

Health Net of California, Inc. and
Health Net Life Insurance Company (Health Net)



Pharmacy Benefits Member Guide

LEARN HOW TO GET THE MOST OUT OF YOUR PHARMACY BENEFITS

Large Business Group



HealthNet.com



Understanding your Health Net pharmacy benefits

To get the most out of your pharmacy benefit, you need to understand your coverage – the amount of protection provided by your Health Net plan. This guide will help you understand your pharmacy benefit coverage and explore cost saving options. In it, you'll find tools to help you make informed decisions, save money and optimize your pharmacy benefit!



Certain plans will cover most female prescription contraceptives and other prevention medications at \$0 cost share.¹

Covered medications

To support you and your doctor, we offer a wide variety of affordable medications. Our plan benefits cover prescription medications approved by the U.S. Food and Drug Administration (FDA). Certain plans will cover most female prescription contraceptives and other prevention medications at \$0 cost share. Not all plans are the same, though. Be sure to refer to your coverage documents for details about your specific plan.¹

¹The Evidence of Coverage (EOC) and Certificate of Insurance (COI) are legal binding documents. If the information in this brochure differs from the information in the EOC or COI, the EOC or COI applies.

Tiered benefit plans

Health Net has easy-to-use pharmacy benefits that offer value and convenience. Our two-tier, three-tier and four-tier plans provide both generic and brand-name prescription drug coverage (generic drugs are copies of brand-name drugs that have the same dosage, usage, effects, side effects, risks, safety, and strength as the original drug). Your copayment – the fixed amount you will pay for drugs – varies based on the tier.



Keep in mind that coverage on some products may not follow the generic and brand tier system. To stay current on specific tier information, please refer to your plan documents (Summary of Benefits, *Evidence of Coverage*, or *Certificate of Insurance*)¹ and Health Net’s drug list for coverage and cost share information and any limits or restrictions.

A few plans may have a Specialty tier, which is also covered under your pharmacy benefit. Most Specialty tier drugs require prior authorization – the process of getting approval from Health Net for certain drugs before they are covered. These drugs are usually provided by a Specialty pharmacy contracted by Health Net. Please consult your plan documents¹ to see whether your pharmacy benefit includes the Specialty tier. You can also reference the drug list at www.healthnet.com for coverage details.

Two tier benefit

Prescription is for:	You pay:
Generic drugs on the drug list	In most cases, the lower copayment (Tier I)
Brand-name drugs on the drug list	In most cases, the higher copayment (Tier II)



Three tier benefit

Prescription is for:	You pay:
Generic drugs on the drug list (preferred generics)	In most cases, the lowest copayment (Tier I)
Brand-name drugs on the drug list (preferred brands)	In most cases, the higher copayment (Tier II)
Brand or generic drugs not on the drug list (non-preferred drugs)	In most cases, the highest copayment (Tier III)

Get more done online!

Register from the home page at www.healthnet.com.

Three tier with specialty benefit

Prescription is for:	You pay:
Most generic drugs and low-cost preferred brands	In most cases, the lowest copayment (Tier I)
Non-preferred generics and preferred brand-name drugs on the drug list	In most cases, the higher copayment (Tier II)
Non-preferred brands	In most cases, the higher copayment (Tier III)
Specialty drugs	In most cases, the highest copayment (Tier IV)

Please note: Pharmacy cost shares apply toward the annual out-of-pocket maximum (OOPM) on your plan. Please consult your plan documents for specific details regarding annual cost-sharing limits.

¹The *Evidence of Coverage* (EOC) and *Certificate of Insurance* (COI) are legal binding documents. If the information in this brochure differs from the information in the EOC or COI, the EOC or COI applies.



Plan deductibles

Some plans have an annual deductible – the amount you pay each year before your plan benefits will pay for covered services. If your plan has an annual deductible, you will pay:

- The full price of your prescription until you reach the deductible amount.
- Only the copayment or coinsurance amount, based on your benefit plan after you've met the deductible amount. Be sure to check your coverage documents to see if you have a plan deductible and how it works with your benefit plan.



Comprehensive pharmacy network

Health Net has a broad pharmacy network throughout the state and across the country. We make it easy to find a quality pharmacy right around the corner from where you live and work. Pharmacies include national chains as well as major supermarket-based and privately owned pharmacies.

It's always best to have your prescriptions filled within the network. When you do, you'll receive your medicine at the highest benefit coverage under your plan. However, if you choose an out-of-network pharmacy, you may have to pay full price for your prescriptions.²

Please note that some plans may have limits on the pharmacies you can use. Check your plan documents, call Member Services or visit **www.healthnet.com** for a list of Health Net network pharmacies.



