Coverage for: All Covered Members | Plan Type: HSP

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit <a href="https://www.MyHealthNetCA.com">www.MyHealthNetCA.com</a> or call 1-800-839-2172. For general definitions of common terms, such as <a href="https://www.healthcare.gov/sbc-glossary/">allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary/">https://www.healthcare.gov/sbc-glossary/</a> or <a href="https://www.healthcare.gov/sbc-glossary/">www.MyHealthNetCA.com</a> or you can call 1-800-839-2172 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For participating providers \$7,350 member / \$14,700 family. Does not apply to preventive care & pediatric vision.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes, preventive care, first 3 non-preventive office visits including primary care, urgent care, other practitioner, postnatal, outpatient mental health & substance abuse and pediatric vision are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	Yes. For participating providers \$7,350 member / \$14,700 family per calendar year.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit?</u>	Premiums, penalties for non-certification and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. For a list of <b>preferred providers</b> , see <a href="https://www.MyHealthNetCA.com">www.MyHealthNetCA.com</a> or call 1-800-839-2172.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider before you get services</u>.</u>
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.



		What You Will Pay			
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you visit a health	Primary care visit to treat an injury or illness	No charge after deductible has been met, deductible applies after 3 <sup>rd</sup> non-preventive visit	Not covered	1st 3 primary care, urgent care, other practitioner office visit, postnatal, outpatient mental health and substance abuse non-preventive visits are combined.	
care <u>provider's</u> office or clinic	Specialist visit	No charge after deductible has been met	Not covered	none	
	Preventive care/screening/immunization	No charge	Not covered	none	
If you have a test	Diagnostic test (x-ray, blood work)	No charge after deductible has been met	Not covered	none	
If you have a test	Imaging (CT/PET scans, MRIs)	No charge after deductible has been met	Not covered	If prior authorization is not obtained a \$250 penalty will apply.	
If you need drugs to	Tier I drugs (most generic and low cost preferred brands)	No charge after deductible has been met	Not covered	Supply/order: up to 30 day (retail); 35-90 day (mail),	
treat your illness or condition  More information about	Tier II drugs (non-preferred generics and preferred brands)	No charge after deductible has been met	Not covered	except where quantity limits apply. Prior authorization is required for select drugs. Before the deductible is met, you pay the difference in cost between the brand name and generic drug plus co-pay or co-ins.	
prescription drug coverage is available at www.MyHealthNetCA.c	Tier III drugs (non-preferred brands)	No charge after deductible has been met	Not covered		
om	Tier IV drugs (Specialty drugs)	No charge after deductible has been met	Not covered	Supply/order: 30 day supply from specialty Rx except where quantity limits apply. Prior authorization required for select drugs.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge after deductible has been met	Not covered	none	

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at <a href="www.MyHealthNetCA.com">www.MyHealthNetCA.com</a>.

		What You Will Pay			
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Physician/surgeon fees	No charge after deductible has been met	Not covered	none	
	Emergency room care	Facility - No charge after deductible has been met Physician – No charge	Facility - No charge after deductible has been met Physician – No charge	none	
If you need immediate medical attention	Emergency medical transportation	No charge after deductible has been met	No charge after deductible has been met	none	
medical attention	<u>Urgent care</u>	No charge after deductible has been met, deductible applies after 3 <sup>rd</sup> non-preventive visit	No charge after deductible has been met, deductible applies after 3 <sup>rd</sup> non-preventive visit	1st 3 primary care, urgent care, other practitioner office visit, postnatal, outpatient mental health and substance abuse non-preventive visits are combined.	
If you have a hospital	Facility fee (e.g., hospital room)	No charge after deductible has been met	Not covered	If prior authorization is not obtained a \$250 penalty will apply.	
stay	Physician/surgeon fees	No charge after deductible has been met	Not covered	none	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visit: No charge after deductible has been met, deductible applies after 3rd non-preventive visit Other than office visit: No charge after deductible has been met	Not covered	Office visits: 1st 3 primary care, urgent care, other practitioner, office visit, postnatal, outpatient mental health and substance abuse non-preventive visits are combined.	
	Inpatient services	No charge after deductible has been met	Not covered	If prior authorization is not obtained a \$250 penalty will apply.	
If you are pregnant	Office visits	Prenatal - No charge Postnatal - No charge after deductible has been met, deductible applies after 3rd non-preventive visit	Not covered	Deductible waived for 1st 3 postnatal visits combined with primary care, urgent care, other practitioner office visit, outpatient MH & substance abuse.	
	Childbirth/delivery professional services	No charge after deductible has been met	Not covered	Coverage includes abortion services.	
	Childbirth/delivery facility services	No charge after deductible has been met	Not covered	Coverage includes abortion services.	

