| Summary of Benefits and | d Coverage: What this Plan Covers & What You Pay For Covered Services |
|-------------------------|---|
| Health Net Life Ins. C  | o.: Silver 70 HDHP 1350/40 PPO + Child Dental Alt                     |

| cost for cove<br>This is only a<br><u>https://www.healthnet.coinsurance, copayme</u>   | The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) 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.healthnet.com/policy/sbg_ppo_silver_hdhp_2018">https://www.healthnet.com/policy/sbg_ppo_silver_hdhp_2018</a> or call 1-800-522-0088. For general definitions of common terms, such as 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.healthnet.com">https://www.healthcare.gov/sbc-glossary/</a> or www.healthnet.com or you can call 1-800-522-0088 to request a copy. |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|
| Important Questions  | Answers  | Why This Matters:  |  |  |  |  |  |  |
| What is the overall<br>deductible?   | \$1,350 per person / \$2,700 per family through preferred providers<br>(no member in the family pays more than \$2,700 towards the<br>family deductible). \$2,700 person / \$5,400 family through out-of-<br>network providers (no member in the family pays more than<br>\$2,700 towards the family deductible), per calendar year.   | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount<br>before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each<br>family member must meet \$2,700 towards the family <u>deductible</u> until the total<br>amount of <u>deductible</u> expenses paid by all family members meets the overall family<br><u>deductible</u> .  |  |  |  |  |  |  |
| Are there services<br>covered before you<br>meet your<br>deductible?   |  | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.<br>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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .  |  |  |  |  |  |  |
| Are there other       deductibles for       specific services?   |  | You don't have to meet <u>deductibles</u> for specific services.   |  |  |  |  |  |  |
| What is the out-of-<br>pocket limit for this<br>plan?For preferred providers \$6,550 per person / \$13,100 per family.<br>For out-of-network providers \$13,100 per person / \$26,200 per<br>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 other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limit</u> until the overall family <u>out-of-pocket limit</u> has been met.   |  |  |  |  |  |  |
| What is not included<br>in<br>the <u>out-of-pocket</u><br><u>limit</u> ?   | Premiums, balance billing charges, expenses paid for chiropractic services, expenses paid for infertility services subject to whether the insured's group purchased the optional coverage, penalties for non-certification and health care this plan doesn't cover.  | Even though you pay these expenses, they don't count toward the <u>out–of–pocket</u><br>limit.   |  |  |  |  |  |  |
| Will you pay less if<br>you use a <u>network</u><br><u>provider</u> ?  | Yes. For a list of <b>Preferred providers</b> , see<br><u>www.healthnet.com/providersearch</u> or call 1-800-522-0088.   | 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</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services. |  |  |  |  |  |  |
| Do you need a<br><u>referral</u> to see a<br><u>specialist</u> ?   | Do you need a <u>eferral</u> to see a No. You can see the <u>specialist</u> you choose without a <u>referral</u> .   |  |  |  |  |  |  |  |

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All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

