



# Small Business Application

for Group Enrollment and Change

Medical and Life/AD&D plans are provided by Health Net of California, Inc. and/or Health Net Life Insurance Company (together, "Health Net"). Dental HMO plans, other than pediatric dental, are offered and administered by Dental Benefit Providers of California, Inc., and dental PPO and indemnity insurance plans, other than pediatric dental, are underwritten by Unimerica Life Insurance Company and administered by Dental Benefit Administrative Services (together, "DBP"). Vision plans, other than pediatric vision, are provided by Fidelity Security Life Insurance Company and serviced by EyeMed Vision Care, LLC (together, "Fidelity").

Pediatric dental HMO plans are provided by Health Net of California, Inc. Pediatric dental PPO and indemnity plans are provided by Health Net Life Insurance Company.

Neither DBP nor Fidelity are affiliated with Health Net. Obligations under dental and vision plans, other than pediatric dental or vision, are neither obligations of, nor guaranteed by, Health Net.

## Welcome to Health Net

### Simple steps for completing the form:

1. Review the materials enclosed in your enrollment packet. Be sure that you understand the coverage options that are available to you by your employer.
- 2a. **If you are declining coverage** for yourself and/or your dependents, section 7 is required. Do not fill out any other sections.
- 2b. **If you are accepting coverage** for yourself and/or your dependents, sections 1, 2, 3, 5, and 8 are required.

The Affordable Care Act (ACA) requires Health Net to provide to the IRS confirmation of health care coverage for yourself, as the subscriber, and your covered dependents. The IRS uses this information to confirm each member has minimum essential coverage and is not subject to the ACA's individual shared responsibility payment provision. Please ensure that the Social Security number (SSN) is accurate for yourself and each dependent you are enrolling. For more information about the individual shared responsibility payment provision, go to <http://www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision>.

3. If you choose to enroll in the WholeCare HMO, SmartCare HMO, Salud HMO y Más, PureCare HSP, or Dental HMO (DHMO) plans, you must select your participating physician group (PPG), primary care physician (PCP) or dental provider. Be sure to fill in the names and numbers as they appear in Health Net's online ProviderSearch tool.

**Note:** If you do not select a PPG, PCP and/or a dental provider, one will be selected for you.

4. If you choose to enroll in a PPO insurance plan, you are not required to select a PPG or PCP to enroll.
5. Make a copy of the completed application for your records. **If a correction is needed, cross out and initial each correction. Please do not use a white-out product.**

For administrative use only:	
<b>Existing Business/Group</b>	<b>New Business/Group</b>
PO Box 9103	Please send all completed
Van Nuys, CA 91409-9103	paperwork to your designated
www.healthnet.com	account executive or broker.

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To be completed by employer	
Employer name: _____	
Requested effective date: _____	Employer group number (medical): _____
Employee eligibility date (new hire only): <input type="checkbox"/> Same as hired date <input type="checkbox"/> Other: _____	

**Important: Please print all sections in black ink. You are entitled to see a Summary of Benefits and Coverage (SBC) before you choose a plan. Please contact your employer if you do not have the SBC for the plan you have selected.**

