

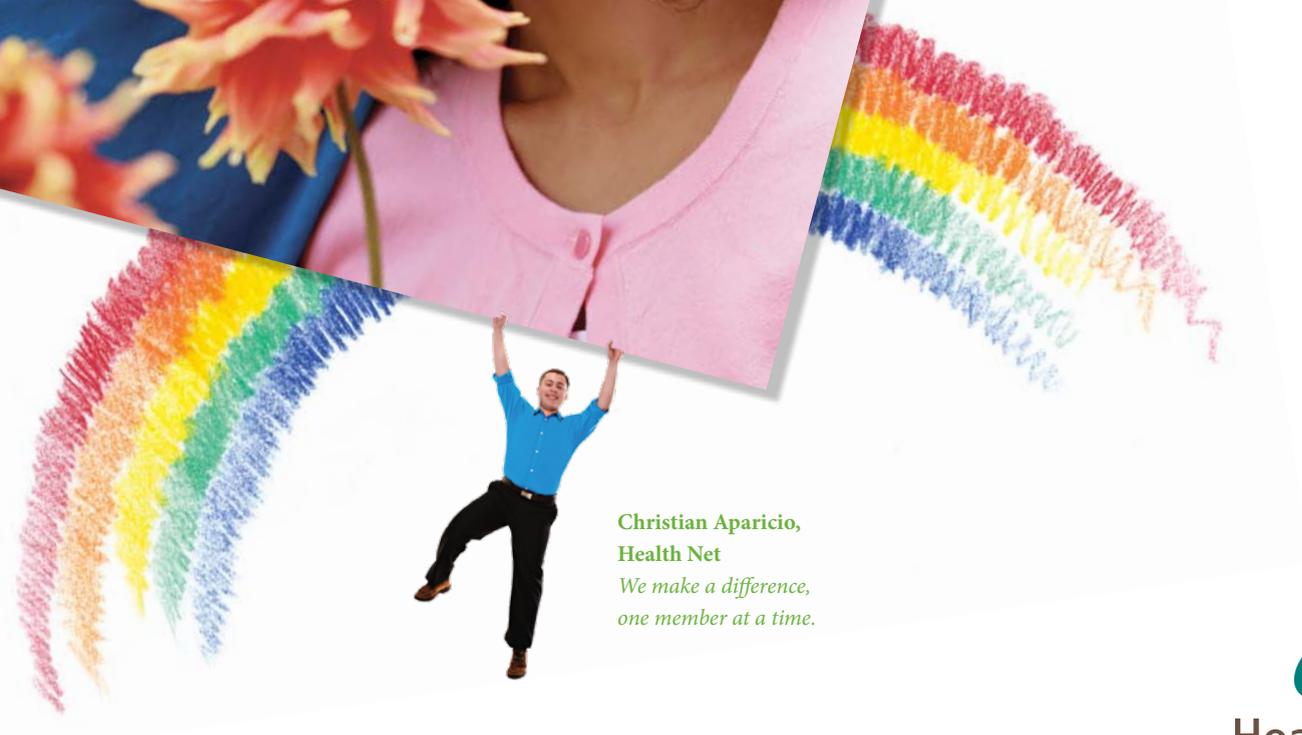
A Guide to *Your Health Net* Benefits

Elect Open AccessSM (EOA) plan overview



Susan Potthoff,
Health Net

*We make health care easy
to understand.*



Christian Aparicio,
Health Net

*We make a difference,
one member at a time.*



Health Net[®]

Your Employer Group Is Offering Health Net **EOA** as a Health Plan Option.



An EOA plan is right for you if you want:

- Fixed copayments for most services.
- Your doctor to direct most of your health care needs.
- The option to self-refer to PPO specialists¹ statewide for exams and evaluations.

Take a closer look at how an EOA plan works

Choosing your doctor

When you enroll, you select a participating physician group (PPG) from our list of PPGs, and then choose a contracted primary care physician (PCP) within that group. Each member of your family can choose a different PCP and a different PPG to suit their individual needs.

Accessing care

See your PCP when you need routine or hospital care. You don't need a referral to see an OB/GYN in the PPG. Just make your appointment. Certain services requiring hospitalization, outpatient surgery, maternity care, and other therapeutic care must be coordinated and authorized by your PCP in order to be covered by Health Net.

