

# *Your 2014* HMO Plan Information

*Frequently asked questions with simple answers*



**Patrice Holloway,  
Health Net**

*We devote our resources to  
offering quality health plans.*



Health Net®

# Discover the Plan That's Right for You at Health Net



## HMO advantages

### include:

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

## How an HMO plan works

### Choosing your doctor

The Health Net HMO (Health Maintenance Organization) Plan is a network of contracted physicians in select areas throughout the state of California offering health care benefits. 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.

HMO benefits <sup>1</sup>	You pay
Doctor visits	\$20
Specialist visits	\$20
Inpatient hospital	\$0
Urgent care services	\$20
Emergency care <sup>2</sup>	\$150
<b>Out-of-pocket maximum</b>	
Individual	\$2,195
Family	\$4,390
Preventive care <sup>3</sup>	\$0

## Accessing care

Your PCP coordinates most of your care. If you need specialist care, or 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 1-888-893-1572. A representative will help you determine if you're eligible for transition of care assistance.

### Your Health Net ID card

You will receive your Health Net ID card after you enroll. Keep it with you because you will need to show it each time you access medical care.

**Important:** You will receive a separate Pharmacy ID card as this benefit is administered through CVS Caremark and not Health Net of California, Inc.

<sup>1</sup>All benefits are subject to the definitions, limitations and exclusions set forth in your SCE Summary Plan Description (your benefits handbook) and Open Enrollment materials. Be sure to review them before making your final decision.

<sup>2</sup>Waived if admitted.

<sup>3</sup>Refer to [www.healthnet.com/edison](http://www.healthnet.com/edison) for information on preventive care.

## *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 1-888-893-1572.

### *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:

- **Obstetrical and gynecological (OB/GYN) services.** Female members can self-refer within their PPG.
- **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.
- **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.

### *Can I continue to see my specialist once I join Health Net if he or she is already a Health Net specialist?*

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?*

You must always contact your PPG and/or PCP as soon as possible whenever emergency services have been received. Follow-up care must be performed or authorized by your physician group or it will not be covered.



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

Yes. Nurse 24 services are accessible 24/7. The nurse line provides immediate clinical support of everyday health issues and questions. Some of the ways nurses help callers include caring for minor injuries and illnesses, emergency health situations, preparing for doctor visits, and more. You can use Decision Power online at [www.healthnet.com/edison](http://www.healthnet.com/edison) or by calling a clinician (1-800-893-5597, TTY/TDD 1-800-276-3821). 24 hours a day, seven days a week, Decision Power is here for you.

### *How do I get a second opinion?*

To request an authorization for a second opinion, contact Health Net's Customer Contact Center at 1-888-893-1572. We will review the request in accordance with our second-opinion policy.



Health care coverage  
protects the health of  
you and your family.

### *Save time, do more online!*

Find the valuable tools, information and resources you need right at your fingertips. Register on our website to take advantage of our online tools and wellness resources.

1. Go to [www.healthnet.com/edison](http://www.healthnet.com/edison).
2. Hover your mouse over Register and click *I'm a Member*.
3. Then follow the easy registration steps.

### **Helpful things you can find online in an instant:**

- View coverage information including copayments.
- Change your PCP.
- Print a temporary ID card.
- Visit Decision Power Health & Wellness where you'll find Health Improvement Programs, member discounts and more!

### **Health Net's ProviderSearch**

With ProviderSearch, you can see if your doctor is in our network, and find the most up-to-date listing of doctors,

hospitals, urgent care centers, and other types of health care providers.

Upon launching the tool from [www.healthnet.com/edison](http://www.healthnet.com/edison), choose one of the following search criteria:

- Address and/or ZIP code + radius
- City and/or state, or
- County

Next, fill in the applicable information based on the search type you selected.

- Results for multiple provider categories will appear. Select the type of provider you want to search for.
- Continue to input required information.

Search results give you easy-to-read details about providers.



**Angel Nazir,  
Health Net**

*We help improve the  
health care experience.*



### *Contact us*

For more information, call Health Net's dedicated Customer Contact Center for Edison International employees at **1-888-893-1572**, or visit **[www.healthnet.com/edison](http://www.healthnet.com/edison)**.

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, including clinicians, are additional resources that Health Net makes available to enrollees of the above listed Health Net companies.

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