

# Make a Healthy Start

PPO - 2022 QUICK START GUIDE

## Individual & Family Plans



myhealthnetca.com

# 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

# Find Doctors and Facilities in Your Network

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

With 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 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 **www.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.
- 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 #.
- Starting 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 800-839-2172 (TTY: 711).** 





### 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 myhealthnetca.com and click on Find  $\alpha$  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 myhealthnetca.com and click on *Find* α *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.



Learn Where to Get Care

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

## Telehealth

vou need it.

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.<sup>1</sup>

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.<sup>1</sup>

Call 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 care for common illnesses.<sup>1</sup> **Visit www.cvs.com/minuteclinic to search for locations near you.** 

## Urgent care centers

Get same-day care for nonemergency illnesses or injuries.<sup>1</sup> Some urgent care centers now offer **X-rays and lab tests,** too.

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



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

# 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.
- You cannot be balanced billed for emergency room services at the hospital or emergency department.

### **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:

- Log in to your member account at myhealthplan.com.
- 2. Click on Coverage
- 3. Click on Cost and Care Options
- 4. Then click on Launch Cost Estimator



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

# 5 Fill Your Prescriptions

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

## 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 **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.





# 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.

# 6 Use Our Wellness Programs to Help You Stay Strong



# 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.



### Enroll in Omada's proactive diabetes prevention program

Through Omada,<sup>2</sup> you'll gain access to all you need to help you lose weight and reduce your odds of developing type 2 diabetes and heart disease.

Learn more and check to see if you are eligible at **Omadahealth.com/** hncoveredca.



# Wellness coaching for healthy habits

Get on track and stay there with our one-on-one, over-the-phone coaching sessions. The tobacco cessation program 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 **myhealthnetca.com** and click on *Coverage* and then click on *Wellness Center*.



## The Active&Fit Direct™ program

Gym or home? We'll keep you active either way. With the Active&Fit Direct™ program,<sup>3</sup> you'll have access to:

- Thousands of fitness centers and studios, with the ability to change anytime
- Thousands of workout videos so you can stay active at home or on-the-go
- One-on-one lifestyle coaching in areas such as fitness, nutrition, stress, and sleep
- The option to purchase a membership for your spouse or domestic partner
- And more!

All starting at just \$25 a month (plus a \$25 enrollment fee and applicable taxes). No long-term contracts! Log in to your account at **myhealthnetca.com** and click on *Coverage* and then click on *Wellness Center*.

<sup>&</sup>lt;sup>2</sup>If you are not eligible for Omada, Health Net's telephonic Health Coaching program is available at no additional cost. This behavior change program allows you to choose your area of focus from weight management, exercise, healthy eating and more. To register or learn more about the program call 800-893-5597 and select the menu option for Health Coaching.

<sup>&</sup>lt;sup>3</sup>Members/spouses must be 18 years or older to take part. Fees will vary based on fitness center selection. There is a 2-month commitment required. The Active&Fit Direct program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Active&Fit Direct is a trademark of ASH and used with permission herein. Not all services may be available in all areas and the program may be changed (including monthly and enrollment fees and/or the introductory period) or discontinued at anytime.

# 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!** 

## Pay online

- 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 no log in required. Visit myhealthnetca.com and go to Pay My Bill, then select Pay your bill now.

## Pay by mail

Send a check, cashier's 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, cashier's 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 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 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<sup>®</sup> 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-topay-bills. Sign up for paperless billing to receive your monthly invoices online.

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

# 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 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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## 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: TTY: 711). فيما يتعلق بمقدمي طلبات خطة الأفراد والعائلة، يرجى الاتصال بالرقم TTY: 711). -877-609-8711.

#### 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។ លោកអ្នកអាចស្តាប់គេអានឯកសារឱ្យ 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 ła' ná hádídóot'ílił. Naaltsoos da t'áá shí shizaad k'ehjí shichí' yídooltah nínízingo t'áá ná ákódoolnííł. Ákót'éego shíká a'doowoł 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'áłchíní (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 بر ایتان خوانده شوند. بر ای 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 1-800-522-0088 (TTY:711) تماس بگیرند. متقاضیان طرح فردی و خانوادگی (IFP)\* لطفاً با شماره 2711-609-8711 (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 (TTY: 711). Участники планов для частных лиц и семей (IFP): звонитепо телефону 1-877-609-8711 (TTY: 711).

#### Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete, obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, 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 คุณสามารถให้อ่านเอกสารให้ฟ<sup>ั</sup>งเป็นภาษาของคุณได้ หากต้องการความช่วย เหลือ และคุณมีบัตรประจำตัว โปรดโทรหมายเลขศูนย์ลูกค้าสัมพันธ์ ผู้สมัครกลุ่มนายจ้าง โปรดโทรหาศูนย์ลูกค้าสัมพันธ์เซิง 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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