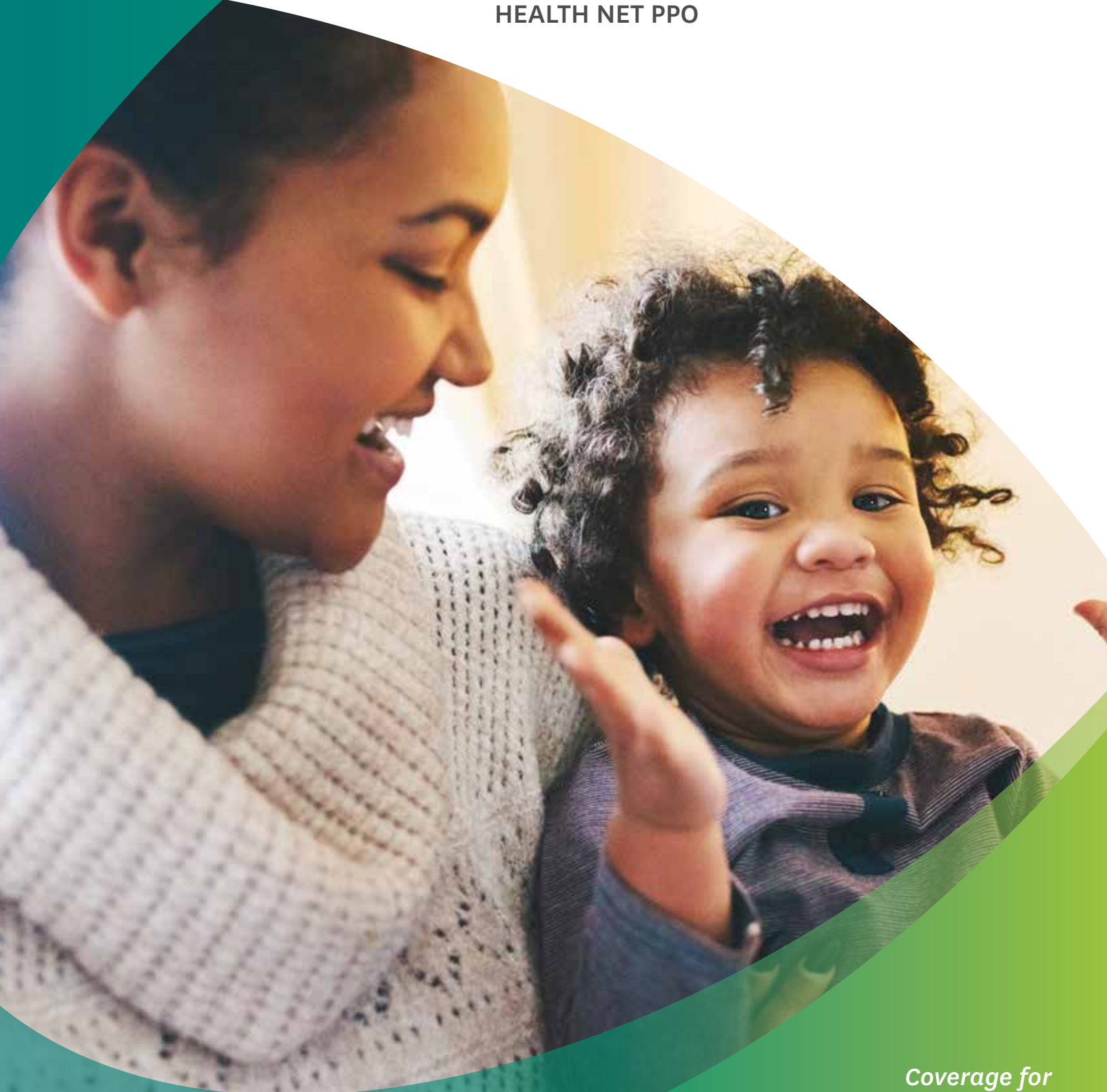


Health Net®

Health Net Life Insurance Company (Health Net)

You Have the Freedom of Choice

HEALTH NET PPO



Coverage for
every stage of life™



So, You're Looking at a PPO Health Plan

That means several things. You want:

- Access to one of California's largest provider networks.
- To choose when to see your main doctor and when to see a specialist.
- The option to look outside your provider network.
- Mostly lower out-of-pocket costs when you use in-network doctors and facilities.
- No referrals required.
- No claim forms if you stay in-network.