Medications: ensuring a smooth transition

If you are new to Health Net, making sure you have a smooth transition of your current medications is an important first step. You can relax and know that your current medications are covered by your new health plan.

Visit **www.healthnet.com** to see whether your medication is on Health Net's drug list and whether it requires prior authorization. If it's on the list and does not require prior authorization, you're all set.

If your medication does require prior authorization, you have a couple of options. You can go ahead and start the transition process (described on page 5). Or you can talk to your doctor about other medications on Health Net's drug list that will work just as well.

²HMO and HSP plan members who choose an out-of-network pharmacy will have to pay full price for their prescriptions.



Moving your medications

New members can also transition select maintenance medications – medicine you take every day to treat a chronic or long-term condition – to your new Health Net pharmacy coverage by these simple steps:

- If your medication requires prior authorization within the first 90 days of your enrollment with Health Net, review the Prescription Transition form included in your enrollment packet, or get one by going to **www.healthnet.com**.
 - A separate form is required for each family member transitioning medications.
 - Check that each prior authorization medication you wish to transition is listed on the form.
 - If your medication is not listed on the form, and it requires prior authorization, your doctor will have to call Health Net for prior authorization to ensure coverage.
- The Prescription Transition form(s) must be completed and submitted **within the first 90 days of eligibility** to Health Net.
- Fax or mail the completed form(s) to the fax number or address shown on the form.

When Health Net receives the form(s), authorization for each eligible medication will be entered into the pharmacy claims processing system. This ensures you can receive your medications with your new Health Net pharmacy coverage.

If you are prescribed a medication that needs prior authorization, and it is not on the Prescription Transition form or Health Net’s drug list, your pharmacy will contact your doctor. This is either to suggest an alternative medication that is covered by Health Net, and/or to ask your doctor to contact Health Net and request coverage for the prescribed medication. This is common practice followed by all pharmacies and doctors.



The Prescription Transition form(s) must be completed and submitted **within the first 90 days of eligibility** to Health Net.



What is prior authorization?³

Prior authorization is one of the ways Health Net ensures that our members get the safest medications with the best value and that the medications are approved by the FDA. It refers to the simple process of getting approval from Health Net for certain drugs requiring pre-approval before they are covered.

Prior authorization: transitioning medications

If you’re a Health Net member and your doctor orders a new medication, check to see if it is on Health Net’s drug list and if it needs a prior authorization. If the medication does require a prior authorization (noted on the drug list with a “PA”), ask your doctor to contact Health Net to request coverage for the prescribed medication. If a drug requires step therapy (noted on the drug list as “ST”), you will need to start with a first-line drug.

³Health Net will approve prior authorization requests when medical necessity has been demonstrated.



Mail order convenience

Through the mail order program, you can receive up to a three-month supply of your maintenance prescription drugs – usually at a lower cost. There are three ways to begin using the mail order pharmacy:

Order by phone. Have your doctor call in a new prescription to the mail order pharmacy at **800-378-5697** or **fax** it to **800-378-0323**.

Order by mail. Register or log in to **www.healthnet.com**. Under *Pharmacy*, click on *Mail Order Basics*. Download, print and mail the pharmacy form.

Order online. Register or log in to **www.caremark.com** and follow the instructions to request a new prescription. The mail order pharmacy will contact your doctor to get a prescription for up to a three-month supply.



Cost-saving tips

Save time and money with these added tips:

- Ask your doctor about generic medications that may work for you.
- Fill prescriptions at Health Net participating pharmacies.
- Be sure your doctor prescribes medications on the Health Net drug list, and ask if they require prior authorization.
- Get your maintenance medications through our mail order program.

Pharmacy benefit terms you should know

Drug List (DL): A list of prescription drugs approved by our Pharmacy & Therapeutics Committee that are eligible for benefit coverage. To view the DL, log in to www.healthnet.com.

Generic drugs: Brand-name drugs whose patents have expired and can now be produced by any drug company, usually at a lower cost. Generics are FDA-tested and approved to be as effective as their brand-name versions.

Specialty drugs: Select injectable, infused, oral, and inhaled drugs that generally require special storage or handling and close monitoring of the patient's drug therapy.

Copayment and coinsurance: The amount you pay the pharmacy for each prescription.

Out-of-pocket maximum (OOPM): The maximum amount a member will spend on medical copayments during the calendar year.