**1. Health plan information** (All medical plans include pediatric dental and vision coverage.)

Full HMO Network <sup>1</sup>			SmartCare HMO Network <sup>2</sup>		
<b>Platinum</b> <input type="checkbox"/> \$10 <input type="checkbox"/> \$20 <input type="checkbox"/> \$30	<b>Gold</b> <input type="checkbox"/> \$30 <input type="checkbox"/> \$35 <input type="checkbox"/> \$40	<b>Silver</b> <input type="checkbox"/> \$40	<b>Platinum</b> <input type="checkbox"/> \$10 <input type="checkbox"/> \$20 <input type="checkbox"/> \$30	<b>Gold</b> <input type="checkbox"/> \$30 <input type="checkbox"/> \$35 <input type="checkbox"/> \$40	<b>Silver</b> <input type="checkbox"/> \$40
WholeCare HMO Network <sup>1</sup>			Salud HMO y Más Network <sup>3</sup>		
<b>Platinum</b> <input type="checkbox"/> \$10 <input type="checkbox"/> \$20 <input type="checkbox"/> \$30	<b>Gold</b> <input type="checkbox"/> \$30 <input type="checkbox"/> \$35 <input type="checkbox"/> \$40	<b>Silver</b> <input type="checkbox"/> \$40	<b>Platinum</b> <input type="checkbox"/> \$10 <input type="checkbox"/> \$20 <input type="checkbox"/> \$30	<b>Gold</b> <input type="checkbox"/> \$30 <input type="checkbox"/> \$35 <input type="checkbox"/> \$40	<b>Silver</b> <input type="checkbox"/> \$40
CommunityCare HMO Network <sup>4</sup>					
<b>Gold</b> <input type="checkbox"/> \$5		<b>Silver</b> <input type="checkbox"/> \$20		<b>Bronze</b> <input type="checkbox"/> \$45	
PureCare HSP Network <sup>1</sup>					
<input type="checkbox"/> Platinum 90 HSP 0/15			<input type="checkbox"/> Silver 70 HSP 2000/45		
<input type="checkbox"/> Gold 80 HSP 0/25			<input type="checkbox"/> Bronze 60 HSP 6300/75		
Full PPO Network			EnhancedCare PPO Network <sup>5</sup>		
<input type="checkbox"/> Platinum 90 PPO 0/15 + Child Dental <input type="checkbox"/> Platinum 90 PPO 250/15 + Child Dental Alt <input type="checkbox"/> Gold 80 PPO 0/25 + Child Dental <input type="checkbox"/> Gold 80 PPO 1000/30 + Child Dental Alt <input type="checkbox"/> Gold 80 Value PPO 750/10 + Child Dental Alt <input type="checkbox"/> Silver 70 PPO 2000/45 + Child Dental <input type="checkbox"/> Silver 70 PPO 2000/55 + Child Dental Alt <input type="checkbox"/> Silver 70 Value PPO 1700/30 + Child Dental Alt <input type="checkbox"/> Silver 70 HDHP 1350/40 PPO + Child Dental Alt <input type="checkbox"/> Bronze 60 PPO 6300/75 + Child Dental <input type="checkbox"/> Bronze 60 HDHP 5600/15 PPO + Child Dental Alt			<input type="checkbox"/> Platinum 90 EnhancedCare PPO 250/15 + Child Dental Alt <input type="checkbox"/> Gold 80 EnhancedCare PPO 1000/30 + Child Dental Alt <input type="checkbox"/> Silver 70 EnhancedCare PPO 2000/55 + Child Dental Alt <input type="checkbox"/> EnhancedCare PPO Gold Value <input type="checkbox"/> EnhancedCare PPO Silver Value <input type="checkbox"/> Silver 70 HDHP 1350/40 EnhancedCare PPO + Child Dental Alt <input type="checkbox"/> Bronze 60 HDHP 5600/15 EnhancedCare PPO + Child Dental Alt		
Other plan(s):					
_____					

Dental (DHMO)	Dental (DPPO)	Vision (PPO)
<input type="checkbox"/> HN Plus 150 <input type="checkbox"/> HN Plus 225	<input type="checkbox"/> Classic 5 1500 (w/ortho) <input type="checkbox"/> Essential 2 1000 <input type="checkbox"/> Essential 6 1500 <input type="checkbox"/> Classic 4 1500 <input type="checkbox"/> Essential 5 1500 (w/ortho)	<input type="checkbox"/> Preferred 1025-2 <input type="checkbox"/> Preferred 1025-3 <input type="checkbox"/> Preferred Value 10-2

**2. Reason for application**

<input type="checkbox"/> Plan change <input type="checkbox"/> Change address/name <input type="checkbox"/> Delete dependent (list names below) <input type="checkbox"/> Other: _____	<input type="checkbox"/> New hire <input type="checkbox"/> Open Enrollment <b>Special Enrollment Period</b> Qualifying event date: ____/____/____	<input type="checkbox"/> <b>COBRA</b> <sup>6</sup> Effective date: ____/____/____ Qualifying event: _____ Qualifying event date: ____/____/____
	Add dependent: <input type="checkbox"/> Marriage <input type="checkbox"/> Newborn/Adoption/Legal guardianship/Court order/Assumption of parent-child relationship <input type="checkbox"/> Loss of prior coverage <input type="checkbox"/> Domestic partnership <input type="checkbox"/> Other (specify): _____	

Employee name: \_\_\_\_\_

Last 4 digits of Social Security #: \_\_\_\_\_

3. Employee personal information			
Last name:		First name:	
		MI:	<input type="checkbox"/> Male <input type="checkbox"/> Female
Residence address:			
City:		State:	ZIP:
		County:	
Date of birth (mm/dd/yyyy):		Social Security #/Matricular ID # (required for all applicants):	
		Job title:	
Telephone #: ( )		Work phone #: ( )	
		Email address:	
Date of hire: / /		Dept. #:	
		Marital status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Domestic partner	
If available, I would prefer to receive communication and plan information in Spanish: <input type="checkbox"/> Yes <input type="checkbox"/> No			
Participating physician group:		Primary care physician:	
PPG/PCP Enrollment ID # (4-digit PPG and 6-digit PCP numbers):		Is this your current PCP? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Dental HMO provider name:		Dental HMO provider ID #:	

#### 4. Family information, please list all eligible family members to be enrolled. (Attach additional sheets if necessary.)

