



HEALTH NET PPO TRAVEL GUIDE

*Using your health plan
away from home*



Health Net[®]
A BETTER DECISION



WORKING ON LOCATION. VACATION 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 ID card.** Your ID card tells doctors, medical facilities and pharmacies that you have Health Net coverage.
- Medications.** Be sure to pack the medications you take daily. See the Travel Quick Tips for directions on ordering a sufficient supply before your trip.
- Know what's covered.** Health Net recommends that you review your Certificate of Insurance before traveling so you're familiar with your benefit coverage.
- Local providers.** Do some advance planning to find the in-network urgent care center, emergency room and pharmacy nearest your travel destination Here's how:
 - Go to www.healthnet.com
 - Choose *Find a doctor or hospital*
 - **For network doctors and facilities within California,** select your region, plan and provider type from the drop-down menu boxes, then enter a ZIP code and click *Search*.

When traveling, you have access to the First Health's network of over 490,000 providers and 4,700 hospitals.

- **For network doctors and facilities outside of California**, select “Out of state/National PPO” from the left-hand menu for the First Health® National PPO network search tool. Follow the steps to search for local network providers.
- Health Net Travel Guide.** Fill out the health profile on the last page of this booklet, and you’ll have everything you need to get fast and appropriate care should you need it while traveling.



Care away from home: In the U.S.

MEDICAL CARE

As a PPO member, you’re covered for emergency or urgent care services by any licensed physician or hospital.

- Call 9-1-1 or go to the nearest emergency facility if you have an emergency while traveling.

- If you don't have an emergency but need care – say for a sprained ankle or high fever – going to an urgent care center is your best bet 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 the back of your ID card within 48 hours to inform us of the situation.



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 from the hospital at the time services are rendered.** It is difficult to get this information after you get home.

PHARMACY

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

1. Just go to a Health Net participating pharmacy.
2. Pay the same copayment (if you have one) that you do at home at a participating pharmacy for covered drugs.
3. That's it! There are no claim forms to complete.

To find a participating pharmacy:

- Call Health Net at the number on the back of your ID card or 1-800-522-0088.

- Go to www.healthnet.com. From the home page:
 - Click *View Pharmacy Information*.
 - Choose the state you live in.
 - Click *Find a Pharmacy* (the 4th option on the page).
 - Click *Continue* on the disclaimer page.
 - Follow the search instructions.



TRAVEL NOTE!

Prescriptions filled at a non-participating pharmacy may be covered in an urgent or emergency situation. You'll pay for the prescription and then file a claim. Be sure to attach the pharmacy label that comes with your prescription and the receipt. Don't forget to make a copy of the claim form and pharmacy label for your records.

URGENT CONDITION EXAMPLES

- Severe sprained and/or broken bones
- Severe high fever
- Severe abdominal pain/nausea

EMERGENCY CONDITION EXAMPLES

- Shortness of breath
- Excessive bleeding
- Severe pain to body functions, parts or organs
- Early/active labor



Care away from home: International

Health Net covers you for emergency or urgent care services received from licensed providers or treatment centers anywhere in the world.

Plus, if you need to talk with Member Services when you're traveling internationally, 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 (see note).
2. After the prompts, dial the Health Net toll-free number: 1-800-552-3971.¹
3. You will be connected to our main customer service system; follow the prompts to get the answers you need or to speak to a representative.

Note: AT&T USADirect is not available from all international countries. For access codes and AT&T service availability, please refer to the chart we've provided later in this booklet or visit www.usa.att.com/traveler.

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 or First Health networks. It's easy!

CLAIMS FOR SERVICES RECEIVED IN THE U.S.

1. Complete the member claim form for medical services. See page 9 to find out how to get the forms.

¹Calling US 800 numbers may be toll-free or AT&T USADirect charges may apply.

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 can be a bank or credit card statement, a bill or invoice indicating zero balance or stamped 'paid'.
4. Mail claim forms within 90 days of service date to:

Health Net
P.O. Box 14702
Lexington KY 40512



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.

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
- Foreign Claim Questionnaire (included at the end of this guide) must accompany your claim submission explaining the nature of the emergency.

- 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 is required for all member reimbursement requests.
 - Reimbursement over \$2,500 requires a copy of the endorsed check or a credit card statement.
 - Reimbursement less than \$2,500 requires a legible receipt or statement showing zero balance.