Prior authorization (PA):

The process of getting approval from Health Net for certain prescriptions before they are eligible for coverage.

Step therapy (ST): A type of prior authorization that requires previous use of one medication before another is eligible for coverage.

Nondiscrimination Notice

In addition to the State of California nondiscrimination requirements (as described in benefit coverage documents), Health Net Life Insurance Company and Health Net of California, Inc. (Health Net) comply with applicable federal civil rights laws and do not discriminate, exclude people or treat them differently on the basis of race, color, national origin, ancestry, religion, marital status, gender, gender identity, sexual orientation, age, disability, or sex.

Health Net:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact Health Net's Customer Contact Center at:

IFP On Exchange/Covered California 1-888-926-4988 (TTY: 711)

IFP Off Exchange 1-800-839-2172 (TTY: 711)

Group Plans through Health Net 1-800-522-0088 (TTY: 711)

If you believe that Health Net has failed to provide these services or discriminated in another way, you can file a grievance by calling the number above and telling them you need help filing a grievance; Health Net's Customer Contact Center is available to help you. You can also file a grievance by mail, fax or online at: Health Net of California, Inc./Health Net Life Insurance Company Appeals & Grievances, PO Box 10348, Van Nuys, CA 91410-0348, by fax: 1-877-831-6019, or online: healthnet.com (Group) or myhealthnetca.com (IFP).

If you are not satisfied with Health Net's decision or it has been more than 30 days since you filed the complaint, you may submit a complaint form to the Department of Managed Health Care (DMHC). The form is available at www.dmhc.ca.gov/FileaComplaint. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019 (TDD: 1-800-537-7697) if there is a concern of discrimination based on race, color, national origin, age, disability, or sex.

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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 the Customer Contact Center at the number on your ID card or call Individual & Family Plan (IFP) Off Exchange: 1-800-839-2172 (TTY: 711). For California marketplace, call IFP On Exchange 1-888-926-4988 (TTY: 711) or Small Business 1-888-926-5133 (TTY: 711). For Group Plans through Health Net, call 1-800-522-0088 (TTY: 711).

Arabic

خدمات لغوية مجانية. يمكننا أن نوفر لك مترجم فوري. ويمكننا أن نقرأ لك الوثائق بلغتك. للحصول على المساعدة اللازمة، يرجى التواصل مع مركز خدمة العملاء عبر الرقم المبين على بطاقتك أو الاتصال بالرقم الفرعي لخطة الأفراد والعائلة: (TTY: 711) 1-800-839-2172. للتواصل في كاليفورنيا، يرجى الاتصال بالرقم الفرعي لخطة الأفراد والعائلة عبر الرقم: (TTY: 711) 1-888-926-4988 أو المشروعات الصغيرة (TTY: 711) 1-888-926-5133. لخطط المجموعة عبر Health Net، يرجى الاتصال بالرقم (TTY: 711) 1-800-522-0088.

Armenian

Անվճար լեզվական ծառայություններ: Դուք կարող եք բանավոր թարգմանիչ ստանալ: Փաստաթղթերը կարող են կարդալ ձեր լեզվով: Օգնության համար զանգահարեք Հաճախորդների սպասարկման կենտրոն ձեր ID քարտի վրա նշված հեռախոսահամարով կամ զանգահարեք Individual & Family Plan (IFP) Off Exchange՝ 1-800-839-2172 հեռախոսահամարով (TTY՝ 711): Կալիֆորնիայի համար զանգահարեք IFP On Exchange՝ 1-888-926-4988 հեռախոսահամարով (TTY՝ 711) կամ Փոքր բիզնեսի համար՝ 1-888-926-5133 հեռախոսահամարով (TTY՝ 711): Health Net-ի Խմբային ծրագրերի համար զանգահարեք 1-800-522-0088 հեռախոսահամարով (TTY՝ 711):

Chinese

免費語言服務。您可使用口譯員服務。您可請人將文件唸給您聽並請我們將某些文件翻譯成您的語言寄給您。如需協助，請撥打您會員卡上的電話號碼與客戶聯絡中心聯絡或者撥打健康保險交易市場外的 Individual & Family Plan (IFP) 專線：1-800-839-2172（聽障專線：711）。如為加州保險交易市場，請撥打健康保險交易市場的 IFP 專線 1-888-926-4988（聽障專線：711），小型企業則請撥打 1-888-926-5133（聽障專線：711）。如為透過 Health Net 取得的團保計畫，請撥打 1-800-522-0088（聽障專線：711）。