<input type="checkbox"/> Spouse/Domestic partner <input type="checkbox"/> M <input type="checkbox"/> F		Last name:		First name:		MI:			
Residence address: <input type="checkbox"/> Check here if same as subscriber									
City:						State:		ZIP:	
Date of birth (mm/dd/yyyy):						Social Security #/Matricular ID # (required for all applicants):			
Participating physician group:						Primary care physician:			
PPG/PCP Enrollment ID # (4-digit PPG and 6-digit PCP numbers):						Is this your current PCP? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Dental HMO provider name:						Dental HMO provider ID #:			

<input type="checkbox"/> Son <input type="checkbox"/> Daughter		Last name:		First name:		MI:			
Residence address: <input type="checkbox"/> Check here if same as subscriber									
City:						State:		ZIP:	
Date of birth (mm/dd/yyyy):						Social Security #/Matricular ID # (required for all applicants):			
Participating physician group:						Primary care physician:			
PPG/PCP Enrollment ID # (4-digit PPG and 6-digit PCP numbers):						Is this your current PCP? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Dental HMO provider name:						Dental HMO provider ID #:			

Employee name: \_\_\_\_\_

Last 4 digits of Social Security #: \_\_\_\_\_

**4. Family information, please list all eligible family members to be enrolled. (continued)**  
*(Attach additional sheets if necessary.)*

<input type="checkbox"/> Son <input type="checkbox"/> Daughter	Last name:	First name:	MI:
Residence address: <input type="checkbox"/> Check here if same as subscriber			
City:		State:	ZIP:
Date of birth (mm/dd/yyyy):		Social Security #/Matricular ID # (required for all applicants):	
Participating physician group:		Primary care physician:	
PPG/PCP Enrollment ID # (4-digit PPG and 6-digit PCP numbers):		Is this your current PCP? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Dental HMO provider name:		Dental HMO provider ID #:	

<input type="checkbox"/> Son <input type="checkbox"/> Daughter	Last name:	First name:	MI:
Residence address: <input type="checkbox"/> Check here if same as subscriber			
City:		State:	ZIP:
Date of birth (mm/dd/yyyy):		Social Security #/Matricular ID # (required for all applicants):	
Participating physician group:		Primary care physician:	
PPG/PCP Enrollment ID # (4-digit PPG and 6-digit PCP numbers):		Is this your current PCP? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Dental HMO provider name:		Dental HMO provider ID #:	

Employee name: \_\_\_\_\_

Last 4 digits of Social Security #: \_\_\_\_\_

**5. Do you or your dependents have other health care coverage?** No  Yes If "Yes," please complete this section including Medicare.

