




Prior-Carrier Deductible Credit on PPO Plans



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Health Net

Prior carrier deductible credit applies if the current Health Net PPO policy is replacing a similar policy that had previously been issued to the group policyholder. This means that insureds electing a Health Net PPO plan must be replacing a PPO plan with their prior carrier. If an employee or dependent has satisfied all or part of the calendar year deductible required under the prior carrier's PPO policy, we will apply the credit to the covered individual's calendar year deductible on the current Health Net policy. Proof of deductible satisfaction under the prior carrier policy will be required upon submission of the initial claim for benefits to be payable under the current policy. Members electing HSP plans do not qualify for the prior deductible credit.

New group enrollment

All new group cases must include the Explanation of Benefits (EOB) information with the application at the initial time of enrollment or upon submitting the initial claim.

New employee or dependent enrollment

Submit the new insured's EOB information – SSN must be included – to the Account Services Unit via the methods below:

- **Email:** hn_account_services@healthnet.com
- **Fax:** 1-866-848-6715