Hindi

बिना शुल्क भाषा सेवाएं। आप एक दुभाषिया प्राप्त कर सकते हैं। आप दस्तावेजों को अपनी भाषा में पढ़वा सकते हैं। मदद के लिए, अपने आईडी कार्ड में दिए गए नंबर पर ग्राहक सेवा केंद्र को कॉल करें या व्यक्तिगत और फैमिली प्लान (आईएफपी) ऑफ एक्सचेंज: 1-800-839-2172 (TTY: 711) पर कॉल करें। कैलिफोर्निया बाजारों के लिए, आईएफपी ऑन एक्सचेंज 1-888-926-4988 (TTY: 711) या स्मॉल बिजनेस 1-888-926-5133 (TTY: 711) पर कॉल करें। हेल्थ नेट के माध्यम से ग्रुप प्लान के लिए 1-800-522-0088 (TTY: 711) पर कॉल करें।

Hmong

Tsis Muaj Tus Nqi Pab Txhais Lus. Koj tuaj yeem tau txais ib tus kws pab txhais lus. Koj tuaj yeem muaj ib tus neeg nyeem cov ntaub ntawv rau koj ua koj hom lus hais. Txhawm rau pab, hu xovtooj rau Neeg Qhua Lub Chaw Tiv Toj ntawm tus npawb nyob ntawm koj daim npav ID lossis hu rau Tus Neeg thiab Tsev Neeg Qhov Kev Npaj (IFP) Ntawm Kev Sib Hloov Pauv: 1-800-839-2172 (TTY: 711). Rau California qhov chaw kiab khw, hu rau IFP Ntawm Qhov Sib Hloov Pauv 1-888-926-4988 (TTY: 711) lossis Lag Luam Me 1-888-926-5133 (TTY: 711). Rau Cov Pab Pawg Chaw Npaj Kho Mob hla Health Net, hu rau 1-800-522-0088 (TTY: 711).

Japanese

無料の言語サービスを提供しております。通訳者もご利用いただけます。日本語で文書をお読みすることも可能です。ヘルプが必要な場合は、IDカードに記載されている番号で顧客連絡センターまでお問い合わせいただくか、Individual & Family Plan (IFP) (個人・家族向けプラン) Off Exchange: 1-800-839-2172 (TTY: 711) までお電話ください。カリフォルニア州のマーケットプレイスについては、IFP On Exchange 1-888-926-4988 (TTY: 711) または Small Business 1-888-926-5133 (TTY: 711) までお電話ください。Health Netによるグループプランについては、1-800-522-0088 (TTY: 711) までお電話ください。

Khmer

សេវាកម្មសេវាដោយឥតគិតថ្លៃ។ លោកអ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ លោកអ្នកអាចស្តាប់គេរននឯកសារឱ្យលោកអ្នកជាភាសារបស់លោកអ្នក។ សម្រាប់ជំនួយ សូមហៅទូរស័ព្ទទៅកាន់មជ្ឈមណ្ឌលទំនាក់ទំនងអតិថិជនតាមលេខដែលមាននៅលើប័ណ្ណសម្គាល់ខ្លួនរបស់លោកអ្នក ឬហៅទូរស័ព្ទទៅកាន់កម្មវិធី Off Exchange របស់គម្រោងជាលក្ខណៈបុគ្គល និងក្រុមគ្រួសារ (IFP) តាមរយៈលេខ៖ 1-800-839-2172 (TTY: 711)។ សម្រាប់ទីផ្សាររដ្ឋ California សូមហៅទូរស័ព្ទទៅកាន់កម្មវិធី On Exchange របស់គម្រោង IFP តាមរយៈលេខ 1-888-926-4988 (TTY: 711) ឬក្រុមហ៊ុនអាជីវកម្មធាតុតូចតាមរយៈលេខ 1-888-926-5133 (TTY: 711)។ សម្រាប់គម្រោងជាក្រុមតាមរយៈ Health Net សូមហៅទូរស័ព្ទទៅកាន់លេខ 1-800-522-0088 (TTY: 711)។

Korean

무료 언어 서비스입니다. 통역 서비스를 받으실 수 있습니다. 문서 낭독 서비스를 받으실 수 있으며 일부 서비스는 귀하가 구사하는 언어로 제공됩니다. 도움이 필요하시면 ID 카드에 수록된 번호로 고객센터 센터에 연락하시거나 개인 및 가족 플랜(IFP)의 경우 Off Exchange: 1-800-839-2172(TTY: 711)번으로 전화해 주십시오. 캘리포니아 주 마켓플레이스의 경우 IFP On Exchange 1-888-926-4988(TTY: 711), 소규모 비즈니스의 경우 1-888-926-5133(TTY: 711)번으로 전화해 주십시오. Health Net을 통한 그룹 플랜의 경우 1-800-522-0088(TTY: 711)번으로 전화해 주십시오.

