Npaj (IFP) cov neeg thov ua haujlwm thov hu rau 1-877-609-8711 (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。ヘルプについては、IDカードをお持ちの場合は顧客連絡センターまでお電話ください。雇用主を通じた団体保険の申込者の方は、Health Netの顧客連絡センター (1-800-522-0088、TTY: 711) までお電話ください。個人・家族向けプラン (IFP) の申込者の方は、1-877-609-8711 (TTY: 711) までお電話ください。



#### Khmer

សេវាភាសាដោយឥតគិតថ្លៃ។ លោកអ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ លោកអ្នកអាចស្ដាប់គេអានឯកសារឱ្យ លោកអ្នកជាភាសារបស់លោកអ្នក។ សម្រាប់ជំនួយ ប្រសិនបើលោកអ្នកមានប័ណ្ណសម្គាល់ខ្លួន សូមហៅទូរស័ព្ទទៅកាន់ លេខរបស់មជ្ឈមណ្ឌលទំនាក់ទំនងអតិថិជន។ អ្នកដាក់ពាក្យសុំគម្រោងជាក្រុមដែលជាបុគ្គលិក សូមហៅទូរស័ព្ទទៅ កាន់មជ្ឈមណ្ឌលទំនាក់ទំនងរបស់ Health Net តាមរយៈលេខ 1-800-522-0088 (TTY: 711)។ អ្នកដាក់ពាក្យសុំ គម្រោងជាលក្ខណៈបុគ្គល និងក្រុមគ្រួសារ (IFP) សូមហៅទូរស័ព្ទទៅកាន់លេខ 1-877-609-8711 (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 고객서비스 센터에 연락하십시오. 고용주 그룹 신청인의 경우 Health Net의 상업 고객서비스 센터에 1-800-522-0088(TTY: 711)번으로 전화해 주십시오. 개인 및 가족 플랜(IFP) 신청인의 경우 1-877-609-8711(TTY: 711)번으로 전화해 주십시오.

### Navajo

Doo bááh ílínígóó saad bee háká ada'iiyeed. Ata' halne'ígíí da la' ná hádídóot'íil. Naaltsoos da t'áá shí shizaad k'ehjí shichí' yídooltah nínízingo t'áá ná ákódoolnííl. Ákót'éego shíká a'doowol nínízingo Customer Contact Center hoolyéhíji' hodíílnih ninaaltsoos nanitingo bee néého'dolzinígíí hodoonihji' bikáá'. Naaltsoos nehiltsóosgo naanish bá dahikahígíí éí koji' hodíílnih Health Net's Commercial Contact Center 1-800-522-0088 (TTY: 711). T'áá hó dóó ha'álchíní (IFP) báhígíí éí koji' hojilnih 1-877-609-8711 (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. برای دریافت کمک، اگر کارت شناسایی دارید، لطفاً با شماره مرکز تماس مشتریان تماس بگیرید. متقاضیان گروه کارفرما لطفاً با مرکز تماس تجاری Health Net به شماره 800-522-800-1 (TTY:711) تماس بگیرند. متقاضیان طرح فردی و خانوادگی (IFP)\* لطفاً با شماره 8711-879-10 (TTY:711) تماس بگیرید.

## Panjabi (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, ਜੇ ਤੁਹਾਡੇ ਕੋਲ ਇੱਕ ਆਈਡੀ ਕਾਰਡ ਹੈ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਗਾਹਕ ਸੰਪਰਕ ਕੇਂਦਰ ਨੰਬਰ ਤੇ ਕਾਲ ਕਰੋ। ਮਾਲਕ ਦਾ ਗਰੁੱਪ ਬਿਨੈਕਾਰ, ਕਿਰਪਾ ਕਰਕੇ ਹੈਲਥ ਨੈੱਟ ਦੇ ਵਪਾਰਕ ਸੰਪਰਕ ਕੇਂਦਰ ਨੂੰ 1-800-522-0088 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ। ਵਿਅਕਤੀਗਤ ਅਤੇ ਪਰਿਵਾਰਕ ਯੋਜਨਾ (IFP) ਬਿਨੈਕਾਰਾਂ ਨੂੰ ਕਿਰਪਾ ਕਰਕੇ 1-877-609-8711 (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 и у Васпри себе есть карточка участника плана, звоните по телефону Центра помощи клиентам. Участники коллективных планов, предоставляемых работодателем: звоните в коммерческий центр помощи Health Net по телефону 1-800-522-0088 (ТТҮ: 711). Участники планов для частных лиц и семей (IFP): звонитепо телефону 1-877-609-8711 (ТТҮ: 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, si tiene una tarjeta de identificación, llame al número del Centro de Comunicación con el Cliente. Los solicitantes del grupo del empleador deben llamar al Centro de Comunicación Comercial de Health Net, al 1-800-522-0088 (TTY: 711). Los solicitantes de planes individuales y familiares deben llamar al 1-877-609-8711 (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, kung mayroon kayong ID card, mangyaring tumawag sa numero ng Customer Contact Center. Para sa mga grupo ng mga aplikante ng tagapag-empleyo, mangyaring tumawag sa Commercial Contact Center ng Health Net sa 1-800-522-0088 (TTY: 711). Para sa mga aplikante ng Planong Pang-indibiduwal at Pampamilya (Individual & Family Plan, IFP), mangyaring tumawag sa 1-877-609-8711 (TTY: 711).

#### Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังเป็นภาษาของคุณได้ หากต้องการความช่วย เหลือ และคุณมีบัตรประจาตัว โปรดโทรหมายเลขศูนย์ลูกค้าสัมพันธ์ ผู้สมัครกลุ่มนายจ้าง โปรดโทรหาศูนย์ลูกค้าสัมพันธ์เชิง พาณิชย์ของ Health Net ที่หมายเลข 1-800-522-0088 (โหมด TTY: 711) ผู้สมัครแผนบุคคลและครอบครัว (Individual & Family Plan: IFP) โปรดโทร 1-877-609-8711 (โหมด 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, nế u quý vị có thẻ ID, vui lòng gọi đến số điện thoại của Trung Tâm Liên Lạc Khách Hàng. Những người nộp đơn xin bảo hiểm nhóm qua hãng sở vui lòng gọi Trung Tâm Liên Lạc Thương Mại của Health Net theo số 1-800-522-0088 (TTY: 711). Người nộp đơn thuộc Chương Trình Cá Nhân & Gia Đình (IFP), vui lòng gọi số 1-877-609-8711 (TTY: 711).

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