 $<sup>^{\</sup>star} \ \text{For more information about limitations and exceptions, see the plan or policy document at } \underline{\text{www.MyHealthNetCA.com}}.$ 

		What You Will Pay			
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Home health care	No charge after deductible has been met	Not covered	Limited to 100 visits year. If prior authorization is not obtained a \$250 penalty will apply.	
	Rehabilitation services	No charge after deductible has been met	Not covered	If prior authorization is not obtained a \$250 penalty will apply.	
If you need help	Habilitation services	No charge after deductible has been met	Not covered	If prior authorization is not obtained a \$250 penalty will apply.	
recovering or have other special health needs	Skilled nursing care	No charge after deductible has been met	Not covered	If prior authorization is not obtained a \$250 penalty will apply.	
	Durable medical equipment	No charge after deductible has been met	Not covered	If prior authorization is not obtained a \$250 penalty will apply.	
	Hospice services	No charge after deductible has been met	Not covered	If prior authorization is not obtained a \$250 penalty will apply.	
	Children's eye exam	No charge	Not covered	Limited to 1 visit per year.	
If your child needs dental or eye care	Children's glasses	No charge after deductible has been met	Not covered	Provider selected frames; 1 per calendar year.	
dental of eye cale	Children's dental check-up	No charge after deductible has been met	Not covered	none	

## **Excluded Services & Other Covered Services:**

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

Chiropractic care

Hearing aids

- Infertility services
- Long-term care

U.S.

Dental care (Adult)

Cosmetic surgery

- Private-duty nursing
  - Routine foot care
  - Weight loss programs

# Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Abortion services
- Acupuncture (covered when medically necessary)
- Bariatric surgery (covered through participating provider network if deemed medically necessary)

Non-emergency care when traveling outside the

Routine eye care (Adult) (screenings/eye refraction for vision correction purposes)

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at www.MyHealthNetCA.com.

# **Your Rights to Continue Coverage:**

Federal and State laws may provide protections that allow you to keep health this coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit Fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the plan at 1-800-839-2172. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or <a href="https://www.dol.gov/ebsa">www.dol.gov/ebsa</a>, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or <a href="https://www.cciio.cms.gov">www.cciio.cms.gov</a>.

## **Your Grievance and Appeals Rights:**

There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Health Net's Customer Contact Center at 1-800-839-2172, submit a grievance form through <u>www.MyHealthNetCA.com</u>, or file your complaint in writing to, Health Net Appeals and Grievance Department, P.O. Box 10348, Van Nuys, CA 91410-0348. For information about group health care coverage subject to ERISA, contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444 (EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>. If you have a grievance against Health Net, you can also contact the California Department of Managed Health Care, at 1-800-HMO-2219 or www.hmohelp.ca.gov. For information about group health care coverage subject to ERISA, contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444 (EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>

## Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

## Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

# **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-839-2172.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-839-2172.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-839-2172.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-839-2172.

—To see examples of how this plan might cover costs for a sample medical situation, see the next section.—

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at <a href="https://www.MyHealthNetCA.com">www.MyHealthNetCA.com</a>.

## **About these Coverage Examples:**



**This is not a cost estimator.** Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

# Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$7,350
■ Specialist copayment	<b>\$0</b>
■ Hospital (facility) copayment	<b>\$0</b>
■ Other <u>copayment</u>	<b>\$0</b>

### This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

**Total Example Cost** 

Limits or exclusions

The total Peg would pay is

In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$7,350
Copayments	\$0
Coinsurance	\$0
What isn't covered	

# **Managing Joe's type 2 Diabetes**

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$7,350
■ Specialist copayment	<b>\$0</b>
■ Hospital (facility) copayment	<b>\$0</b>
■ Other copayment	<b>\$0</b>

### This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

**Total Example Cost** 

\$12,800

\$0

\$7,350

Durable medical equipment (glucose meter)