See PPO specialists without a referral:

- Arrange office visits, consultations, evaluations and treatment – most procedures that can be performed in the doctor's office only – for a single copay.
- Your costs will be higher and you may need claim forms for certain services.

Important note: Prior authorization from Health Net may be required before self-referring to a specialist when accessing care under Tier 1 benefits.

You can always request a specialist referral from your PCP. When you get a referral, you pay the HMO copay (typically lower). Check your Evidence of Coverage for your specific plan benefits.

Behavioral health

Behavioral health programs support whole-person wellness and include services to Health Net members with needs related to mental illness or substance abuse, including addiction to alcohol or drug abuse. If behavioral health benefits are not included in the enclosed Summary of Benefits, you will be eligible for a separate behavioral benefits plan through your employer group or administrator.

This overview provides benefit information highlights only. Your plan contract, which you will receive after you enroll, contains the exact terms and conditions of your Health Net coverage.



Log in to
www.healthnet.com
to find a doctor,
hospital or urgent
care center.

¹PPO specialists include PPO physicians, practitioners and health professionals. See your coverage documents for more details about specific providers available to you in the PPO network.



Getting to know Health Net

Reputation for quality

- Multicultural Health Care Distinction award from the National Committee for Quality Assurance (NCQA).
- Commercial HMO/POS and PPO plans ranked among the top in the state by NCQA in 2012–2013.
- Ranked among the top four insurers in the 2013 national customer satisfaction survey by Insure.com, an independent company that provides insurance information to the public.

Your partner in health

Cost-saving tips

- Use urgent care instead of emergency care whenever possible. For emergency situations, call 911 or go to the nearest hospital.
- Get generic alternatives to brand-name medications.
- In most cases, you'll pay a lower copay at an outpatient surgical center versus a hospital-based ambulatory center.



Karen Boyd,
Health Net

*We make a difference,
one member at a time.*



Our website is a time-saving option!

Find the information you need right away

Using our website is an easy and time-saving way to get benefit information, wellness resources and more to help you achieve an overall sense of good health. Members, register at www.healthnet.com.



Sharyl Barney,
Health Net
We speak your language.

What you can do online

Get your benefit details and copays, Evidence of Coverage (EOC) and prior authorization list.

Change your PCP, get ID cards and forms, manage your account details and view medical treatment policies.

Lifestyle improvement programs are a highly interactive way for you to address and improve risk factors, such as emotional health, exercise, nutrition, and more.

View your prescription claims history and medical Explanation of Benefits (EOB). Go paperless by updating your EOB document delivery process.

Manage prescriptions and view your medication history, order prescriptions by mail, see our Recommended Drug List, and more.

Get valuable discounts on health-related services and products. Plus, use our hospital comparison tools and treatment cost estimator.

Decision Power: Take a Health Risk Questionnaire (HRQ), participate in health improvement programs, track your health, get guidance and support 24 hours a day.



Questions or
need help?

Call Health Net's
Customer Contact

Center at
1-800-522-0088

or the number on
the back of your
ID card.

Health Net Mobile



Health Net Mobile is the easiest way to connect to your HealthNet.com online account. Access plan, copay and deductible information on the go, as well as check your Mobile ID card to verify eligibility – available for Apple and Android devices!

Decision Power®: Health in Balance

When it comes to your health, there's more than one right answer. That's why Health Net created Decision Power.

Your health, your time, your choice.

With Decision Power, you choose how and when to use the information, resources and support that span the full spectrum of health.

- Get help with a specific health goal.
- Learn about your treatment options.
- Try an online improvement program.
- Assess health risks.
- Track diet, exercise or cholesterol.
- Adapt to living with illness.

When you have a Health Net plan, you can use Decision Power whenever and however much you want. Try multiple resources at once, or one at a time. Because when it comes to health, there's more than one right answer.

Log in to www.healthnet.com for more information on available programs and services for Health Net members.

You have access to Decision Power through your current enrollment with Health Net of California, Inc. Decision Power is not part of Health Net's commercial medical benefit plans. Also, it is not affiliated with Health Net's provider network and it may be revised or withdrawn without notice. Decision Power services are additional resources that Health Net makes available to enrollees of Health Net of California, Inc.

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