Navajo

Doo bą́ąh ílínígóó saad bee háká ada'iiyeed. Ata' halne'ígíí da ła' ná hádííóót'ííł. Naaltsos da t'áá shí shizaad k'ehjí shichí' yídoolta h nínizingo t'áá ná ákódoonííł. Ákót'éego shíká a'doowoł nínizingo Customer Contact Center hoolyéhíjí' hodíílnih ninaaltsos nanítingo bee néého'dolzinígíí hodoonihjí' bikáá' éí doodago kojí' hólne' Individual & Family Plan (IFP) Off Exchange: 1-800-839-2172 (TTY: 711). California marketplace báhígíí kojí' hólne' IFP On Exchange 1-888- 926-4988 (TTY: 711) éí doodago Small Business báhígíí kojí' hólne' 1-888-926-5133 (TTY: 711). Group Plans through Health Net báhígíí éí kojí' hólne' 1-800-522-0088 (TTY: 711).

Persian (Farsi)

خدمات زبان بدون هزینه. می توانید یک مترجم شفاهی بگیرید. می توانید درخواست کنید اسناد به زبان شما برایتان خوانده شوند. دریافت کمک، با مرکز تماس مشتریان به شماره روی کارت شناسایی یا طرح فردی و خانوادگی (IFP) Off Exchange) به شماره: 1-800-839-2172 (TTY:711) تماس بگیرید. برای بازار کالیفرنیا، با IFP On Exchange شماره 1-888-926-4988 (TTY:711) یا کسب و کار کوچک 1-888-926-5133 (TTY:711) تماس بگیرید. برای طرح های گروهی از طریق Health Net، با 1-800-522-0088 (TTY:711) تماس بگیرید.

Punjabi (Punjabi)

ਬਿਨਾਂ ਕਿਸੇ ਲਾਗਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਆਰੀਏ ਦੀ ਸੇਵਾ ਹਾਸਲ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦਿੱਤੇ ਨੰਬਰ ਤੇ ਗਾਹਕ ਸੰਪਰਕ ਕੇਂਦਰ ਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਵਿਅਕਤੀਗਤ ਅਤੇ ਪਰਿਵਾਰਕ ਯੋਜਨਾ (IFP) ਔਫ਼ ਐਕਸਚੇਂਜ 'ਤੇ ਕਾਲ ਕਰੋ: 1-800-839-2172 (TTY: 711)। ਕੈਲੀਫੋਰਨੀਆ ਮਾਰਕਿਟਪਲੇਸ ਲਈ, IFP ਔਨ ਐਕਸਚੇਂਜ ਨੂੰ 1-888-926-4988 (TTY: 711) ਜਾਂ ਸਮੇਲ ਬਿਜਨੇਸ ਨੂੰ 1-888-926-5133 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ। ਹੈਲਥ ਨੈੱਟ ਰਾਹੀਂ ਸਮੂਹਿਕ ਪਲੈਨਾਂ ਲਈ, 1-800-522-0088 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

Russian

Бесплатная помощь переводчиков. Вы можете получить помощь переводчика. Вам могут прочитать документы на Вашем родном языке. Если Вам нужна помощь, звоните по телефону Центра помощи клиентам, указанному на вашей карте участника плана. Вы также можете позвонить в отдел помощи участникам не представленных на федеральном рынке планов для чатных лиц и семей (IFP) Off Exchange 1-800-839-2172 (TTY: 711). Участники планов от California marketplace: звоните в отдел помощи участникам представленных на федеральном рынке планов IFP (On Exchange) по телефону 1-888-926-4988 (TTY: 711) или в отдел планов для малого бизнеса (Small Business) по телефону 1-888-926-5133 (TTY: 711). Участники коллективных планов, предоставляемых через Health Net: звоните по телефону 1-800-522-0088 (TTY: 711).

Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete, obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, comuníquese con el Centro de Comunicación con el Cliente al número que figura en su tarjeta de identificación o llame al plan individual y familiar que no pertenece al Mercado de Seguros de Salud al 1-800-839-2172 (TTY: 711). Para planes del mercado de seguros de salud de California, llame al plan individual y familiar que pertenece al Mercado de Seguros de Salud al 1-888-926-4988 (TTY: 711); para los planes de pequeñas empresas, llame al 1-888-926-5133 (TTY: 711). Para planes grupales a través de Health Net, llame al 1-800-522-0088 (TTY: 711).