<input type="checkbox"/> Self	Name:	Name of other insurance carrier:			Prior coverage start date (mm/dd/yy):	
Prior coverage end date (mm/dd/yy):	Reason for ending coverage:	Group #/Policy ID #:	Does it cover? Medical: <input type="checkbox"/> Yes <input type="checkbox"/> No Dental: <input type="checkbox"/> Yes <input type="checkbox"/> No Vision: <input type="checkbox"/> Yes <input type="checkbox"/> No	Medicare: <input type="checkbox"/> Part A <input type="checkbox"/> Part B	Medicare claim/ HICN #:	
<input type="checkbox"/> Spouse <input type="checkbox"/> Domestic partner	Name:	Name of other insurance carrier:			Prior coverage start date (mm/dd/yy):	
Prior coverage end date (mm/dd/yy):	Reason for ending coverage:	Group #/Policy ID #:	Is this your dependent's primary coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No	Does it cover? Medical: <input type="checkbox"/> Yes <input type="checkbox"/> No Dental: <input type="checkbox"/> Yes <input type="checkbox"/> No Vision: <input type="checkbox"/> Yes <input type="checkbox"/> No	Medicare: <input type="checkbox"/> Part A <input type="checkbox"/> Part B	Medicare claim/ HICN #:
<input type="checkbox"/> Son <input type="checkbox"/> Daughter	Name:	Name of other insurance carrier:			Prior coverage start date (mm/dd/yy):	
Prior coverage end date (mm/dd/yy):	Reason for ending coverage:	Group #/Policy ID #:	Is this your dependent's primary coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No	Does it cover? Medical: <input type="checkbox"/> Yes <input type="checkbox"/> No Dental: <input type="checkbox"/> Yes <input type="checkbox"/> No Vision: <input type="checkbox"/> Yes <input type="checkbox"/> No	Medicare: <input type="checkbox"/> Part A <input type="checkbox"/> Part B	Medicare claim/ HICN #:
<input type="checkbox"/> Son <input type="checkbox"/> Daughter	Name:	Name of other insurance carrier:			Prior coverage start date (mm/dd/yy):	
Prior coverage end date (mm/dd/yy):	Reason for ending coverage:	Group #/Policy ID #:	Is this your dependent's primary coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No	Does it cover? Medical: <input type="checkbox"/> Yes <input type="checkbox"/> No Dental: <input type="checkbox"/> Yes <input type="checkbox"/> No Vision: <input type="checkbox"/> Yes <input type="checkbox"/> No	Medicare: <input type="checkbox"/> Part A <input type="checkbox"/> Part B	Medicare claim/ HICN #:
<input type="checkbox"/> Son <input type="checkbox"/> Daughter	Name:	Name of other insurance carrier:			Prior coverage start date (mm/dd/yy):	
Prior coverage end date (mm/dd/yy):	Reason for ending coverage:	Group #/Policy ID #:	Is this your dependent's primary coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No	Does it cover? Medical: <input type="checkbox"/> Yes <input type="checkbox"/> No Dental: <input type="checkbox"/> Yes <input type="checkbox"/> No Vision: <input type="checkbox"/> Yes <input type="checkbox"/> No	Medicare: <input type="checkbox"/> Part A <input type="checkbox"/> Part B	Medicare claim/ HICN #:
<input type="checkbox"/> Son <input type="checkbox"/> Daughter	Name:	Name of other insurance carrier:			Prior coverage start date (mm/dd/yy):	
Prior coverage end date (mm/dd/yy):	Reason for ending coverage:	Group #/Policy ID #:	Is this your dependent's primary coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No	Does it cover? Medical: <input type="checkbox"/> Yes <input type="checkbox"/> No Dental: <input type="checkbox"/> Yes <input type="checkbox"/> No Vision: <input type="checkbox"/> Yes <input type="checkbox"/> No	Medicare: <input type="checkbox"/> Part A <input type="checkbox"/> Part B	Medicare claim/ HICN #:

**6. Group term life insurance, if applicable. (Attach separate sheet for additional or contingent beneficiaries.)**

Life/AD&D coverage: <input type="checkbox"/> Yes <input type="checkbox"/> No		
Life beneficiary (full name):	Relationship:	%
Life beneficiary (full name):	Relationship:	%
Life beneficiary (full name):	Relationship:	%
Life beneficiary (full name):	Relationship:	%

<sup>1</sup>Available in all or parts of Alameda, Contra Costa, El Dorado, Fresno, Kern, Kings, Los Angeles, Madera, Marin, Merced, Napa, Nevada, Orange, Placer, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Joaquin, San Mateo, Santa Barbara, Santa Clara, Santa Cruz, Solano, Sonoma, Stanislaus, Tulare, Ventura, and Yolo counties.

<sup>2</sup>Available in all or parts of Los Angeles, Orange, Riverside, San Diego, San Bernardino, Santa Clara, and Santa Cruz counties.

<sup>3</sup>Available in Orange County and select ZIP codes of Kern, Los Angeles, Riverside, San Diego, and San Bernardino counties.

<sup>4</sup>Available in Los Angeles, Orange and San Diego counties, pending regulatory review of expansion to San Diego County.

<sup>5</sup>Available in Los Angeles County.

<sup>6</sup>Provide the effective date COBRA first began, whether you were eligible for a total of 18 months or 36 months of COBRA (including Cal-COBRA).

"Plan Contract" refers to the Health Net of California, Inc. and/or Dental Benefit Providers of California, Inc. Group Service Agreement and Evidence of Coverage; "Insurance Policy" refers to Health Net Life Insurance Company, Unimerica Life Insurance Company, and/or Fidelity Security Life Insurance Company's Group Policy and Certificate of Insurance.

Employee name: \_\_\_\_\_

Last 4 digits of Social Security #: \_\_\_\_\_

**7. Declination of coverage** (Complete this section if any coverage is being declined by you or your eligible dependents.)

