

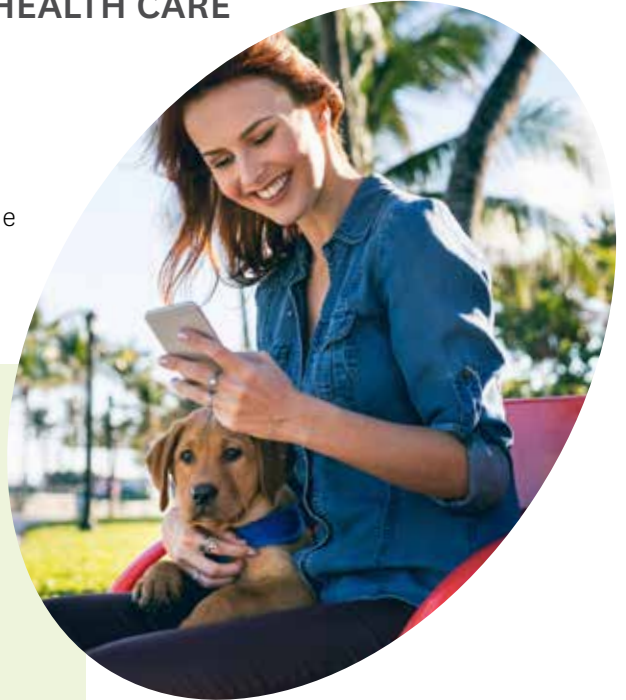
Your Health Net HMO Plan

MAKE AN INFORMED CHOICE FOR YOUR FUTURE HEALTH CARE

Your employer is offering Health Net HMO as a plan option this open enrollment.

If you're already an HMO expert – then you know why this plan can be the right fit for your health care needs.

Not an expert? No problem – Here is some basic info to help you decide.



An HMO plan offers:

- **No Medical Calendar Year Deductible** for most HMO plans*
- **Fixed copays** for most services.*
- **Your doctor directs** most of your health care needs.
- **No claim forms** (except for emergency out-of-network care).

Here's how an HMO plan works



CHOOSE YOUR DOCTOR

When you enroll, you select a participating physician group (PPG) from our list of PPGs. Then you choose a primary care physician (PCP) within that group. Each member of your family can choose their own PCP and PPG to suit their own needs.



ACCESS CARE

Your PCP directs most of your care. This means your PCP will refer you to a network specialist or a hospital based on your health needs. For OB/GYN visits, you don't need a referral; just schedule your own visit.



Have questions or need help?

Call our Customer Contact Center at **1-800-522-0088**, or use the number on your ID card.

For details about your plan, please see the enclosed **Summary of Benefits** booklet.

*Please check your *Evidence of Coverage* for the specific benefits associated with your benefit plan.