With a PPO plan, you want – and you'll get – freedom of choice!

Why Health Net?

For more than 40 years, Health Net has helped individuals and families get the health care they need – across every stage of life. Our PPO plans are a perfect blend of what you want – choice and flexibility – with benefits and services designed to help you live your healthiest life.

Health Net PPO Network

Our PPO Network is one of the largest in California! Our statewide network is made up of local doctors, hospitals and pharmacies that make it easier for you and your family to get the care you need when you need it.

✓ **Physicians, specialists and other providers:** More than 76,000.

✓ **Hospitals:** More than 300.

✓ **Pharmacies:** More than 6,000 statewide and 64,000 nationwide.

✓ **MinuteClinics:** 65 across California.

✓ **Behavioral health providers:** More than 4,600.

Heal House Calls²

Get same-day primary, preventive and urgent care doctor “house calls” in your home, office or hotel with Heal – a new benefit of your PPO plan. And you’ll pay a similar copayment as you would for an office visit with your physician. Visit www.heal.com/healthnet for complete details about Heal. You can set up your account, check the availability of any address and request an appointment.

Transition of Care

You can enroll in a Health Net plan even if you’re currently in treatment. We’ll help you transition your current medical care treatments and maintenance prescriptions so you do not experience a gap in service when you are switching plans, doctors or medical groups.



Visit www.healthnet.com and select the *ProviderSearch* tool to find doctors and hospitals in our PPO network.

¹Network data current as of July 2019. Network data does not apply to Small Group EnhancedCare PPO.

²Heal house calls are available in select urban areas.



In case of an emergency, go to the nearest emergency or urgent care facility, even if it is not a contracted First Health provider.

Travel program

Wherever you go as a PPO member, we have you covered! You and your covered dependents have access to quality health care while traveling. You're covered for urgent care and emergency services you get from licensed providers and treatment centers all over the world. Our Travel Guide tells you how to seek care while you travel. A direct call service puts you in touch with us from whatever country you're visiting.

First Health: National PPO Network³

Ready to enroll in Health Net's PPO? When you do, you will have peace of mind knowing that you are covered anytime, anywhere with First Health – Health Net's national PPO network.

First Health makes a national network available to Health Net PPO members, with doctors and hospitals located throughout the U.S. This arrangement allows you, as a Health Net PPO member, to receive health care services at a contracted rate, whether you reside or travel outside of California.

First Health network by the numbers:



Primary care physicians: more than 104,000 (internal medicine and general practice).



Pediatricians: more than 39,000.



OB/GYNs: more than 28,000.



Other specialists: more than 614,000.



Hospitals: more than 4,600 general/acute care and 800 rehabilitation/long-term care.



FIND A NATIONAL PROVIDER ONLINE

Use the ProviderSearch tool to find a First Health doctor, hospital, urgent care center, or other provider. Visit www.healthnet.com, and follow these simple steps:

- Click on ProviderSearch – Find a doctor.
- Click Search First Health.
- Fill in the requested information and click *Search now* to view doctors

When you make your appointment for regular services, be sure to ask the doctor, hospital or facility if they are part of the First Health network. This ensures your services will be covered at the higher in-network level. If you get care from a provider not part of First Health, you may have to pay higher out-of-pocket costs at the time of service. You'll also then need to submit a claim to get reimbursed.



WHEN SHOULD I USE FIRST HEALTH?

Knowing when to use Health Net's national PPO provider network is key to ensuring you pay the lowest out-of-pocket costs possible. This chart will help you decide which network to choose when obtaining covered services.⁴

In-state employees	
Within California	Use the Health Net in-state PPO network (in-network tier)
Outside California	Use the First Health provider network (in-network tier)
Through an out-of-network provider	Covered ⁴ (out-of-network tier)
Out-of-state employees	
Both within and outside of California	Use the First Health provider network (in-network tier)
Through an out-of-network provider	Covered ⁴ (out-of-network tier)

PPO members who have an emergency or urgent situation should go to the nearest emergency or urgent care facility as soon as possible, even if it is not a Health Net or First Health provider (in-network tier). You or a family member should contact Health Net as soon as possible.

³Network data current as of March 2019.

⁴Please refer to your Certificate of Insurance for exclusions and limitations.