**Employee personal information**

Last name:	First name:	MI:	Social Security #/Matricular ID #:
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Declining medical coverage for: <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Domestic partner <input type="checkbox"/> Dependent(s) Name(s): _____	Reason: <input type="checkbox"/> Other group coverage through this employer <input type="checkbox"/> Individual coverage <input type="checkbox"/> Other group coverage by another group (i.e., spouse's employer) <input type="checkbox"/> Other: _____
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Declining dental coverage for: <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Domestic partner <input type="checkbox"/> Dependent(s) Name(s): _____	Reason: <input type="checkbox"/> Other group coverage through this employer <input type="checkbox"/> Individual coverage <input type="checkbox"/> Other group coverage by another group (i.e., spouse's employer) <input type="checkbox"/> Other: _____
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Declining vision coverage for: <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Domestic partner <input type="checkbox"/> Dependent(s) Name(s): _____	Reason: <input type="checkbox"/> Other group coverage through this employer <input type="checkbox"/> Individual coverage <input type="checkbox"/> Other group coverage by another group (i.e., spouse's employer) <input type="checkbox"/> Other: _____
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**IF YOU ARE DECLINING COVERAGE – STOP AND READ CAREFULLY**

I have decided to decline coverage for myself and/or my dependent(s). I acknowledge that my dependents and I may have to wait to be enrolled until the next annual Open Enrollment Period or Special Enrollment Period due to a qualifying event. The available coverages have been explained to me by my employer, and I have been given the chance to apply for the available coverages. Additionally, by signing below, I certify, to the best of my knowledge or belief, that the reason I am declining coverage is accurate as indicated by the check marks above.

Employee signature: \_\_\_\_\_ Date: \_\_\_\_\_

(Sign only if declining coverage. If signed in error, please cross out and initial.)

**8. Acceptance of coverage** (Signature required.)

California law prohibits an HIV test from being required or used by health insurance companies as a condition of obtaining health insurance coverage.

**ACKNOWLEDGMENT AND AGREEMENT:** I understand and agree that by enrolling with or accepting services from Health Net, DBP and/or Fidelity, I and any enrolled dependents are obligated to understand and abide by the terms, conditions and provisions of the Plan Contract or Insurance Policy. I represent that I have read and understand the terms of this application, and my signature below indicates that the information entered in this application is complete, true and correct to the best of my knowledge and belief, and I accept these terms.

**BINDING ARBITRATION AGREEMENT:** I, the Applicant, understand and agree that any and all disputes between me (including any of my enrolled family members or heirs or personal representatives) and Health Net must be submitted to final and binding arbitration instead of a jury or court trial. This Agreement to arbitrate includes any disputes arising from or relating to the Evidence of Coverage or Certificate of Insurance or my Health Net membership or coverage, stated under any legal theory. This agreement to arbitrate any disputes applies even if other parties, such as health care providers or their agents or employees, are involved in the dispute. I understand that, by agreeing to submit all disputes to final and binding arbitration, all parties including Health Net are giving up their constitutional right to have their dispute decided in a court of law by a jury. I also understand that disputes that I may have with Health Net involving claims for medical malpractice (that is, whether any medical services rendered were unnecessary or unauthorized or were improperly, negligently or incompetently rendered) are also subject to final and binding arbitration. I understand that a more detailed arbitration provision is included in the Evidence of Coverage or Certificate of Insurance. Mandatory Arbitration may not apply to certain disputes if the Employer's plan is subject to ERISA, 29 U.S.C. §§ 1001-1461. My signature below indicates that I understand and agree with the terms of this Binding Arbitration Agreement and agree to submit any disputes to binding arbitration instead of a court of law.

Employee signature: \_\_\_\_\_ Date: \_\_\_\_\_

(Sign only if accepting coverage. If signed in error, please cross out and initial.)

Please contact the Health Net Customer Contact Center at the toll-free numbers below if you need assistance in completing this form or if you have questions about your coverage:

English	1-800-522-0088
Cantonese	1-877-891-9053
Korean	1-877-339-8596
Mandarin	1-877-891-9053
Spanish	1-800-331-1777
Tagalog	1-877-891-9051
Vietnamese	1-877-339-8621

If you have questions about your dental, vision or life coverage, please call:

Dental	1-866-249-2382
Vision	1-866-392-6058
Life	1-800-865-6288

If you have questions about your PPG or PCP, call your PPG directly, or contact Health Net Provider Services at 1-800-641-7761.

You can use your copy of the Health Net enrollment form as your temporary ID card until you receive your permanent ID card.

**Emergency and urgently needed care:**

- If your situation is life-threatening or an emergency: Call 911 or go to the nearest hospital.
- If your situation is not so severe: If you cannot call your primary care physician or physician group, or you need medical care right away, go to the nearest hospital or urgent care center.
- If you are outside your physician group's service area: Go to the nearest hospital, medical center or call 911. In all cases, contact your primary care physician or participating physician group as soon as possible to inform them about your condition.
- Call the number on your ID card within 48 hours of being admitted, or as soon as possible.