| Common  |   | What Yo   | ou Will Pay  | Limitations, Exceptions, & Other Important  |  |
|---|---|---|--|---|--|
| Medical Event   | Services You May Need                               | Preferred Provider<br>(You will pay the least)              | Out-of-Network Provider<br>(You will pay the most) | Information   |  |
|   | Primary care visit to treat an<br>injury or illness | \$40/visit  | 50% coinsurance                                    | none  |  |
| If you visit a health   | <u>Specialist</u> visit                             | \$60/visit  | 50% coinsurance                                    | none  |  |
| care <u>provider's</u> office<br>or clinic  | Preventive care/screening/<br>immunization          | No charge   | Not covered  | You may have to pay for services that aren't<br>preventive. Ask your provider if the services needed<br>are preventive. Then check what your plan will pay<br>for.  |  |
|   | Diagnostic test (x-ray, blood work)                 | 30% coinsurance   | 50% coinsurance                                    | none  |  |
| lf you have a test  | Imaging (CT/PET scans, MRIs)                        | 30% coinsurance   | 50% coinsurance                                    | If certification is not obtained a \$250 penalty will apply through the preferred provider network, a \$500 penalty will apply out-of-network.  |  |
|   | Preferred generic drugs                             | \$19/retail order<br>\$38/mail order                        | Not covered  | Supply/order: up to 30 day (retail); 35-90 day (mail), except where quantity limits apply. Prior  |  |
| If you need drugs to treat your illness or  | Non-preferred generic and<br>preferred brand drugs  | \$40/retail order<br>\$80/mail order                        | Not covered  | authorization is required for select drugs. If prior authorization is not obtained a penalty of 50% of the  |  |
| condition<br>More information about   | Non-preferred brand drugs                           | \$60/retail order<br>\$120/mail order                       | Not covered  | average wholesale price will apply, except for<br>emergency or urgently needed care.  |  |
| prescription drug<br>coverage is available at<br>www.healthnet.com/ca<br>druglist | <u>Specialty drugs</u>                              | 30% co-ins<br>up to a maximum of<br>\$250 per 30 day script | Not covered  | Supply/order: 30 day supply from specialty<br>pharmacy except where quantity limits apply. Prior<br>authorization is required for select drugs. If prior<br>authorization is not obtained a penalty of 50% of the<br>average wholesale price will apply, except for<br>emergency or urgently needed care. |  |

| Common<br>Medical Event  | Services You May Need                          | What You Will PayPreferred ProviderOut-of-Network Provider(You will pay the least)(You will pay the most) |                 | Limitations, Exceptions, & Other Important<br>Information   |
|--|--|---|-----------------|---|
| lf you have outpatient<br>surgery                                | Facility fee (e.g., ambulatory surgery center) | Hospital – 30%<br>coinsurance<br>Ambulatory surgical<br>center – 20%<br>coinsurance                       | 50% coinsurance | Some outpatient surgical procedures require certification or a \$250 penalty will apply through the preferred provider network, a \$500 penalty will apply out-of-network.  |
|  | Physician/surgeon fees                         | 20% coinsurance   | 50% coinsurance | Some outpatient surgical procedures require certification.  |
|  | Emergency room care                            | 30% coinsurance   | 30% coinsurance | none  |
| If you need immediate medical attention                          | Emergency medical<br>transportation            | 30% coinsurance   | 30% coinsurance | none  |
|  | Urgent care                                    | \$60/visit  | 50% coinsurance | none  |
| If you have a hospital   | Facility fee (e.g., hospital room)             | 30% coinsurance   | 50% coinsurance | Certification is required for a non-emergency hospital facility stay or a \$250 penalty will apply through the preferred provider network, a \$500 penalty will apply out-of-network.   |
| stay   | Physician/surgeon fees                         | 30% coinsurance   | 50% coinsurance | Certification is required for a non-emergency hospital<br>stay and some services received while admitted to<br>the hospital.  |
| If you need mental<br>health, behavioral<br>health, or substance | Outpatient services                            | Office visit - \$40/visit<br>Other than office visit –<br>30% coinsurance                                 | 50% coinsurance | Certification is required for some outpatient mental<br>health, behavioral health, and substance abuse<br>services (not including regular office visits) or a \$250<br>penalty will apply through the preferred provider<br>network, a \$500 penalty will apply out-of-network. |
| abuse services   | Inpatient services                             | 30% coinsurance   | 50% coinsurance | Certification is required for a non-emergency<br>inpatient stay or a \$250 penalty will apply through the<br>preferred provider network, a \$500 penalty will apply<br>out-of-network.  |
|  | Office visits                                  | Prenatal – No charge<br>Postnatal - \$40/visit  | 50% coinsurance | CA prenatal screening program is covered at no charge both in and out-of-network.   |
| If you are pregnant  | Childbirth/delivery professional services      | 30% coinsurance   | 50% coinsurance | Coverage includes abortion services.  |
|  | Childbirth/delivery facility services          | 30% coinsurance   | 50% coinsurance | Coverage includes abortion services.  |

