

# Health Net PPO Travel Guide

USING YOUR HEALTH PLAN BENEFITS AWAY FROM YOUR HOME







## Working on Location or Vacationing for Pleasure...

*Wherever you go, Health Net has you covered. This handy guide is your ticket to using your health plan benefits in California and around the world.*

# Healthy Travel Packing List

- ☐ **Health Net Member ID card** – Your Health Net Member ID card tells doctors, medical facilities and pharmacies that you have Health Net coverage.
- ☐ **Medications** – Be sure to pack any medications you take on a regular basis. If you need refills, place your refill orders early.
- ☐ **Know what's covered** – Review your Certificate of Insurance before traveling so you're familiar with your benefit coverage.
- ☐ **Find providers** – Do some advance planning. When traveling outside of California, group PPO members with out-of-state coverage can access providers in the Cigna Healthcare PPO Network at their Health Net plan's in-network coverage level. Group members traveling outside of California can go to **healthnet.com** to find a Cigna Healthcare PPO Network Provider.<sup>1</sup>
- ☐ **Health Net Travel Guide** – This guide provides instruction about how to seek appropriate care while traveling. Also, be sure to fill out the brief health profile included with this guide.

<sup>1</sup>The Cigna Healthcare PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration.

## Travel note!

You may have to pay for services when you receive them and then file a claim with Health Net for reimbursement. Request an itemized statement and medical records from the hospital at the time services are rendered. It is difficult to get this information after you get home.





# Care Away from Home

## In the U.S. (Outside of California)

### *Emergency or Urgent Care Services*

#### **Non-emergency or**

#### **Non-urgent Care Services**

Starting November 1, 2023, Group PPO members with out-of-state coverage who need care outside of California can access the Cigna Healthcare<sup>SM</sup> PPO Network with services covered at the in-network benefit level.

Otherwise, out-of-network care, other than emergency or urgent care, will be covered at the out-of-network benefit level. Emergency and urgent care are covered at the in-network benefit level.

- If you believe you have an emergency while traveling, call **911** or go to the nearest emergency facility. Examples of emergency conditions can include shortness of breath, excessive bleeding and severe pain.
- If you don't have an emergency but still need care, an urgent care center is a good option because your out-of-pocket costs are often lower.
- Have the hospital staff or a family member contact Health Net by calling the number on your ID card within 48 hours to inform us of your situation.

#### **Pharmacy**

If you have prescription drug benefits with your Health Net plan, you can fill prescriptions at any participating Health Net pharmacy in the U.S.

- Pay the same copayment (if you have one) that you do at home at a participating pharmacy for covered drugs.
- There are no claim forms to complete.
- To find a participating pharmacy, call Health Net at the number on your ID card or go to **healthnet.com**.

#### **• Prescriptions – Fill before you go**

Get up to three months of maintenance medications by using our convenient mail service pharmacy program. Call or have your doctor call **CVS Caremark** directly at **888-624-1139**. Be sure to request refills at least three weeks in advance of your departure date to ensure you receive your medication.



#### **Travel note!**

Prescriptions filled at a nonparticipating pharmacy may be covered in an urgent or emergency situation. You'll pay for the prescription and then file a claim. Attach the pharmacy receipt that comes with your prescription, the sales receipt and proof of payment to the claim form, and make a copy for your records.

## International

Health Net covers you for emergency or urgent care services received from licensed providers or treatment centers anywhere in the world. Be sure to contact your PCP as soon as possible. Follow his or her instructions regarding follow-up care.

If you need to talk with our **Member Services, AT&T's USADirect service** makes it easy. Here is how it works:

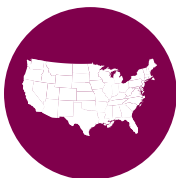
1. Dial the **AT&T USADirect access** number for the country you are calling from (visit [business.att.com/collateral/access.html](https://business.att.com/collateral/access.html) for a list of country access codes).
2. After the prompts, dial toll-free<sup>2</sup> **800-552-3971** to be connected to our main customer service system.



<sup>2</sup>Calling U.S. 800 numbers may be toll-free, or AT&T USADirect charges may apply. AT&T USADirect is not available from all international countries.

# Claims: When to File

*You'll need to file a claim for reimbursement if you received emergency care from a provider or facility outside of the Health Net Network in California or outside of the Cigna Healthcare PPO Networks when outside of California.*



## Claims for services received in the U.S.

Here are some helpful tips for efficient filing of claims while traveling away from home.

