

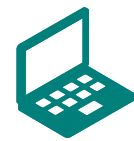


# Enjoy the Flexibility of our SELECT Point of Service Health Plan!

## FOR HEALTH NET MEMBERS




At Health Net, our goal is to make health care more convenient and affordable for our members. Our SELECT Point of Service (POS) plan offers the flexibility and freedom to choose your level of care each time you visit a doctor.

Benefit levels	HMO Primary care physician (PCP)	PPO Contracted Health Net network physicians	Out-of-network Noncontracting, licensed physicians
<b>Access to care</b>	Your PCP coordinates all of your care. Each family member can choose a different PCP.	You can access specialist care from within our PPO provider network without a referral from your PCP.	You have the option to go outside our network to any licensed physician to receive care.
<b>Out-of-pocket costs</b> 	<b>Lowest out-of-pocket costs. No annual deductible.</b> Low-cost, fixed dollar amount copays for most services and doctor-coordinated care.	<b>Higher out-of-pocket costs.</b> You may need to meet an annual deductible or pay coinsurance. <b>Higher copayments</b> for office visits and coinsurance for inpatient services.	<b>Highest out-of-pocket costs.</b> Annual deductible or coinsurance. Higher coinsurance for all services.
<b>Copayments/Coinsurance</b>	Lowest	Moderate	Highest
<b>Preventive care</b> 	Includes full preventive care, such as immunizations and wellness checkups.	Includes full preventive care, such as immunizations and wellness checkups.	Children through age 17 covered at 30%; adults 18+ are not covered.
<b>Prior authorization</b>	Coordinated by your PCP.	Required for certain services.	Required for certain services.



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

(continued)

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<b>To make an appointment</b>	<ol style="list-style-type: none"> <li>1. Call your PCP or participating physician group (PPG). (See Panel 2 of your ID card.)</li> <li>2. Identify yourself as a Health Net SELECT POS member.</li> </ol>	<ol style="list-style-type: none"> <li>1. Choose a doctor from the online ProviderSearch tool. A referral from your PCP is not required.</li> <li>2. Call Health Net SELECT POS to verify that the doctor is in our network.</li> <li>3. Call and make an appointment, identifying yourself as a Health Net SELECT POS member using the PPO level.</li> </ol>	<ol style="list-style-type: none"> <li>1. Call any licensed doctor.</li> <li>2. Identify yourself as a Health Net SELECT POS member. Be sure to show your ID card to the doctor's staff.</li> </ol>
<b>Accessing a specialist</b> 	An authorization from your PCP is required.	Verify that the specialist you are seeking care from is a contracted PPO Health Net physician. You will be charged the lower contracted rate.	You have the option of visiting any licensed specialist. If you choose to visit an out-of-network provider, your costs will be much higher than if you visited a provider within the Health Net network.
<b>Planned hospital stays and inpatient/outpatient surgeries</b> 	All aspects are coordinated by your PCP or PPG.	Requires prior authorization by calling the Treatment Review Program. <b>If you do not obtain prior authorization, your benefits will be significantly reduced or denied.</b>	Requires prior authorization by calling the Treatment Review Program. <b>If you do not obtain prior authorization, your benefits will be significantly reduced or denied.</b>
<b>X-rays/lab work</b>	No charge if authorized by your PCP.	Verify that the facility is part of the Health Net network. Certain procedures must be authorized in advance.	You pay a percentage of the cost; certain procedures must be authorized in advance. See out-of-pocket costs section.
<b>Emergency care</b> 	Requires copayment (waived if admitted to hospital) or coinsurance.	Covered at the HMO level of benefit. If nonemergency services are provided at an ER or UCC, the PPO benefits would apply.	Covered at the HMO level of benefit. If nonemergency services are provided at an ER or UCC, the out-of-network benefits would apply.
<b>Claim forms</b>	No need to submit claim forms.	Some claim forms may be needed. Claim forms may be obtained online or by calling Health Net SELECT POS.	You need to submit claim forms for all services. In most cases, you will need to pay in full and submit a claim for reimbursement. Claim forms may be obtained online or by calling Health Net SELECT POS.
<b>Prescriptions</b>	Prescription coverage only available through Health Net-contracted pharmacies.		



Questions or need help? Call Health Net's Customer Contact Center at 1-800-289-2818 or the number on the back of your ID card.

Refer to your plan documents, including Summary of Benefits and Coverage and Evidence of Coverage, for more information.

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