In this example, Joe would pay:	
Cost Sharing	
Deductibles	\$6,400
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$6,460

# **Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$7,35
■ Specialist copayment	\$0
■ Hospital (facility) copayment	\$0
■ Other <u>copayment</u>	\$0

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

\$7,400

Durable medical equipment (crutches)
Rehabilitation services (physical therapy)

Total Example Cost	\$2,500

## In this example, Mia would pay:

Cost Sharing		
Deductibles	\$1,900	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,900	

Health Net Life Insurance Company ("Health Net") complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Health Net does not exclude people or treat them differently because of race, color, national origin, 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:
On Exchange/Covered California 1-888-926-4988 (TTY: 711)
Off Exchange 1-800-522-0088 (TTY: 711)

If you believe that Health Net has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by calling the number above and telling them you need help filing a grievance; Health Net's Customer Contact Center is available to help you. You can also file a grievance by mail, fax or online at:

Health Net Life Insurance Company Appeals & Grievances P.O. Box 10348 Van Nuys, CA 91410-0348

Fax: 1-877-831-6019

Online: healthnet.com

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available 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.

In addition to the State of California nondiscrimination requirements (as described in benefit coverage documents), Health Net of California, Inc. ("Health Net") complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Health Net does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

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Health Net of California, Inc. P.O. Box 10348 Van Nuys, CA 91410-0348

Fax: 1-877-831-6019

Online: healthnet.com

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available 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, call us at the number listed on your ID card or call 1-800-522-0088 (TTY: 711). If you bought coverage through the California marketplace call 1-888-926-4988 (TTY: 711). For more help: If you are enrolled in a PPO or EPO insurance policy from Health Net Life Insurance Company, call the CA Dept. of Insurance at 1-800-927-4357. If you are enrolled in an HMO or HSP plan from Health Net of California, Inc., call the DMHC Helpline at 1-888-HMO-2219.

### Arabic

خدمات اللغة مجانية. يمكنك الحصول على مترجم فوري. ويمكنك الحصول على وتائق مقروءة لك. للحصول على المساعدة، اتصل بنا على الرقم الموجود على بطاقة الهوية أو اتصل على مركز الاتصال النجاري في 800-522-800-1 (TTY: 711). في حال قمت بشراء النغطية من سوق كاليفورنيا، اتصل على الرقم PPO أو المنظمة المزودة الحصرية EPO من شركة التأمين على الحياة PPO أو المنظمة المزودة الحصرية EPO من شركة التأمين على الحياة Insurance Company ، اتصل على قسم التأمين في كاليفورنيا على الرقم 927-4357-800-1. في حال كنت مسجلاً في منظمة المحافظة على الصحة HMO أو خطة التوفير الصحية HSP من شركة Health Net of California, Inc. اتصل على خط المساعدة في قسم الرعاية المدارة DMHC على الرقم 988-1.

#### Armenian

Անվձար լեզվական ծառայություններ։ Դուք կարող եք բանավոր թարգմանիչ ստանալ։ Փաստաթղթերը կարող են կարդալ ձեզ համար։ Օգնության համար զանգահարեք մեզ ձեր ID քարտի վրա նշված հեռախոսահամարով կամ զանգահարեք 1-800-522-0088 (TTY: 711) հեռախոսահամարով։ Եթե ապահովագրում եք գնել Կալիֆորնիայի շուկայական հրապարակի միջոցով, զանգահարեք 1-888-926-4988 (TTY: 711) հեռախոսահամարով։ Լրացուցիչ օգնության համար. եթե անդամագրված եք Health Net Life Insurance Company-ի PPO կամ EPO ապահովագրությանը, զանգահարեք Կալիֆորնիայի Ապահովագրության բաժին՝ 1-800-927-4357 հեռախոսահամարով։ Եթե անդամագրված եք Health Net of California, Inc.-ի HMO կամ HSP ծրագրին, զանգահարեք DMHC օգնության գիծ՝ 1-888-HMO-2219 հեռախոսահամարով։