1. Take the medical and prescription drug claim forms with you – just in case there isn't a Health Net provider at your destination.<sup>1</sup> Completing the form(s) at the time you receive service will speed the reimbursement process.
2. Make a photocopy of the itemized statement from the doctor or facility for your records.
3. Include the original itemized statement and proof of payment (in U.S. dollars) with your claim form. "Proof of Payment" includes, but is not limited to, a copy of the credit card charge slip, a cruise ship statement or canceled checks.
4. Mail claim forms within 90 days of service date to Health Net.  
**Important:** Claims filed more than one year from date of service will not be paid.



## Claims for services received internationally

Follow the same steps as for domestic claims, but also include the following information when you mail your claim:

- Name of country and currency used.
- The Foreign Claim Questionnaire is a section of the Medical Claim Form which must be completed in order to explain the nature of the emergency.
- In order to expedite your claims, all claims documentation (procedures, drug names, medical records, etc.) must be in English. Health Net cannot process claims with information in other languages.  
**Tip: Request documentation in English, if possible, or get forms translated to English before submitting your claim.**
- Proof of payment (credit card statement, canceled check), receipt and legible provider statement showing zero balance are required for all member reimbursement requests.



## Travel quick tips

### **Lost Member ID card**

Health Net offers options for accessing an image, printing a copy or ordering a replacement of your ID card:

- Online at **healthnet.com**.
- By calling the number located on your Health Net Member ID card.



## Travel note!

Submit medical and pharmacy charges together only if both services are provided as part of an inpatient stay. Otherwise, submit your medical and pharmacy claims separately.

**Log in to [healthnet.com](https://healthnet.com) to download claim forms.**

# Health Profile

Complete this form before you travel and make sure to take it with you.



**Tip! The primary insured is the person whose name the plan is under. The subscriber # and the group # are on Health Net Member ID card.**

Primary insured name:	Primary insured #:	Group #:
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Traveler name:	Age:	Date of birth:	Allergies:
Last tetanus shot:	Primary doctor:		Phone number:

Traveler name:	Age:	Date of birth:	Allergies:
Last tetanus shot:	Primary doctor:		Phone number:

Traveler name:	Age:	Date of birth:	Allergies:
Last tetanus shot:	Primary doctor:		Phone number:

Traveler name:	Age:	Date of birth:	Allergies:
Last tetanus shot:	Primary doctor:		Phone number:

## Emergency contacts

Name	Relationship	Phone number



**Don't forget to pack immunization records for your child/children.**

## English

No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card or call **1-800-522-0088** (TTY: 711).

## Arabic

خدمات اللغة مجانية. يمكنك الحصول على مترجم فليحضر معك وثائق مقروءة لك. للحصول على المساعدة، اتصل بنا على رقم الموجه أعلى بطاقة الهوية، أو اتصل على مركز الاتصال التجاري (TTY: 711) **1-800-522-0088**

## Armenian

Անվճար լեզվական ծառայություններ: Դուք կարող եք բանավոր թարգմանիչ ստանալ: Փաստաթղթերը կարող են կարդալ ձեզ համար: Օգնության համար զանգահարեք մեզ ձեր ID քարտի վրա նշված հեռախոսահամարով կամ զանգահարեք **1-800-522-0088** (TTY: 711).

## Chinese

免費語言服務。您可使用口譯員。您可請人使用您的語言將文件內容唸給您聽，並請我們將有您語言版本的部分文件寄給您。如需協助，請致電您會員卡上所列的電話號碼與我們聯絡，或致電 **1-800-522-0088** (TTY: 711)。

## Hindi

बनिा लागत की भाषा सेवाएँ। आप एक दुभाषयिा प्राप्त कर सकते हैं। आपको दस्तावेज पढ़ कर सुनाए जा सकते हैं। मदद के लिए, आपके आईडी कार्ड पर दिए गए सूचीबद्ध नंबर पर हमें कॉल करें, या **1-800-522-0088** (TTY: 711)।

## Hmong

Kev Pab Txhais Lus Dawb. Koj xav tau neeg txhais lus los tau. Koj xav tau neeg nyeem cov ntaub ntawv kom yog koj hom lus los tau. Xav tau kev pab, hu peb tau rau tus xov tooj ntawm koj daim npav los yog hu **1-800-522-0088** (TTY: 711).