**Precertification:**

You, the member, are responsible for obtaining certification for certain services. Please check your plan certificate for a list of services requiring precertification.

**For precertification, please call 1-800-977-7282.**

**Disabling conditions:**

If you or your family member were disabled as of the date of termination of coverage with a prior health insurer, and the loss of coverage was due to the termination of the employer's insurance policy, you may be entitled to an extension of health benefits according to California Insurance Code section 10128. Under this law, the prior insurer retains responsibility until whichever of the following occurs first: (a) the member is no longer totally disabled, (b) the maximum benefits of the prior insurer's coverage are paid, or (c) a period of 12 consecutive months has passed since the date coverage ended with prior insurer.

**Products/Entities:**

Health Net of California, Inc. offers the following products: PureCare HSP Network, CommunityCare HMO Network, Full HMO Network, WholeCare HMO Network, SmartCare HMO Network, and Salud HMO y Más Network.

Health Net Life Insurance Company offers the following products: PPO, EnhancedCare PPO, Life and AD&D insurance.

Dental Benefit Providers of California, Inc. offers the following products: Dental HMO (DHMO).

Unimerica Life Insurance Company offers the following products: Dental PPO and Dental Indemnity.

Fidelity Security Life Insurance Company offers the following products serviced by EyeMed Vision Care, LLC: PPO Vision.

**Declination of coverage:**

If you decline coverage for yourself or an eligible dependent because of coverage under other health insurance and you lose that coverage, or if you acquire a new dependent due to marriage, domestic partnership, birth, adoption, placement for adoption, or assumption of parent-child relationship, you and your dependent may be eligible for special enrollment rights. You must request special enrollment within 60 days of the loss of coverage or acquisition of a new dependent.

## *Nondiscrimination Notice*

In addition to the State of California nondiscrimination requirements (as described in benefit coverage documents), Health Net of California, Inc. and Health Net Life Insurance Company (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:

**Individual & Family Plan (IFP) Members On Exchange/Covered California 1-888-926-4988 (TTY: 711)**

**Individual & Family Plan (IFP) Members Off Exchange 1-800-839-2172 (TTY: 711)**

**Individual & Family Plan (IFP) Applicants 1-877-609-8711 (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 based on one of the characteristics listed above, you can file a grievance by calling Health Net's Customer Contact Center at the number above and telling them you need help filing a grievance. Health Net's Customer Contact Center is available to help you file a grievance. You can also file a grievance by mail, fax or email at:

Health Net of California, Inc./Health Net Life Insurance Company Appeals & Grievances  
PO Box 10348, Van Nuys, CA 91410-0348

Fax: 1-877-831-6019

Email: [Member.Discrimination.Complaints@healthnet.com](mailto:Member.Discrimination.Complaints@healthnet.com) (Members) or  
[Non-Member.Discrimination.Complaints@healthnet.com](mailto:Non-Member.Discrimination.Complaints@healthnet.com) (Applicants)

For HMO, HSP, EOA, and POS plans offered through Health Net of California, Inc.: If your health problem is urgent, if you already filed a complaint with Health Net of California, Inc. and are not satisfied with the decision or it has been more than 30 days since you filed a complaint with Health Net of California, Inc., you may submit an Independent Medical Review/Complaint Form with the Department of Managed Health Care (DMHC). You may submit a complaint form by calling the DMHC Help Desk at 1-888-466-2219 (TDD: 1-877-688-9891) or online at [www.dmhc.ca.gov/FileaComplaint](http://www.dmhc.ca.gov/FileaComplaint).

For PPO and EPO plans underwritten by Health Net Life Insurance Company: You may submit a complaint by calling the California Department of Insurance at 1-800-927-4357 or online at <https://www.insurance.ca.gov/01-consumers/101-help/index.cfm>.

If you believe you have been discriminated against because of race, color, national origin, age, disability, or sex, you can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights (OCR), electronically through the OCR Complaint Portal, 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).

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, if you have an ID card, please call the Customer Contact Center number. Employer group applicants please call Health Net's Commercial Contact Center at 1-800-522-0088 (TTY: 711). Individual & Family Plan (IFP) applicants please call 1-877-609-8711 (TTY: 711).

## Arabic

خدمات لغوية مجانية. يمكننا أن نوفر لك مترجم فوري. ويمكننا أن نقرأ لك الوثائق بلغتك. للحصول على المساعدة، يرجى الاتصال برقم مركز خدمة العملاء المبين على بطاقتك. فيما يتعلق بمقدمي طلبات مجموعة صاحب العمل، يرجى التواصل مع مركز الاتصال التجاري في Health Net عبر الرقم: 1-800-522-0088 (TTY: 711). فيما يتعلق بمقدمي طلبات خطة الأفراد والعائلة، يرجى الاتصال بالرقم 1-877-609-8711 (TTY: 711).