Travel quick tips

LOST ID CARD

You can print a temporary card right from our website. Here's how:

1. Log on to www.healthnet.com and follow this path:
 - *Get Things Done*
 - *Get ID Cards*
 - *Print Temporary ID Cards*
2. Select the name of the person who needs the card.

While online, you can also order a new permanent card. Just choose *Get Things Done > Order ID Cards*. Or you can order a replacement by phone: call the number on the back of your ID card or 1-800-522-0088.

CLAIM FORMS

Take claim forms with you – for medical and pharmacy – just in case there isn't a Health Net provider where you travel. Having the form will speed the reimbursement process.



If you've ordered our complete travel kit, forms are in the back pocket of this guide.

If not, you can download them:

- Go to www.healthnet.com and log-in
- Click *Get Things Done*
- Choose *Get Forms*
- Select *Member Claim Form* and/or *Prescription Drug Claim Form*

PRESCRIPTIONS: FILL BEFORE YOU GO

Get up to three months of medication by using the prescription-by-mail program. Call the Customer Contact Center to request a ***Prescriptions by Mail order form*** and envelope. Complete the form and send it to the mail-order vendor at least three weeks in advance of your departure date to ensure receipt of your medication.

AT&T USADirect® Access Numbers

(Refer to footnotes.) From the countries highlighted in blue, you can make calls to virtually any location in the world; and from all the countries listed, you can make calls to the U.S.

Albania ● 00-800-0010	Bangladesh † 157-0011
Amer. Samoa 633-2872	Barbados ● ⬇ 1-800-872-2881
Angola 808-000-011	Belarus ▲ 8`800-101
Anguilla ● ⬇ 1-800-872-2881	Belgium ● 0-800-100-10
Antigua ⬇ 1-800-872-2881	Belize ▲ 811 (hotels) 555
Argentina ▲ 0800-555-4288 0800-288-5288	Benin ● 102
Armenia ● ▲ 0-800-10-111	Bermuda 1-800-872-2881
Australia 1-800-881-011 1-800-551-155	Bolivia ● 800-101-110
Austria ● 0-800-200-288	Bosnia ▲ 00-800-0010
Bahamas 1-800-872-2881	Brazil 0-800-890-0288 0-800-888-8288
Bahrain 800-00-001 (Military) 800-000-05 (Cell) 800-000-00	British V.I. ● ⬇ 1-800-872-2881
	Brunei 800-1111
	Bulgaria ▲ 00-800-0010
	Cambodia ▲ 1-800-881-001
	Canada 1-800-CALL-ATT

Cape Verde Isl. 0-800-2288	Dominica ● ⬇ 1-800-872-2881
Cayman Islands ● ⬇ 1-800-872-2881	Dominican Republic 1-800-872-2881
Chile ● 800-225-288 800-360-311	Ecuador ▲ 1-999-119 1-800-225-528
China, PRC ▲ (Northern) 108-888 (Shouthern) 108-11	Egypt (Cairo) ● 510-0200 (Other) 02-510-0200
Colombia 01-800-911-0010	El Salvador ● ▲ 800-1288 800-1785
Cook Islands 09-111	Estonia 800-12001
Costa Rica ▲ 0-800-011-4114	Fiji 004-890-1001
Croatia 0-800-220-111	Finland ● 0-800-11-0015
Curaçao ⬇ 001-800-872-2881	France 0-800-99-0011
Cyprus ● 800-900-10	French Antilles ⬇ 0-800-99-0011
Czech Rep. ▲ 00-800-222-55288	French Guiana 0-800-99-0011
Denmark 800-100-10	Gabon ● 00`-001
Diego Garcia 999-288	Gambia ● 00111
	Germany 0-800-225-5288
	Ghana 0191
	Gibraltar 8800

