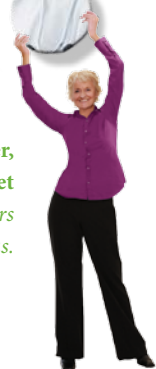


# A Guide to *Your Health Net* Benefits

*Health Maintenance Organization (HMO) and  
Preferred Provider Organization (PPO) plan overview*



**Janis E. Carter,**  
Health Net  
*We're here for members  
when they need us.*



**Christian Aparicio,**  
Health Net  
*We make a difference,  
one member at a time.*



Health Net®

# Your Employer Group Is Offering Health Net HMO and PPO<sup>1</sup> as Health Plan Options.



An HMO plan is right for you if you want:

- \$0 medical deductibles.
- Fixed copayments for most services.
- Your doctor to direct most of your health care needs.
- No claim form filing (with the exception of emergency out-of-network care).

A PPO plan is right for you if you want:

- Ability to choose in- and out-of-network providers – You'll generally pay less when using our network.
- Freedom to see specialists without referrals in our PPO network.
- No claim form filing when using in-network services.

## *Take a closer look at how an HMO 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**

Your PCP coordinates most of your care. If you need specialist care, surgery or hospital services, he or she will make arrangements for you to see one in his or her PPG. You don't need a referral to see an OB/GYN in the PPG. Just make your appointment.

### **Medical transition of care**

If you or a family member is currently receiving ongoing medical treatment with a nonparticipating provider, call our Customer Contact Center at 1-800-522-0088. A representative will help you determine if you're eligible for transition of care assistance.

## *Take a closer look at how a PPO plan works*

### **Accessing care**

You don't have to select a primary care physician (PCP) when you enroll in a Health Net PPO plan. However, to stay at your optimum health, we encourage you to seek the care of a personal physician for your annual exams and other preventive care services.

## *Behavioral health for HMO and PPO plans*

Behavioral health programs support whole-person wellness and include services to Health Net members and insureds 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 or Certificate of Insurance (COI), which you will receive after you enroll, contains the exact terms and conditions of your Health Net coverage.



Log in to  
[www.healthnet.com](http://www.healthnet.com)  
to find a doctor,  
hospital or urgent  
care center.

<sup>1</sup>Health Net PPO is underwritten by Health Net Life Insurance Company, a subsidiary of Health Net, Inc.



## 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 and insureds, register at [www.healthnet.com](http://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) or Certificate of Insurance (COI), and prior authorization list.

**Find a provider or 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](http://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. or Health Net Life Insurance Company. 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 the above listed Health Net companies.

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