

Your Health Net PPO Plan

MAKE AN INFORMED CHOICE FOR YOUR FUTURE HEALTH CARE

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

If you're familiar with PPO plans, you know they offer many options for how you access care.

If you're new to PPOs, here are some highlights to help you decide if this type of plan is right for you.



A PPO plan offers:

- **Ability to choose** in- and out-of-network doctors and hospitals. You'll most likely pay less when you use in-network providers.
- **Freedom** to see in-network specialists without referrals.
- **No claim form filing** when using in-network services.

Here's how a PPO plan works



ACCESS CARE

You don't have to choose a primary care physician (PCP). We do suggest you see your doctor for your annual exams and other preventive care services.



PRECERTIFICATION

If you enroll in a PPO plan, you may need to request precertification (or pre-approval) for a procedure or visit. For a full list of all treatments and services that require precertification, or to request precertification, please call us at **1-800-522-0088**.



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.