Greece ● 00-800-1311	Israel 1-80-949-4949 1-80-922-2222
Grenada ●⬇ 1-800-872-2881	Italy ● 800-172-444
Guadeloupe ⬇ 0-800-99-0011	Ivory Coast ● 00-111-11
Guam 1-800-225-5288	Jamaica ●⬇ 1-800-872-2881 (hotels) 872
Guantanamo Bay (Cuba) 2935	Japan ●▲ 00-539-111 00-665-5111 00-441-1111
Guatemala ●▲ 138-126 999-9190	Jordan 1-880-0000
Guyana 159	Kazakhstan ● 8`800-121-4321
Haiti 183	Korea ●▲■ 00-729-11 00-309-11
Honduras 800-0123	Korea ●▲■ 550-4663 (Military) 550-2872
Hong Kong 800-96-1111 800-93-2266	Latvia 800-2288
Hungary ● 06-800-011-11	Lebanon ●○ (Beirut) 426-801 (Other) 01-426-801
Iceland ● 00-800-222-552-88	Liechtenstein ● 809-2288
India ▲ 000-117	Luxembourg ○ 800-201-11
Indonesia ▲ 001-801-10	
Ireland ✓ 1-800-550-000 00-800-222-55288	

Macau 0-800-111	New Zealand ● 000-911
Macedonia, F.Y.R. ● 99-800-4288	Nicaragua ● 1-800-0174
Malaysia ▲ 1-800-80-0011	Norway 800-190-11 (Military) 800-199-11
Malta 800-901-10	Pakistan ▲ 00-800-01-001
Marshall Islands 1-800-225-5288	Panama 800-0109
Martinique 0-800-99-0011	Papua New Guinea 0-507-128-80
Mauritius 01-120	Paraguay (Asuncion City) ⬇▲ 00-811-800
Mexico ●▽ 01-800-288-2872 001-800-462-4240	Peru ▲ 0-800-50-288 0-800-70-088
Micronesia 288	Philippines ● 105-11
Monaco ● 800-90-288	Poland ●▲ 00-800-111-1111
Montserrat ⬇ 1-800-872-2881	Portugal ▲ 800-800-128
Morocco 00-211-0011	Puerto Rico/U.S.V.I. 1-800-CALL-ATT
Nepal ●▲ 0-800-77-001	Reunion Island 0-800-99-0011
Netherlands ● 0-800-022-9111	Romania ● 021-800-4288 (Military) 021-801-0151
Neth. Antilles ⬇ 001-800-872-2881	

Russia (Moscow) ●▲▶ 755-5042 or 755-5555 (St. Petersburg) ●▲▶ 325-5042 (Other Cities) ●▲▶ 8^10-800-110-1011	Singapore 800-011-1111 800-001-0001
St. Kitts/Nevis ●⬇	Slovakia ▲ 0-800-000-101
St. Lucia ●⬇	South Africa 0-800-99-0123
St. Maarten ⬇	Spain 900-99-0011
St. Pierre & Miquelon 0-800-99-0011	Sri Lanka 2-430-430 (Other) 112-430-430
St. Vincent ●⬇	Sudan 800-001
Saipan ●	Suriname ▲ 156
San Marino ●	Sweden 020-799-111
Saudi Arabia 1-800-10	Switzerland ● 0-800-89-0011
Senegal 810-3072	Syria 0-801
Sierra Leone 1100	Taiwan 00-801-102-880
	Thailand 1-800-0001-33 001-999-111-11
	Tonga 0-800-288
	Trinidad & Tobago ⬇ 1-800-872-2881
	Turkey ● 00-800-122-77

Turks & Caicos ●⬇ 01-800-872-2881	Uruguay 000-410
Ukraine ▲ 8^100-11	Uzbekistan (Tashkent) 8^641-744-0010
U.A.E. ● 0-800-121 (military) 0-800-151 0-800-161	Venezuela 0-800-225-5288
U.K. ▲ 0-800-89-0011 0-500-89-0011	Vietnam ▲+ 1-201-0288
U.S. 1-800-CALL-ATT	Zambia 00-899
	Zimbabwe ▲ 110-989-90

- Pay phones may require coin or card deposit.
- ⬇ Available at selected hotels, airports, cruise docks.
- ▲ Available from select locations.
- ▽ Includes Ladatel-Telmex, AT&T, Telnor public phones.
- ▶ Extra charges to call from outside city.
- Collect calling only.
- ^ Second dial tone.
- ✓ From N. Ireland, use U.K. access number.
- + Not available from cellular phones.
- Press red emergency button before dialing.