#### Chinese

免費語言服務。您可使用口譯員。您可請人使用您的語言將文件內容唸給您聽,並請我們將有您語言版本的部分文件寄給您。如需協助,請致電您會員卡上所列的電話號碼與我們聯絡,或致電1-800-522-0088(TTY:711)。如果您是透過加州健康保險交易市場購買承保,請致電1-888-926-4988(TTY:711)。如需進一步協助:如果您透過 Health Net Life Insurance Company 投保PPO或 EPO 保單,請致電1-800-927-4357與加州保險局聯絡。如果您透過 Health Net of California, Inc. 投保 HMO或 HSP 計畫,請致電 DMHC 協助專線1-888-HMO-2219。

#### Hindi

बिना लागत वाली भाषा सेवाएँ। आप एक दुभाषिया प्राप्त कर सकते हैं। आपको दस्तावेज पढ़ कर सुनाए जा सकते हैं। मदद के लिए, आपके आईडी कार्ड पर दिए गए सूचीबद्ध नंबर पर हमें कॉल करें, या 1-800-522-0088 (TTY: 711) पर कॉल करें। यदि आपने कैलिफोर्निया मार्किट प्लैस के माध्यम से कवरेज खरीदा है तो 1-888-926-4988 (TTY: 711) पर कॉल करें। अधिक मदद के लिए: यदि आप Health Net Life Insurance Company पीपीओ PPO या ईपीओ EPO बीमा पॉलिसी में नामांकित हैं, तो कैलिफोर्निया बीमा विभाग को 1-800-927-4357 पर कॉल करें। यदि आप Health Net of California, Inc. के एचएमओ HMO या एचएसपी HSP प्लैन में नामांकित हैं, तो डीएमएचसी DMHC हेल्पलाइन के 1-888-HMO-2219 पर कॉल करें।

## Hmong

Kev Pab Txhais Lus Dawb. Koj xav tau neeg txhais lus los tau. Koj xav tau neeg nyeem cov ntaub ntawv kom yog koj hom lus los tau. Kev pab, hu rau peb ntawm tus xov tooj teev nyob rau hauv koj daim ID card los yog hu rau 1-800-522-0088 (TTY: 711). Yog tias koj yuav kev pov hwm ntawm California marketplace hu 1-888-926-4988 (TTY: 711). Xav tau kev pab ntxiv: Yog koj tau tsab ntawv tuav pov hwm PPO los yog EPO los ntawm Health Net Life Insurance Company, hu mus rau CA Dept. of Insurance ntawm 1-800-927-4357. Yog koj tau txoj kev pab kho mob HMO los yog HSP los ntawm Health Net of California, Inc., hu mus rau DMHC tus xov tooj pab Helpline ntawm 1-888-HMO-2219.

#### Japanese

無料の言語サービス。通訳をご利用いただけます。日本語で文書をお読みします。援助が必要な場合は、IDカードに記載されている番号までお電話いただくか、1-800-522-0088、(TTY: 711) までお電話ください。カリフォルニア州のマーケットプレイス(保険購入サイト)を通じて保険を購入された方は、1-888-926-4988 (TTY: 711) までお電話ください。さらに援助が必要な場合:Health Net Life Insurance CompanyのPPOまたはEPO保険ポリシーに加入されている方は、カリフォルニア州保険局1-800-927-4357 まで電話でお問い合わせください。Health Net of California, Inc.のHMOまたはHSPに加入されている方は、DMHCヘルプライン 1-888-HMO-2219 まで電話でお問い合わせください。

### Khmer

សេវាភាសាដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្ដាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូមទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅម ជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្មនៃក្រុមហ៊ុន 1-800-522-0088 (TTY: 711)។ បើសិនអ្នកបានទិញការធានារ៉ាប់រងតាមរយៈ ទីផ្សារនៃរដ្ឋកាលីហ្វ័រញ៉ា សូមទូរសព្ទទៅលេខ 1-888-926-4988 (TTY: 711)។ សម្រាប់ជំនួយបន្ថែម ៖ បើសិនអ្នកបានចុះឈ្មោះក្នុងគោលការណ៍ធានារ៉ាប់រង PPO ឬ EPO ពីក្រុមហ៊ុនធានារ៉ាប់រងជីវិត Health Net Life Insurance Company សូមទាក់ទងទៅនាយកដ្ឋានធានារ៉ាប់រង CA តាមរយៈទូរសព្ទលេខ 1-800-927-4357។ បើសិនអ្នកបានចុះឈ្មោះក្នុងផែនការ HMO ឬ HSP ពីក្រុមហ៊ុន Health Net of California, Inc. នៃរដ្ឋកាលីហ្វ័រញ៉ា សូមទាក់ទងលេខទូរសព្ទជំនួយ DMHC ៖ 1-888-HMO-2219។