## Armenian

Անվճար լեզվական ծառայություններ: Դուք կարող եք բանավոր թարգմանիչ ստանալ: Փաստաթղթերը կարող են կարդալ ձեր լեզվով: Եթե ID քարտ ունեք, օգնության համար խնդրում ենք զանգահարել Հաճախորդների սպասարկման կենտրոնի հեռախոսահամարով: Գործատուի խմբի դիմորդներին խնդրում ենք զանգահարել Health Net-ի Կոմերցիոն սպասարկման կենտրոն 1-800-522-0088 հեռախոսահամարով (TTY՝ 711): Individual & Family Plan (IFP) դիմորդներին խնդրում ենք զանգահարել 1-877-609-8711 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。如需協助且如果您有會員卡，請撥打客戶聯絡中心電話號碼。雇主團保計畫的申請人請撥打 1-800-522-0088（聽障專線：711）與 Health Net 私人保險聯絡中心聯絡。Individual & Family Plan (IFP) 的申請人請撥打 1-877-609-8711（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, यदि आपके पास आईडी कार्ड है तो कृपया ग्राहक संपर्क केंद्र के नंबर पर कॉल करें। नियोक्ता सामूहिक आवेदक कृपया हेल्थ नेट के कमर्शियल संपर्क केंद्र को 1-800-522-0088 (TTY: 711) पर कॉल करें। व्यक्तिगत और फैमिली प्लान (आईएफपी) आवेदक कृपया 1-877-609-8711 (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 cuam, yog tias koj muaj daim npav ID, thov hu rau Neeg Qhua Lub Chaw Tiv Toj tus npawb. Tus tswv ntiav neeg ua haujlwm pab pawg sau ntawv thov ua haujlwm thov hu rau Health Net Qhov Chaw Tiv Toj Kev Lag Luam ntawm 1-800-522-0088 (TTY: 711). Tus Neeg thiab Tsev Neeg Qhov Kev Npaj (IFP) cov neeg thov ua haujlwm thov hu rau 1-877-609-8711 (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。ヘルプについては、IDカードをお持ちの場合は顧客連絡センターまでお電話ください。雇用主を通じた団体保険の申込者の方は、Health Netの顧客連絡センター（1-800-522-0088、TTY: 711）までお電話ください。個人・家族向けプラン（IFP）の申込者の方は、1-877-609-8711（TTY: 711）までお電話ください。

**Khmer**

សេវាកាសាដោយឥតគិតថ្លៃ។ លោកអ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ លោកអ្នកអាចស្តាប់គេអានឯកសារឱ្យ  
លោកអ្នកជាភាសារបស់លោកអ្នក។ សម្រាប់ជំនួយ ប្រសិនបើលោកអ្នកមានបំណុលសម្គាល់ខ្លួន សូមហៅទូរស័ព្ទទៅកាន់  
លេខរបស់មជ្ឈមណ្ឌលទំនាក់ទំនងអតិថិជន។ អ្នកដាក់ពាក្យសុំគម្រោងជាក្រុមដែលជាបុគ្គលិក សូមហៅទូរស័ព្ទទៅ  
កាន់មជ្ឈមណ្ឌលទំនាក់ទំនងរបស់ Health Net តាមរយៈលេខ 1-800-522-0088 (TTY: 711)។ អ្នកដាក់ពាក្យសុំ  
គម្រោងជាលក្ខណៈបុគ្គល និងក្រុមគ្រួសារ (IFP) សូមហៅទូរស័ព្ទទៅកាន់លេខ 1-877-609-8711 (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  
고객서비스 센터에 연락하십시오. 고용주 그룹 신청인의 경우 Health Net의 상업 고객서비스 센터에  
1-800-522-0088(TTY: 711)번으로 전화해 주십시오. 개인 및 가족 플랜(IFP) 신청인의 경우  
1-877-609-8711(TTY: 711)번으로 전화해 주십시오.

