PLAN INFORMATION AND FREQUENTLY ASKED QUESTIONS

for Southern California Edison Associates









AT HEALTH NET

How an HMO plan works

Health Net HMO (Health Maintenance Organization) Plan is a network of contracted physicians throughout the state of California offering health care benefits. With an HMO, you select a Primary Care Physician (PCP) from Health Net's HMO network. PCPs include general and family practitioners, internists and pediatricians.

Your PCP is responsible for coordinating your care, and he or she will authorize referrals to a specialist or hospital in his or her Participating Physician Group (PPG). Each family member can pick a different PCP and PPG. This helps to make sure each family member's specific preferences and needs are met.

Female members may self-refer to an OB/GYN within their PCP's physician group without a referral.

HMO BENEFITS ¹	YOU PAY
Doctor visits	\$15
Specialist visits	\$15
Inpatient hospital	\$0
Chiropractic care ²	\$15
Urgent care services	\$15
Emergency care ³	\$100
Out-of-pocket maximum Individual	\$1,500
Family	\$3,000

¹All benefits are subject to the definitions, limitations and exclusions set forth in your SCE Summary Plan Description and Open Enrollment Materials. Be sure to review them before making your final decision.



HMO ADVANTAGES INCLUDE:

- No paperwork or claim forms.
- Set copayments for office visits and prenatal, postnatal and newborn care.
- Preventive care and health education.

Helpful things to know

Can I change my Primary Care Physician?

You may change your PCP within your physician group as often as once per month. To change your physician group, call the Health Net Customer Contact Center at 1-800-522-0088 by the 15th of the month for the change to be effective the 1st of the following month.

Am I able to go directly to a specialist without a referral? With an HMO plan, your PCP must be contacted before you receive initial treatment from a specialist except for emergencies and the following:

 Chiropractic care from a chiropractor participating in the American Specialty Health Plan (ASH) network. For the most current listing of participating chiropractors, call the ASH Member Services Department at 1-800-678-9133.

²30 visits per calendar year. Must use ASH network.

³Waived if admitted.

- Mental health or substance abuse treatment. Call
 Managed Health Network (MHN) at 1-800-554-3110,
 and MHN will direct you to the appropriate contracting
 provider of care.
- Obstetrical and Gynecological (OB/GYN) services. Female members can self-refer within their PPG.

If I'm already seeing a Health Net specialist, but I am not yet a Health Net member, can I continue seeing this doctor after joining Health Net?

After you become eligible with Health Net, you must call your PCP before making any future appointments with the specialist. All specialty care requires a referral from the PCP/PPG and they will arrange for the coordination of any future services.

What is considered emergency or urgently needed care?

Health Net defines an emergency as a sudden injury or illness which could threaten life, limb, or internal organs. Urgently needed care is defined as immediate treatment for a sudden injury or illness that is required to prevent serious health deterioration.

What should I do after I have used emergency services?

Members must always contact their PPG and/or member's

PCP as soon as possible whenever emergency services have been

received. Follow-up care must be performed or authorized by the member's physician group or it will not be covered.

Does Health Net have a 24-hour nurse advice line?

Yes. Through our Decision PowerSM program all members have access to Health Coaches who are specially trained health professionals and can provide unbiased, evidence-based health information and coaching support. They help members carefully consider the potential risks, benefits and outcomes of treatment options so they can better evaluate available health care choices. Health Coaches are available 24 hours a day, seven days a week. Health Coaches can be reached via telephone at 1-800-893-5597 or online at www.healthnet.com/edison.

How do I get a second opinion?

To request an authorization for a second opinion, contact Health Net's Customer Contact Center at 1-800-522-0088. We will review the request in accordance with our second opinion policy.



SAVE TIME, DO MORE ONLINE!

The fastest way to get things done is right at your fingertips. You'll find valuable tools, information and resources at www.healthnet.com/edison.

Finding a doctor with ProviderSearch

With our online ProviderSearch tool, it's easy to find a PCP. Here's how:

- Go to www.healthnet.com/edison and click *ProviderSearch*.
- Select your plan Group HMO.
- Select a Medical Group.
- Click Search to see a list of doctors in the Medical Group (PPG).

Narrow your search by selecting PCPs, specialists, urgent care centers, hospitals, and more to find providers that fit your preferences.

Other helpful things you can find online in an instant:

- View coverage information including copayments.
- Change your PCP.
- Print a temporary ID card.
- Visit Decision PowerSM Health & Wellness where you'll find our Health Risk Questionnaire member discounts, wellness programs, and more!

An online account is all you need to take advantage of Decision Power, plus all the online options that make it easy to make the most of your Health Net health plan.

- 1. Go to www.healthnet.com/edison.
- 2. Click Register Now.
- 3. Complete the form and click Register.

Accessing care

YOUR HEALTH NET ID CARD

Review your Health Net ID card carefully making sure the correct PCP's name and phone number is listed on your card. Keep your ID card with you at all times because you will need to show it each time you access medical care. Remember to contact your PCP first before seeing a specialist.

Note: You will receive a separate Pharmacy ID card as this benefit is administered through Express Scripts and not Health Net of California, Inc.

TRANSITION OF CARE

"Transition of care" is Health Net's commitment to helping you transition your medical care without a gap in service when you are switching plans, doctors or medical groups.

With transition of care, Health Net works to ensure your care is the most important priority during times of change. Call Health Net's Customer Contact Center at 1-800-522-0088 as early as possible, prior to enrollment, to be sure we know about your situation.

Contact us

Health Net representatives are available to take your calls Monday through Friday. Call the toll-free number that fits your language need:

English 1-800-522-0088 Spanish 1-800-331-1777 Cantonese 1-877-891-9050 Korean 1-877-339-8596 Mandarin 1-877-891-9053 Tagalog 1-877-891-9051 Vietnamese 1-877-339-8621 TDD/TTY 1-800-995-0852

www.healthnet.com/edison

For Health Net Commercial members: Decision PowerSM is not part of Health Net's commercial medical benefit plans nor affiliated with Health Net's provider network and it may be revised or withdrawn without notice. For Health Net Medicare Advantage members: Decision Power is part of Health Net's Medicare Advantage benefit plans but is not affiliated with Health Net's provider network. Decision Power services, including Health Coaches, are additional resources that Health Net makes available to enrollees of Health Net of California and Health Net Life Insurance Company.