#### Korean

무료 언어 서비스. 통역 서비스를 받을 수 있습니다. 문서 낭독 서비스를 받으실 수 있습니다. 도움이 필요하시면 보험 ID 카드에 수록된 번호로 전화하시거나1-800-522-0088 (TTY: 711)번으로 전화해 주십시오. 캘리포니아 주 마켓플레이스를 통해 보험을 구입하셨으면 1-888-926-4988 (TTY: 711) 번으로 전화해 주십시오. 추가 도움이 필요하시면, Health Net Life Insurance Company의 PPO 또는 EPO 보험에 가입되어 있으시면 캘리포니아 주 보험국에 1-800-927-4357번으로 전화해 주십시오. Health Net of California, Inc.의 HMO 또는 HSP 플랜에 가입되어 있으시면 DMHC 도움라인에 1-888-HMO-2219번으로 전화해 주십시오.

#### Navajo

Saad Bee Áká E'eyeed T'áá Jíík'e. Ata' halne'ígií hóló. T'áá hó hazaad k'ehjí naaltsoos hach'í' wóltah. Shíká a'doowoł nínízingo naaltsoos bee néího'dólzinígií bikáa'gi béésh bee hane'í bikáá' áaji' hodíilnih éi doodaii' 1-800-522-0088 (TTY: 711). California marketplace hoolyéhíjí béeso ách'ááh naanilí ats'íis baa áháyá biniiyé nahíníłnii'go éi koji' hólne' 1-888-926-4988 (TTY: 711). Shíká anáá'doowoł jinízingo: PPO éi doodaii' EPOqjí Health Net Life Insurance Company wolyéhíjí béeso ách'ááh naa'nil biniiyé hwe'iina' bik'é'ésti'go éi CA Dept. of Insurance bich'í' hojilnih 1-800-927-4357. HMO éi doodaii' HSPqjí Health Net of California, Inc.qjí béeso ách'ááh naa'nil biniiyé hats'íís bik'é'ésti'go éi koji' hojilnih DMHC Helpline 1-888-HMO-2219.

#### Persian (Farsi)

## Panjabi (Punjabi)

ਬਿਨਾਂ ਕਿਸੇ ਲਾਗਤ ਤੋਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ਿਆ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦਿੱਤੇ ਨੰਬਰ ਤੇ ਸਾਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਕਿਰਪਾ ਕਰਕੇ 1-800-522-0088 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ। ਜੇ ਤੁਸੀਂ ਕੈਲੀਫ਼ੋਰਨੀਆਂ ਮਾਰਕਿਟ ਪਲੇਸ ਦੇ ਰਾਹੀਂ ਬੀਮਾ ਕਵਰੇਜ਼ ਖਰੀਦੀ ਹੈ ਤਾਂ 1-888-926-4988 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ। ਵਧੇਰੀ ਮਦਦ ਲਈ: ਜੇ ਤੁਸੀਂ Health Net Life Insurance Company ਪੀਪੀਓ PPO ਜਾਂ ਈਓਪੇ EPO ਬੀਮਾ ਪਾਲਿਸੀ ਵਿੱਚ ਨਾਮਾਂਕਿਤ ਹੈ, ਤਾਂ ਕੈਲੀਫੋਰਨੀਆਂ ਬੀਮਾ ਵਿਭਾਗ ਨੂੰ 1-800-927-4357 'ਤੇ ਕਾਲ ਕਰੋ। ਜੇ ਤੁਸੀਂ Healh Net of California, Inc. ਤੋਂ ਇੱਕ ਐਚਐਮਓ HMO ਜਾਂ ਐਚਐਸਪੀ HSP ਪਲੈਨ ਵਿੱਚ ਨਾਮਾਂਕਿਤ ਹੈ ਤਾਂ ਡੀਐਮਐਚਸੀ DMHC ਹੈਲਪਲਾਈਨ ਨੂੰ 1-888-HMO-2219 'ਤੇ ਕਾਲ ਕਰੋ।