\* For more information about limitations and exceptions, see the plan or policy document at <u>www.healthnet.com</u> 3 of 6 SBC\_PPO\_SVR\_HSA\_SBG\_2018 ELU\_A9Z\_MD\_C0\_7D\_18M

| Common                                 |                            | What Yo  | u Will Pay  | Limitations, Exceptions, & Other Important   |  |
|--|----------------------------|--|---|--|--|
| Medical Event                          | Services You May Need      | Preferred Provider<br>(You will pay the least) | Out-of-Network Provider<br>(You will pay the most)                                    | Information  |  |
|  | Home health care           | 30% coinsurance                                | Not covered   | Limited to 100 visits per calendar year (rehabilitative<br>and habilitative home health services are each<br>limited to separate 100 visit limits per calendar year).<br>Certification is required for some services or a \$250<br>penalty will apply through the preferred provider<br>network. |  |
|  | Rehabilitation services    | \$40/visit                                     | Not covered   | If certification is not obtained a \$250 penalty will apply.   |  |
| If you need help<br>recovering or have | Habilitation services      | \$40/visit                                     | Not covered   | If certification is not obtained a \$250 penalty will apply.   |  |
| other special health<br>needs          | Skilled nursing care       | 30% coinsurance                                | 50% coinsurance   | If certification is not obtained a \$250 penalty will<br>apply through the preferred provider network, a \$500<br>penalty will apply out-of-network.   |  |
|  | Durable medical equipment  | 30% coinsurance                                | Diabetic equipment<br>(including footwear) and<br>prosthesis only- 50%<br>coinsurance | Orthotics, corrective footwear and all other durable medical equipment are not covered out-of-network. If certification is not obtained a \$250 penalty will apply through the preferred provider network.   |  |
|  | Hospice services           | 30% coinsurance                                | 50% coinsurance   | If certification is not obtained a \$250 penalty will apply through the preferred provider network, a \$500 penalty will apply out-of-network.   |  |
|  | Children's eye exam        | No charge                                      | Not covered   | Limited to 1 visit per year.   |  |
| If your child needs                    | Children's glasses         | No charge                                      | Not covered   | Provider selected frames; 1 per calendar year.   |  |
| dental or eye care                     | Children's dental check-up | No charge                                      | 10% coinsurance<br>deductible does not apply  | Limited to one check-up every six months.  |  |

## **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.) |   |                      |  |  |  |
|--|---|----------------------|--|--|--|
| Cosmetic surgery   | <ul> <li>Infertility treatment (unless your group purchased optional coverage)</li> </ul> | Private-duty nursing |  |  |  |
| Dental care (Adult)  | Long-term care  | Routine foot care    |  |  |  |
| Hearing aids   | <ul> <li>Non-emergency care when traveling outside the U.S.</li> </ul>                    | Weight loss programs |  |  |  |

| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.) |   |   |   |   |  |
|---|---|---|---|---|--|
| <ul> <li>Acupuncture (covered when medically<br/>pocossand)</li> </ul>  | • | Bariatric surgery (covered through the preferred provider network if medically necessary) | • | Routine eye care (Adult) (screenings/eye refraction for vision correction purposes) |  |
| necessary)  | • | Chiropractic care (medical deductible applies)  |   | renaction for vision correction purposes)   |  |

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="http://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <a href="http://www.cciio.cms.gov">www.cciio.cms.gov</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <a href="http://www.HealthCare.gov">Marketplace</a>. For more information about the <a href="http://www.HealthCare.gov">http://www.HealthCare.gov</a> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Health Net's Customer Contact Center at 1-800-522-0088, submit a grievance form through www.healthnet.com, 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 www.dol.gov/ebsa/healthreform. If you have a grievance against Health Net, you can also contact the California Department of Insurance, Consumer Communications Bureau Health Unit, 300 South Spring Street, South Tower, Los Angeles, CA 90013 or at 1-800-927-HELP (4357), 1-800 482-4833 TDD or at www.insurance.ca.gov. Additionally, a consumer assistance program can help you file your appeal. Contact the California Department of Insurance at the contact information provided above.

# Does this plan provide Minimum Essential Coverage? Yes

If you don't have <u>Minimum Essential Coverage</u> 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 1-800-522-0088. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-522-0088. Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-522-0088. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-522-0088.