AT&T USADirect® Service

AT&T USADirect® Service is the easy way to call the U.S.A. while traveling overseas. It's simple. Here's how:

1. Dial the **USADirect** access number of the country you're in.
2. At voice prompt:
 - To call the U.S., dial: area code + number.
 - To call other countries,* dial:
01 + country code + city code + number.
3. At tone, enter your AT&T Calling Card or credit card number.**

If using AT&T PrePaid Cards, dial card's toll-free number and PIN after step 1 above.



att.com/traveler

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Customer Care

From U.S.A.: 1 800-222-0300

From overseas: ask AT&T Operator for Customer Care.

AT&T USADirect updates: 1 800-331-1140 or go to att.com/traveler.

Dialing Tips & Special Features

- From hotels, get an outside line; from pay phones, a deposit may be required for dial tone.
- To place additional calls, don't hang up, just press #.
- To correct a mistake when dialing, press*.
- Calling U.S. 800 numbers may be toll-free or **AT&T USADirect** charges may apply.
- To set up conference calls, dial 800-232-1234.
(One conferee must be in the U.S.)

Special Notes:

*Other country rates are the cost of a call to the U.S. plus a cost based on country called. **Use AT&T Calling Card, MasterCard®, American Express®, VISA®, Diners Club®, or Discover® Network card number. Credit card billing subject to availability. Payment terms subject to your credit card agreement.



Health Profile

Fill this out before you travel and take it with you! Or print your personal health record summary from our website www.healthnet.com > *Wellsite > Health Record.*

Subscriber Name	Subscriber #	Group #
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Tip! The subscriber is the person whose name the plan is under. The subscriber # and the group # are on the ID card.

Traveler Name: _____ **Age:** _____ **Birth day:** _____ **Allergies:** _____
Last Tetanus Shot: _____ **Primary Doctor:** _____ **Phone Number:** _____
Participating Physician Group Name: _____ **Phone Number:** _____

Traveler Name: _____ **Age:** _____ **Birth day:** _____ **Allergies:** _____
Last Tetanus Shot: _____ **Primary Doctor:** _____ **Phone Number:** _____
Participating Physician Group Name: _____ **Phone Number:** _____

Traveler Name: _____ Age: _____ Birthday: _____ Allergies: _____
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Traveler Name: _____ Age: _____ Birthday: _____ Allergies: _____
 Last Tetanus Shot: _____ Primary Doctor: _____ Phone Number: _____
 Participating Physician Group Name: _____ Phone Number: _____

EMERGENCY CONTACTS

NAME		PHONE	RELATIONSHIP

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

Health Net Foreign Claim Questionnaire

If you received health care services while traveling outside of the United States, you'll need to complete and include this questionnaire along with your claim form. Be sure to answer every question so your claim can be processed quickly.

Name: _____ Subscriber #: _____

Name of person who received services (*if different from primary subscriber*): _____

Note: The “you” in these questions is the person who received the services.

1. What dates were you traveling out of the country? _____
2. Are you enrolled in school? Yes No Name of the school: _____
3. What was the nature of your emergency resulting in medical treatment? _____
4. How long were you ill before you got medical attention? _____
5. Were you admitted into the hospital? Yes No
6. If treated as an outpatient, how many times did you see the doctor? _____
7. Name of the hospital, clinic or doctor office where you received treatment:
Name _____
Address _____
Phone number: _____
8. Name of treating physician: _____
Phone number: _____
9. Did you receive diagnostic tests? Yes No If *Yes*, what type? _____
10. Were surgical procedures performed? Yes No If *Yes*, what type? _____
11. Was a special diet recommended? Yes No
12. When was your primary doctor in California notified? Yes No If *Yes*, when? _____

13. Did you get follow-up care when you returned to the U.S.?

Yes Please describe: _____

No Why no follow-up care? _____

14. Have you returned to work/school? Yes No If Yes, when? _____

15. Did you have travel insurance? Yes No If Yes, provide the following:

Name of insurance company _____

Policy number _____ Address _____

Signature: _____ Date: _____

Contact Us

Reach us by phone by calling the number on your ID card or 1-800-522-0088 or online at www.healthnet.com.

When outside the United States:

1. Dial the AT&T USADirect access number for the country you are calling from (visit www.usa.att.com/traveler for a list of country access codes).
2. After the prompts, dial toll-free **1-800-552-3971** to be connected to our main customer service system.

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