What Will You Do With Your Health Plan?



Decision Power[®]: Health & Wellness

When you take your health to the next level, you want tools made for you. Whether you're a joiner or just dipping your toe in the water, check out Decision Power Health & Wellness. Take action for a lifetime of health.



Nurse Advice Line

Enjoy instant access to clinicians for help with everyday health questions — 24/7.

You can get help with a number health issues. These include:

- how to care for minor injuries and illnesses;
- helping you spot health emergencies;
- how to take your prescriptions; and
- getting ready for doctor visits.



Care reminder messages

- You'll get useful reminders about steps you can take to prevent gaps in your care. These include tests to keep you healthy, yearly shots and more!

Your doctors may also get these reminders so that they can better observe your health status.



Health Risk Questionnaire (HRQ)

The HRQ provides you with a custom report of your behavioral and medical health risks. Immediately after taking the online survey, you'll receive a personalized action plan. You'll receive a \$50 reward for completing a survey.

Health promotion programs

Looking for a flexible way to improve your health and wellness? Our health promotion programs give you the freedom to reach and keep your health goals. These six-week programs are available online, so you take them when and where it's easiest for you. Topics include weight loss, stress relief, healthy diet, and tobacco cessation.

Additional Value-added programs

MYSTRENGTH: FOR YOUR MIND, BODY AND SPIRIT

myStrength is a private, online tool we offer our members, tailored to help improve your mood. This self-help resource is designed to help empower you to become – and stay – mentally and physically healthy.

Why myStrength?

- A variety of mood-improving resources.
- Step-by-step eLearning modules.
- Interactive tools.
- Weekly action plans.
- Daily inspiration.
- A site that's highly confidential and HIPAA compliant – for your privacy!
- All this is included with your Health Net coverage – at no additional cost!

WELVIE: SURGERY DECISION SUPPORT

Welvie is an online surgery decision support program offered to our members.

Welvie's six-step program guides you through the entire surgery process. The program helps you work with your doctor to understand your surgical and non-surgical treatment options.

If surgery is the decision, Welvie helps you understand what to expect from pre-op planning to recovery.

Why Welvie?

- Understand how to evaluate the risks and benefits of all your treatment options.
- Prepare for and recover from a surgical procedure, which can help reduce the chances of a complication or an error, and ensure a better result.
- The program is included with your Health Net coverage at no additional cost.



Nondiscrimination Notice

In addition to the State of California nondiscrimination requirements (as described in benefit coverage documents), Health Net of California, Inc. and Health Net Life Insurance Company (Health Net) comply with applicable federal civil rights laws and do 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 1-800-522-0088 (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 (Members) 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, call us at the number listed on your ID card or call 1-800-522-0088 (TTY: 711).

Arabic

خدمات اللغة مجانية. يمكنك الحصول على مترجم فوري. ويمكنك الحصول على وثائق مقروءة لك. للحصول على المساعدة، اتصل بنا على الرقم الموجود على بطاقة الهوية، أو اتصل على مركز الاتصال التجاري (TTY: 711) 1-800-522-0088

Armenian

Անվճար լեզվական ծառայություններ: Դուք կարող եք բանավոր թարգմանիչ ստանալ: Փաստաթղթերը կարող են կարդալ ձեզ համար: Օգնության համար զանգահարեք մեզ ձեր ID քարտի վրա նշված հեռախոսահամարով կամ զանգահարեք 1-800-522-0088 (TTY: 711).

Chinese

免費語言服務。您可使用口譯員。您可請人使用您的語言將文件內容唸給您聽，並請我們將有您語言版本的部分文件寄給您。如需協助，請致電您會員卡上所列的電話號碼與我們聯絡，或致電 1-800-522-0088 (TTY: 711)。

Hindi

बना लागत की भाषा सेवाएँ। आप एक दुभाषिया प्राप्त कर सकते हैं। आपको दस्तावेज पढ़ कर सुनाए जा सकते हैं। मदद के लिए, आपके आईडी कार्ड पर दिए गए सूचीबद्ध नंबर पर हमें कॉल करें, या 1-800-522-0088 (TTY: 711)।

Hmong

Kev Pab Txhais Lus Dawb. Koj xav tau neeg txhais lus los tau. Koj xav tau neeg nyeem cov ntaub ntawv kom yog koj hom lus los tau. Xav tau kev pab, hu peb tau rau tus xov tooj ntawm koj daim npav los yog hu 1-800-522-0088 (TTY: 711).