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



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.

| <b>Peg is Having a Bab</b><br>(9 months of in-network pre-natal<br>hospital delivery)  |         | Managing Joe's type 2 Dia<br>(a year of routine in-network care of<br>controlled condition)   |                               | <b>Mia's Simple Fracture</b><br>(in-network emergency room visit and follow<br>up care)   |                               |  |
|--|---------|---|-------------------------------|---|-------------------------------|--|
| The plan's overall deductible\$1,350Specialist copayment\$60Hospital (facility) coinsurance30%Other coinsurance30%   |         | <ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist</u> <u>copayment</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>       | \$1,350<br>\$60<br>30%<br>30% | <ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist copayment</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>      | \$1,350<br>\$60<br>30%<br>30% |  |
| This EXAMPLE event includes servi<br>Specialist office visits (prenatal care)<br>Childbirth/Delivery Professional Servic<br>Childbirth/Delivery Facility Services<br>Diagnostic tests (ultrasounds and bloo<br>Specialist visit (anesthesia) | es      | This EXAMPLE event includes servic<br>Primary care physician office visits (includisease education)<br>Diagnostic tests (blood work)<br>Prescription drugs<br>Durable medical equipment (glucose me | uding<br>eter)                | This EXAMPLE event includes see<br>Emergency room care (including me<br>supplies)<br>Diagnostic test (x-ray)<br>Durable medical equipment (crutche<br>Rehabilitation services (physical the | edical<br>es)                 |  |
| Total Example Cost \$12,800  |         | Total Example Cost  | \$7,400                       | Total Example Cost  | \$2,500                       |  |
| In this example, Peg would pay:  |         | In this example, Joe would pay:   |                               | In this example, Mia would pay:   |                               |  |
| Cost Sharing   |         | Cost Sharing  |                               | Cost Sharing  |                               |  |
| Deductibles  | \$1,350 | Deductibles   | \$1,350                       | Deductibles   | \$1,000                       |  |
| Copayments   | \$1,200 | Copayments  | \$1,500                       | Copayments  | \$300                         |  |
| Coinsurance  | \$3,000 | Coinsurance   | \$600                         | Coinsurance   | \$400                         |  |
| What isn't covered   |         | What isn't covered  |                               | What isn't covered  |                               |  |
| Limits or exclusions   | \$60    | Limits or exclusions  | \$60                          | Limits or exclusions  | \$0                           |  |
| The total Peg would pay is   | \$5,610 | The total Joe would pay is  | \$3,510                       | The total Mia would pay is  | \$1,700                       |  |

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 التجاري في 2008-522-800 (TTY). في حال قمت بشراء التغطية من سوق كاليفورنيا، اتصل على الرقم 1-888-926-4988 (TTY: 711) وللحصول على المساعدة: في حال كنت مسجلاً في بوليصة تأمين المنظمة المزودة المفضلة POQ أو المنظمة المزودة الحصرية EPO من شركة التأمين على الحياة اليولية المحافظة على المحافة الموردة المفضلة POQ أو المنظمة المزودة الحصرية EPO من شركة التأمين على الحياة المحافظة على الصحة MOD ، اتصل على قسم التأمين في كاليفورنيا على الرقم 1-800-927-4357. في حال كنت مسجلاً في المحافظة على الصحة المزودة المفضلة PO أو المنظمة المزودة الحصرية EPO من شركة التأمين على الحياة Insurance ويقسم الرعاية على المحافظة المزودة المفضلة PO أو المنظمة المزودة الحصرية EPO من شركة التأمين على الحياة المفضلة ويقسم الرعاية على المحافقة الموقي المحافة المزودة الحصرية EPO من شركة التأمين على الحياة Health Net Life ويقسمة تأمين المنظمة المزودة المفضلة PO أو المنظمة المزودة الحصرية EPO من شركة التأمين على الحياة Health Net Life ويقسمة تأمين المنظمة المزودة المفضلة الموقي على الرقم 1957-927-4357 الموافق المعامة الموقي في منظمة المحافظة على الصحة المدارة DMH أو خطة التوقير الصحوق HOP من شركة I-888-110.

