

Your Health Net SELECT Point of Service Plan

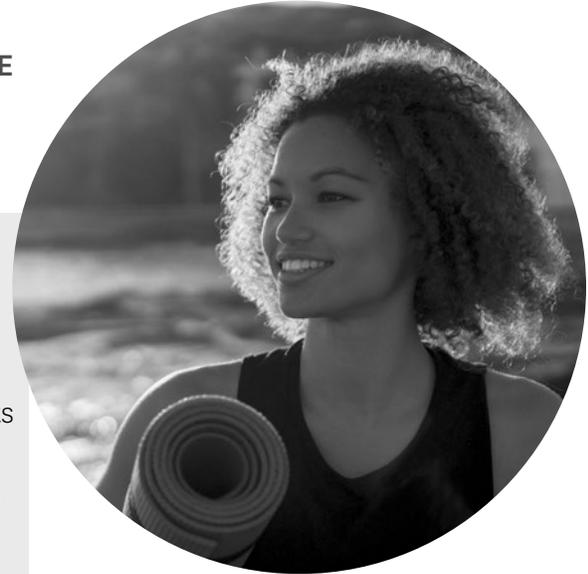
MAKE AN INFORMED CHOICE FOR YOUR FUTURE HEALTH CARE

Your employer is offering Health Net SELECT Point of Service (POS) as a plan option this open enrollment.

Your benefits – you decide

Your Health Net SELECT POS plan is flexible. But that's just the beginning. When you need care, you choose which benefit option is right for you.

- **Through the HMO option**, your primary doctor will coordinate your routine and hospital care. Plus, you'll get fixed-dollar amount copayments for most services.
- **Through the PPO and out-of-network options**, you have the freedom to see specialists both in- and out-of-network without referrals.
 - You'll often pay less using in-network providers.
 - You'll also avoid claim forms using in-network services.



Take a closer look at how a SELECT POS plan works

When it's time to pick a doctor

Having the right doctor can be key to getting on a healthy path – and staying that way. When you enroll in your SELECT POS plan, you'll pick a doctor. Here's what that process looks like:

1. Choose a participating physician group (PPG) from our network.
2. Then choose a primary care physician (PCP) from that group.

Each of your covered dependents can choose a different PCP and a different PPG to meet their needs.

Precertification

If you are enrolled or enrolling in a SELECT POS plan, you may need to request precertification (prior authorization) 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 **800-522-0088**.

Have questions or need help?

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

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