

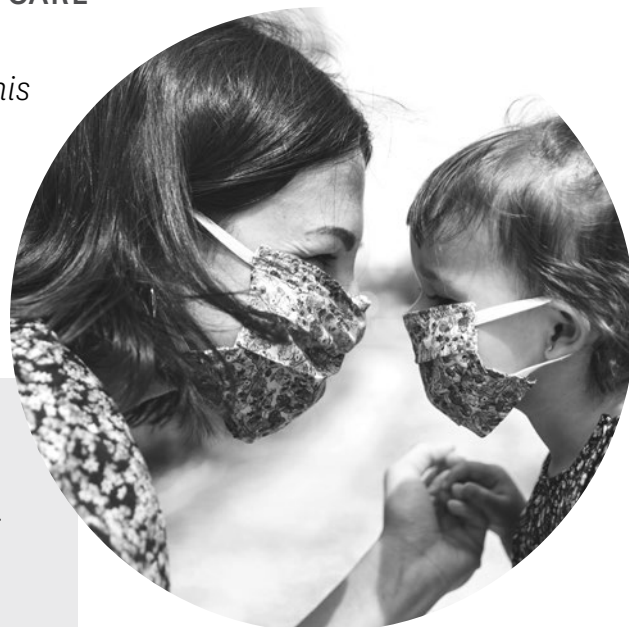
# Your Health Net PPO Plan

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.

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## 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 **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.

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

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

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