**Navajo**

Doo bą́ą́h ílínígóó saad bee háká ada'iiyeed. Ata' halne'ígíí da ła' ná hádíóót'íí. Naaltsoos da t'áá  
shí shizaad k'éhjí shichí' yídooltaah nínízingo t'áá ná ákódoolníí. Ákót'éego shíká a'doowoł nínízingo  
Customer Contact Center hoolyéhíjí' hodíílnih ninaaltsoos nanítingo bee néého'dolzinígíí hodoonihjí'  
bikáá'. Naaltsoos nehiltsóosgo naanish bá dahikahígíí éí kojí' hodíílnih Health Net's Commercial  
Contact Center 1-800-522-0088 (TTY: 711). T'áá hó dóó ha'á'chíní (IFP) báhígíí éí kojí' hojilnih  
1-877-609-8711 (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. برای  
دریافت کمک، اگر کارت شناسایی دارید، لطفاً با شماره مرکز تماس مشتریان تماس بگیرید. متقاضیان گروه کارفرما لطفاً با مرکز تماس  
تجاری Health Net به شماره 1-800-522-0088 (TTY:711) تماس بگیرید. متقاضیان طرح فردی و خانوادگی (IFP) \* لطفاً با  
شماره 1-877-609-8711 (TTY:711) تماس بگیرید.

**Panjabi (Punjabi)**

ਬਿਨਾਂ ਕਿਸੇ ਲਾਗਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀਏ ਦੀ ਸੇਵਾ ਹਾਸਲ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ  
ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਜੇ ਤੁਹਾਡੇ ਕੋਲ ਇੱਕ ਆਈਡੀ ਕਾਰਡ ਹੈ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਗਾਹਕ ਸੰਪਰਕ  
ਕੇਂਦਰ ਨੰਬਰ ਤੇ ਕਾਲ ਕਰੋ। ਮਾਲਕ ਦਾ ਗਰੁੱਪ ਬਿਨੈਕਾਰ, ਕਿਰਪਾ ਕਰਕੇ ਹੈਲਥ ਨੈੱਟ ਦੇ ਵਪਾਰਕ ਸੰਪਰਕ ਕੇਂਦਰ ਨੂੰ  
1-800-522-0088 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ। ਵਿਅਕਤੀਗਤ ਅਤੇ ਪਰਿਵਾਰਕ ਯੋਜਨਾ (IFP) ਬਿਨੈਕਾਰਾਂ ਨੂੰ ਕਿਰਪਾ ਕਰਕੇ  
1-877-609-8711 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

**Russian**

Бесплатная помощь переводчиков. Вы можете получить помощь переводчика. Вам могут прочесть  
документы на Вашем родном языке. Если Вам нужна помощь и у Вас при себе есть карточка  
участника плана, звоните по телефону Центра помощи клиентам. Участники коллективных планов,  
предоставляемых работодателем: звоните в коммерческий центр помощи Health Net по телефону  
1-800-522-0088 (TTY: 711). Участники планов для частных лиц и семей (IFP): звоните по телефону  
1-877-609-8711 (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, si tiene una tarjeta de identificación, llame al número del Centro de Comunicación con el Cliente. Los solicitantes del grupo del empleador deben llamar al Centro de Comunicación Comercial de Health Net, al 1-800-522-0088 (TTY: 711). Los solicitantes de planes individuales y familiares deben llamar al 1-877-609-8711 (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, kung mayroon kayong ID card, mangyaring tumawag sa numero ng Customer Contact Center. Para sa mga grupo ng mga aplikante ng tagapag-empleyo, mangyaring tumawag sa Commercial Contact Center ng Health Net sa 1-800-522-0088 (TTY: 711). Para sa mga aplikante ng Planong Pang-individuwal at Pampamilya (Individual & Family Plan, IFP), mangyaring tumawag sa 1-877-609-8711 (TTY: 711).

### **Thai**

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังเป็นภาษาของคุณได้ หากต้องการความช่วยเหลือ และคุณมีบัตรประจำตัว โปรดโทรหมายเลขศูนย์ลูกค้าสัมพันธ์ ผู้สมัครกลุ่มนายจ้าง โปรดโทรหาศูนย์ลูกค้าสัมพันธ์เชิงพาณิชย์ของ Health Net ที่หมายเลข 1-800-522-0088 (โทรมด TTY: 711) ผู้สมัครแผนบุคคลและครอบครัว (Individual & Family Plan: IFP) โปรดโทร 1-877-609-8711 (โทรมด 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, nếu quý vị có thẻ ID, vui lòng gọi đến số điện thoại của Trung Tâm Liên Lạc Khách Hàng. Những người nộp đơn xin bảo hiểm nhóm qua hãng sở vui lòng gọi Trung Tâm Liên Lạc Thương Mại của Health Net theo số 1-800-522-0088 (TTY: 711). Người nộp đơn thuộc Chương Trình Cá Nhân & Gia Đình (IFP), vui lòng gọi số 1-877-609-8711 (TTY: 711).