Japanese

無料の言語サービス。通訳をご利用いただけます。文書をお読みします。援助が必要な場合は、IDカードに記載されている番号までお電話いただくか、1-800-522-0088 (TTY: 711)。

Khmer

សេវាកម្មដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្តាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូម ទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅមជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្ម នៃក្រុមហ៊ុន 1-800-522-0088 (TTY: 711)។

Korean

무료 언어 서비스. 통역 서비스를 받을 수 있습니다. 귀하가 구사하는 언어로 문서의 낭독 서비스를 받으실 수 있습니다. 도움이 필요하시면 보험 ID 카드에 수록된 번호로 전화하시거나 1-800-522-0088 (TTY: 711).

Navajo

Saad Bee Áká E'eyeed T'áá Jíík'e. Ata' halne'ígíí hólq. T'áá hó hazaad k'ehjí naaltsoos hach'í' wóltah. Shíká a'doowoł nínízingo naaltsoos bee néího'dólzínígíí bikáa'gi béesh bee hane'í bikáá' áají' hodíílnih éí doodaii' 1-800-522-0088 (TTY: 711).

Persian (Farsi)

خدمات زبان به طور رایگان. می توانید یک مترجم شفاهی بگیرید. می توانید درخواست کنید که اسناد برای شما قرائت شوند. برای دریافت راهنمایی، با ما به شماره ای که روی کارت شناسایی شما درج شده تماس بگیرید یا با مرکز تماس بازرگانی 1-800-522-0088 (TTY: 711).

Panjabi (Punjabi)

ਬਨਿਾਂ ਕਸਿ ਲਾਗਤ ਤੇ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀ ਪੁਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦੱਤੇ ਨੰਬਰ ਤੇ ਸਾਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਕਰਿਪਾ ਕਰਕੇ 1-800-522-0088 (TTY: 711).

Russian

Бесплатная помощь переводчиков. Вы можете получить помощь устного переводчика. Вам могут прочесть документы. За помощью обращайтесь к нам по телефону, приведенному на вашей идентификационной карточке участника плана. Кроме того, вы можете позвонить в 1-800-522-0088 (TTY: 711).

Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete. Puede obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, llámenos al número que figura en su tarjeta de identificación o comuníquese con el 1-800-522-0088 (TTY: 711).

Tagalog

Walang Bayad na Mga Serbisyo sa Wika. Makakakuha kayo ng isang interpreter. Makakakuha kayo ng mga dokumento na babasahin sa inyo. Para sa tulong, tawagan kami sa nakalistang numero sa inyong ID card o tawagan ang 1-800-522-0088 (TTY: 711).

Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังได้ สำหรับความช่วยเหลือ โทรหาเราตาม หมายเลขที่ให้ไว้บนบัตรประจำตัวของคุณ หรือ โทรหาศูนย์ติดต่อเชิงพาณิชย์ของ 1-800-522-0088 (TTY: 711)

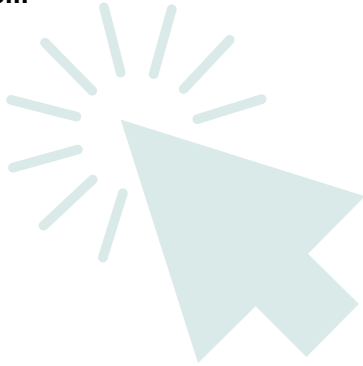
Vietnamese

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. Để nhận trợ giúp, hãy gọi cho chúng tôi theo số được liệt kê trên thẻ ID của quý vị hoặc gọi 1-800-522-0088 (TTY: 711).

Contact Us

For questions throughout the year, call **1-800-522-0088**.

www.healthnet.com



Choose coverage for every stage of life

When you choose Health Net, you get plans built to support the health and wellness needs of our members through every age and stage of life.

No matter what level of coverage you need for your lifestyle, family and budget –

We have you covered!

Health Net Life Insurance Company is a subsidiary of Health Net, LLC. Health Net is a registered service mark of Health Net, LLC. All other identified trademarks/service marks remain the property of their respective companies. All rights reserved.

BKT030418EP00 (7/19)