Tagalog

Walang Bayad na Mga Serbisyo sa Wika. Makakakuha kayo ng interpreter. Makakakuha kayo ng mga dokumento na babasahin sa inyo sa inyong wika. Para sa tulong, tumawag sa Customer Contact Center sa numerong nasa ID card ninyo o tumawag sa Off Exchange ng Planong Pang-indibidwal at Pampamilya (Individual & Family Plan, IFP): 1-800-839-2172 (TTY: 711). Para sa California marketplace, tumawag sa IFP On Exchange 1-888-926-4988 (TTY: 711) o Maliliit na Negosyo 1-888-926-5133 (TTY: 711). Para sa mga Planong Pang-grupo sa pamamagitan ng Health Net, tumawag sa 1-800-522-0088 (TTY: 711).

Thai

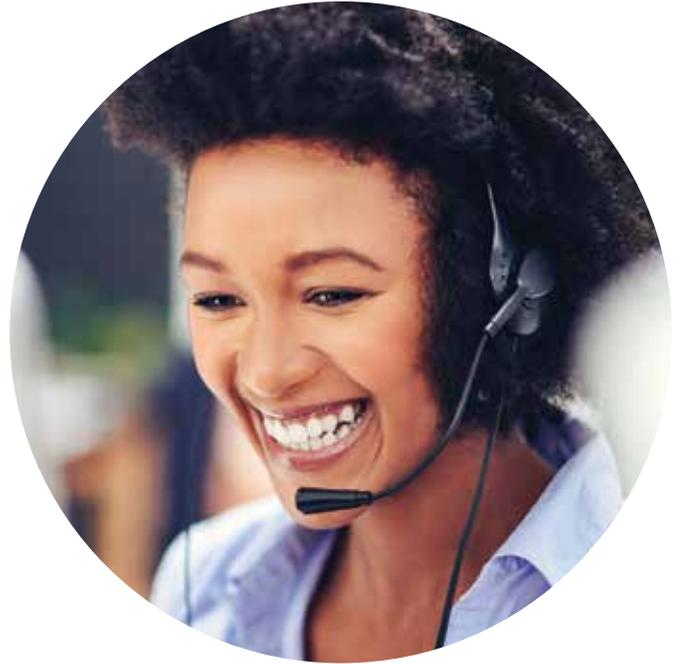
ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังเป็นภาษาของคุณได้ หากต้องการความช่วยเหลือ โทรหาศูนย์ลูกค้าสัมพันธ์ได้ที่หมายเลขบนบัตรประจำตัวของคุณ หรือโทรหาฝ่ายแผนบุคคลและครอบครัวของเอกชน (Individual & Family Plan (IFP) Off Exchange) ที่ 1-800-839-2172 (โทรหมด TTY: 711) สำหรับเขตแคลิฟอร์เนีย โทรหาฝ่ายแผนบุคคลและครอบครัวของรัฐ (IFP On Exchange) ได้ที่ 1-888-926-4988 (โทรหมด TTY: 711) หรือ ฝ่ายธุรกิจขนาดเล็ก (Small Business) ที่ 1-888-926-5133 (โทรหมด TTY: 711) สำหรับแผนแบบกลุ่มผ่านทาง Health Net โทร 1-800-522-0088 (โทรหมด 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 bằng ngôn ngữ của quý vị. Để được giúp đỡ, vui lòng gọi Trung Tâm Liên Lạc Khách Hàng theo số điện thoại ghi trên thẻ ID của quý vị hoặc gọi Chương Trình Bảo Hiểm Cá Nhân & Gia Đình (IFP) Phi Tập Trung: 1-800-839-2172 (TTY: 711). Đối với thị trường California, vui lòng gọi IFP Tập Trung 1-888-926-4988 (TTY: 711) hoặc Doanh Nghiệp Nhỏ 1-888-926-5133 (TTY: 711). Đối với các Chương Trình Bảo Hiểm Nhóm qua Health Net, vui lòng gọi 1-800-522-0088 (TTY: 711).

More information

Call the **Health Net Member Services** number on your ID card or visit our website at **www.healthnet.com**.



Always consult your physician before changing medication regimens and when evaluating treatment alternatives.

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BKT039855EO02 (4/22)