## Japanese

無料の言語サービス。通訳をご利用いただけます。文書をお読みします。援助が必要な場合は、IDカードに記載されている番号までお電話いただくか、**1-800-522-0088**、(TTY: 711)。

## Khmer

សេវាភាសាដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្តាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូម ទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅមជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្ម នៃក្រុមហ៊ុន **1-800-522-0088** (TTY: 711)។

## Korean

무료 언어 서비스. 통역 서비스를 받을 수 있습니다. 귀하가 구사하는 언어로 문서의 낭독 서비스를 받으실 수 있습니다. 도움이 필요하시면 보험 ID 카드에 수록된 번호로 전화하시거나 **1-800-522-0088** (TTY: 711).

## Navajo

Saad Bee Áká E'eyeed T'áá Jíík'e. Ata' halne'ígíí hólq. T'áá hó hazaad k'ehjí naaltsoos hach'í' wóltah. Shíká a'doowoł nínízingo naaltsoos bee néího'dólinígíí bikáa'gi béesh bee hane'í bikáa' áají' hodiílnih éí doodaii' **1-800-522-0088** (TTY: 711).

## Persian (Farsi)

خدمت‌های زبان‌به‌طور رایگان. می‌توانید یک نفر جم‌تلف امی‌بگ‌ی‌د. می‌توانید در خ‌اس‌ت‌ک‌ت‌یک‌ه‌اس‌ن‌اس‌برای‌ش‌م‌اق‌ائ‌ت‌ش‌ون‌د‌ب‌ر‌ای‌ در‌ت‌لف‌ت‌ ر‌اق‌ط‌ی‌ب‌ا‌م‌ل‌ب‌ه‌ش‌م‌اره‌ای‌که‌ روی‌ک‌ارت‌ش‌ن‌اس‌ط‌ی‌ش‌م‌ا‌ در‌ج‌ش‌د‌م‌ت‌اس‌ب‌گ‌ی‌د‌ی‌ل‌ب‌ا‌ و‌ک‌ن‌ت‌م‌اس‌ب‌ل‌ز‌ر‌گ‌ل‌ن‌ی‌ **1-800-522-0088** (TTY: 711).



### Panjabi (Punjabi)

ਬਨਿਾਂ ਕਸਿ ਲਾਗਤ ਤੇ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ਿਆ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦੱਤੇ ਨੰਬਰ ਤੇ ਸਾਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਕਰਿਪਾ ਕਰਕੇ 1-800-522-0088 (TTY: 711).

### Russian

Бесплатная помощь переводчиков. Вы можете получить помощь устного переводчика. Вам могут прочитать документы. За помощью обращайтесь к нам по телефону, приведенному на вашей идентификационной карточке участника плана. Кроме того, вы можете позвонить в 1-800-522-0088 (TTY: 711).

### Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete. Puede obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, llámenos al número que figura en su tarjeta de identificación o comuníquese con el 1-800-522-0088 (TTY: 711).

### Tagalog

Walang Bayad na Mga Serbisyo sa Wika. Makakakuha kayo ng isang interpreter. Makakakuha kayo ng mga dokumento na babasahin sa inyo. Para sa tulong, tawagan kami sa nakalisting numero sa inyong ID card o tawagan ang 1-800-522-0088 (TTY: 711).

### Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้สามได้ คุณสามารถให้อ่านเอกสารให้ฟังได้ สำหรับความช่วยเหลือ โทรหาเราตาม หมายเลขที่ให้ไว้บนบัตรประจำตัวของคุณ หรือ โทรหาศูนย์ติดต่อเชิงพาณิชย์ของ 1-800-522-0088 (TTY: 711)

### Vietnamese

Các Dịch Vụ Ngôn Ngữ Miễn Phí. Quý vị có thể có một phiên dịch viên. Quý vị có thể yêu cầu được đọc cho nghe tài liệu. Để nhận trợ giúp, hãy gọi cho chúng tôi theo số được liệt kê trên thẻ ID của quý vị hoặc gọi 1-800-522-0088 (TTY: 711).







# Contact Us

Call Health Net Member Services at the number shown on your Member ID member card or visit our website at:



[healthnet.com](https://healthnet.com)



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