## 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។ អ្នកអាចស្តាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូមទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅម ជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្មនៃក្រុមហ៊ុន 1-800-522-0088 (TTY: 711)។ បើសិនអ្នកបានទិញការធានារ៉ាប់វ ងតាមរយៈ ទីផ្សារនៃរដ្ឋកាលីហ្វ័រញ៉ា សូមទូរសព្ទទៅលេខ 1-888-926-4988 (TTY: 711)។ សម្រាប់ជំនួយបន្ថែម ៖ បើសិនអ្នកបានចុះឈ្មោះក្នុងគោលការណ៍ធានារ៉ាប់វង PPO ឬ EPO ពីក្រុមហ៊ុនធានារ៉ាប់វងជីវិត Health Net Life Insurance Company សូមទាក់ទងទៅនាយកដ្ឋានធានារ៉ាប់វង 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'ígíí hóló. T'áá hó hazaad k'ehjí naaltsoos hach'í' wóltah. Shíká a'doowoł nínízingo naaltsoos bee néího'dólzinígíí bikáa'gi béésh bee hane'í bikáá' áají' hodíílnih éí doodaii' 1-800-522-0088 (TTY: 711). California marketplace hoolyéhíjí béeso ách'ááh naanilí ats'íís baa áháyá biniiyé nahíníłnii'go éí kojí' hólne' 1-888-926-4988 (TTY: 711). Shíká anáá'doowoł jinízingo: PPO éí doodaii' EPOqjí Health Net Life Insurance Company wolyéhíjí béeso ách'ááh naa'nil biniiyé hwe'iina' bik'é'ésti'go éí CA Dept. of Insurance bich'í' hojilnih 1-800-927-4357. HMO éí doodaii' HSPqjí Health Net of California, Inc.qjí béeso ách'ááh naa'nil biniiyé hats'íís bik'é'ésti'go éí kojí' hojilnih DMHC Helpline 1-888-HMO-2219.

#### Persian (Farsi)

خدمات زبان به طور رایگان. می توانید یک مترجم شفاهی بگیرید. می توانید درخواست کنید که اسناد برای شما قرائت شوند. برای دریافت راهنمایی، با ما به شماره ای که روی کارت شناسایی شما درج شده تماس بگیرید یا با مرکز تماس بازرگانی 1-880-522-0088 (TTY: 711) تماس بگیرید. اگر یوشش بیمه را از طریق بازارگاه کالیفرنیا خریداری کردید با شماره 1-888-926-4988 (TTY: 711) تماس بگیرید. برای دریافت راهنمایی بیشتر: اگر در بیمه نامه PPO یا PPO از سوی 1-888-926-4988 عندویت دارید، با ما دریافت راهنمایی بیشتر: اگر در بیمه نامه PPO یا POO از سوی بگیرید. اگر در برنامه Hoo یا HSP از سوی Health Net of California, Inc یحسویت دارید، با خط راهنمایی نلفنی PMHC به شماره PIO-2219 از سوی DMHC در این

## Panjabi (Punjabi)

ਬਿਨਾਂ ਕਿਸੇ ਲਾਗਤ ਤੋਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ਿਆ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੈ। 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 ਈਓਪੋ 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 (TTY: 711). Если свою страховку вы приобрели на едином сайте по продаже медицинских страховок в штате Калифорния, звоните по телефону 1-888-926-4988 (TTY: 711). Дополнительная помощь: Если вы включены в полис PPO или EPO 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 HMO 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 ดุณสามารถให้อ่านเอกสารให้ฟ<sup>ั</sup>งได้ สำหรับดวามช่วยเหลือ โทรหาเราตาม หมายเลขที่ให้ไว้บนบัตรประจำตัวของดุณ หรือ โทรหาศูนย์ติดต่อเชิงพาณิชย์ของ 1-800-522-0088 (TTY: 711) หากดุณ ซื้อดวามดุ้มดรองผ่านทาง 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 หากดุณสมัดรแผน 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 c ầu được đọc cho nghe tài liệu. Để nhận trở 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 nhận thêm trở giúp: Nếu quý vị đăng ký hợp đ ồng 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 Trở Giúp DMHC theo số 1-888-HMO-2219.

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