#### Russian

Бесплатная помощь переводчиков. Вы можете получить помощь устного переводчика. Вам могут прочитать документы. За помощью обращайтесь к нам по телефону, приведенному на вашей идентификационной карточке участника плана. Кроме того, вы можете позвонить в 1-800-522-0088 (ТТҮ: 711). Если свою страховку вы приобрели на едином сайте по продаже медицинских страховок в штате Калифорния, звоните по телефону 1-888-926-4988 (ТТҮ: 711). Дополнительная помощь: Если вы включены в полис РРО или ЕРО от страховой компании Health Net Life Insurance Company, звоните в Департамент страхования штата Калифорния (CA Dept. of Insurance), телефон 1-800-927-4357. Если вы включены в план НМО или HSP от страховой компании Health Net of California, Inc., звоните по контактной линии Департамента управляемого медицинского обслуживания DMHC, телефон 1-888-HMO-2219.

#### Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete. Puede obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, llámenos al número que figura en su tarjeta de identificación o comuníquese con el Centro de Comunicación Comercial de Health Net, al 1-800-522-0088 (TTY: 711). Si adquirió la cobertura a través del mercado de California, llame al 1-888-926-4988 (TTY: 711). Para obtener más ayuda, haga lo siguiente: Si está inscrito en una póliza de seguro PPO o EPO de Health Net Life Insurance Company, llame al Departamento de Seguros de California, al 1-800-927-4357. Si está inscrito en un plan HMO o HSP de Health Net of California, Inc., llame a la línea de ayuda del Departamento de Atención Médica Administrada, al 1-888-HMO-2219.

## Tagalog

Walang Bayad na Mga Serbisyo sa Wika. Makakakuha kayo ng isang interpreter. Makakakuha kayo ng mga dokumento na babasahin sa inyo. Para sa tulong, tawagan kami sa nakalistang numero sa inyong ID card o tawagan ang 1-800-522-0088 (TTY: 711). Kung bumili kayo ng pagsakop sa pamamagitan ng California marketplace tawagan ang 1-888-926-4988 (TTY: 711). Para sa higit pang tulong: Kung nakatala kayo sa insurance policy ng PPO o EPO mula sa Health Net Life Insurance Company, tawagan ang CA Dept. of Insurance sa 1-800-927-4357. Kung nakatala kayo sa HMO o HSP na plan mula sa Health Net of California, Inc., tawagan ang Helpline ng DMHC sa 1-888-HMO-2219.

#### Thai

ไม่มีด่าบริการด้านภาษา ดุณสามารถใช้ล่ามได้ ดุณสามารถให้อ่านเอกสารให้ฟังได้ สำหรับดวามช่วยเหลือ โทรหาเราตาม หมายเลขที่ให้ไว้บนบัตรประจำตัวของคุณ หรือ โทรหาศูนย์ติดต่อเชิงพาณิชย์ของ 1-800-522-0088 (TTY: 711) หากคุณ ซื้อดวามคุ้มดรองผ่านทาง California marketplace โทร 1-888-926-4988 (TTY: 711) สำหรับดวามช่วยเหลือเพิ่มเติม หาก ดุณสมัดรทำกรมธรรม์ประกันภัย PPO หรือ EPO กับ Health Net Life Insurance Company โทรหากรมการประกันภัยรัฐ แดลิฟอร์เนียได้ที่ 1-800-927-4357 หากคุณสมัดรแผน HMO หรือ HSP กับ Health Net of California, Inc. โทรหาสายด่วน ดวามช่วยเหลือของ DMHC ได้ที่ 1-888-HMO-2219.

#### 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. Để nhân trợ giúp, hãy gọi cho chúng tôi theo số được liệt kê trên thẻ ID của quý vị hoặc gọi 1-800-522-0088 (TTY: 711). Nếu quý vị mua khoản bao trả thông qua thị trường California 1-888-926-4988 (TTY: 711). Để nhân thêm trợ giúp: Nếu quý vị đăng ký hợp đồng bảo hiểm PPO hoặc EPO từ Health Net Life Insurance Company, vui lòng gọi Sở Y Tế CA theo số 1-800-927-4357. Nếu quý vị đăng ký vào chương trình HMO hoặc HSP từ Health Net of California, Inc., vui lòng gọi Đường Dây Trợ Giúp DMHC theo số 1-888-HMO-2219.