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

www.healthnet.com/2019/eoc/ec/ppo/mincoviex or call 1-888-926-4988. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>https://www.healthcare.gov/sbc-glossary/</u> or <u>www.myhealthnetca.com</u> or you can call 1-888-926-4988 to request a copy.

| Important Questions   | Answers  | Why This Matters:  |
|---|--|--|
| What is the overall<br><u>deductible</u> ?                                  | \$7,900 per person / \$15,800 per family through<br>the preferred provider network. \$15,800 per<br>person / \$31,600 per family for out-of-network<br>providers per calendar year.  | 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<br>covered before you<br>meet your <u>deductible?</u>    | Yes. Preventive care, first 3 non-preventive visits<br>per year combined (including non-preventive<br>primary care, other practitioner, outpatient<br>mental health and substance use disorder and<br>urgent care visits); and pediatric vision and<br>dental care are covered before you meet your<br><u>deductible</u> . | 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<br>deductibles<br>for specific<br>services?                 | No.  | You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.   |
| What is the <u>out-of-</u><br><u>pocket limit</u> for this<br><u>plan</u> ? | For preferred providers \$7,900 per person /<br>\$15,800 per family. For out-of-network providers<br>\$25,000 per person / \$50,000 per family per<br>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 in the <u>out-of-pocket limit</u> ?                    | Premiums, balance billing charges, penalties for non-certification and healthcare this <u>plan</u> 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<br>use a <u>network</u><br><u>provider</u> ?       | Yes. For a list of <b>preferred providers</b> , see<br><u>www.myhealthnetca.com/findadoctor</u> or call 1-<br>888-926-4988.  | 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 <u>referral</u><br>to see a <u>specialist</u> ?               | No.  | You can see the <u>specialist</u> you choose without a <u>referral</u> .   |



| Common   |  | What You 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  |  |
| lf you visit a health  | Primary care visit to treat<br>an injury or illness            | 0% coinsurance<br>deductible waived for 1 <sup>st</sup> 3<br>visits | 50% coinsurance after deductible has been met      | Preferred provider deductible applies after first 3<br>non-preventive visits combined (including non-<br>preventive primary care, other practitioner,<br>outpatient mental health & substance use disorder<br>and urgent care visits).               |  |
| care <u>provider's</u> office<br>or clinic   | <u>Specialist</u> visit  | 0% coinsurance after<br>deductible has been met                     | 50% coinsurance after<br>deductible has been met   | none   |  |
|  | 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<br>needed are preventive. Then check what your plan<br>will pay for.   |  |
| lf you have a test   | Diagnostic test (x-ray, blood work)                            | 0% coinsurance after<br>deductible has been met                     | 50% coinsurance after<br>deductible has been met   | none   |  |
|  | Imaging (CT/PET scans,<br>MRIs)                                | 0% coinsurance after deductible has been met                        | 50% coinsurance after deductible has been met      | If certification is not obtained a \$250 penalty will apply through the preferred provider network, a \$500 penalty will apply out-of-network.   |  |
| If you need drugs to   | Preferred generic drugs (tier 1)                               | 0% coinsurance after<br>deductible has been met                     | Not covered  | Supply/order: up to 30 day (retail); 31-90 day (mail), except where quantity limits apply. Prior authorization is required for select drugs or you will be subject to a penalty of 50% of the average wholesale price, except for emergency care.    |  |
| If you need drugs to<br>treat your illness or<br>condition<br>More information about<br>prescription drug<br>coverage is available<br>at<br>www.myhealthnetca.co<br>m/druglist | Non-preferred generic and<br>preferred brand drugs (tier<br>2) | 0% coinsurance after deductible has been met                        | Not covered  |  |  |
|  | Non-preferred brand drugs (tier 3)                             | 0% coinsurance after<br>deductible has been met                     | Not covered  |  |  |
|  | Specialty drugs (tier 4)                                       | 0% coinsurance after deductible has been met                        | Not covered  | Supply/order: 30 day supply from specialty<br>Rx except where quantity limits apply. Prior<br>authorization is required for select drugs or you will<br>be subject to a penalty of 50% of the average<br>wholesale price, except for emergency care. |  |
| If you have<br>outpatient surgery  | Facility fee (e.g.,<br>ambulatory surgery center)              | 0% coinsurance after deductible has been met                        | 50% coinsurance after deductible has been met      | 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   | 0% coinsurance after<br>deductible has been met                     | 50% coinsurance after<br>deductible has been met   | Some outpatient surgical procedures require certification.   |  |

| Common   | Services You May Need               | What You Will Pay  |   | Limitations, Exceptions, & Other Important  |  |
|--|-------------------------------------|--|---|---|--|
| Medical Event  |                                     | Preferred Provider<br>(You will pay the least)   | Out-of-Network Provider<br>(You will pay the most)  | Information   |  |
| If you need<br>immediate medical<br>attention                                      | Emergency room care                 | Facility - 0% coinsurance after<br>deductible has been met<br>Professional services-<br>No charge  | Facility - 0% coinsurance after<br>deductible has been met<br>Professional services-<br>No charge | none  |  |
|  | Emergency medical<br>transportation | 0% coinsurance after<br>deductible has been met  | 0% coinsurance after<br>deductible has been met   | none  |  |
|  | <u>Urgent care</u>                  | 0% coinsurance<br>deductible waived for 1 <sup>st</sup> 3<br>visits  | 50% coinsurance after deductible has been met   | Preferred provider deductible applies after first 3<br>non-preventive visits combined (including non-<br>preventive primary care, other practitioner,<br>outpatient mental health & substance use disorder<br>and urgent care visits).  |  |
| lf you have a hospital<br>stay   | Facility fee (e.g., hospital room)  | 0% coinsurance after deductible has been met   | 50% coinsurance after deductible has been met   | If certification is not obtained in a non-emergency a \$250 penalty will apply through the preferred provider network, a \$500 penalty will apply out-of-network.   |  |
|  | Physician/surgeon fees              | 0% coinsurance after deductible has been met   | 50% coinsurance after deductible has been met   | Certification is required for a hospital stay and some services received while admitted to the hospital.  |  |
| If you need mental<br>health, behavioral<br>health, or substance<br>abuse services | Outpatient services                 | Office visit - 0% coinsurance<br>deductible waived for 1 <sup>st</sup> 3<br>visits<br>Other than office visit - 0%<br>coinsurance after deductible<br>has been met | 50% coinsurance after<br>deductible has been met  | Preferred provider deductible applies after first 3<br>non-preventive visits combined (including non-<br>preventive primary care, other practitioner,<br>outpatient mental health & substance use disorder<br>and urgent care visits). Certification is required for<br>some outpatient mental health, behavioral health,<br>and substance abuse services (not including<br>regular office visits) or a \$250 penalty will apply<br>through the preferred provider network, a \$500<br>penalty will apply out-of-network. |  |
|  | Inpatient services                  | 0% coinsurance after deductible has been met   | 50% coinsurance after deductible has been met   | If certification is not obtained in a non-emergency a \$250 penalty will apply through the preferred provider network, a \$500 penalty will apply out-of-network.   |  |

| Common  | Services You May Need                        | What You Will Pay                               |  | Limitations, Exceptions, & Other Important   |  |
|---|--|---|--|--|--|
| Medical Event                                       |  | Preferred Provider<br>(You will pay the least)  | Out-of-Network Provider<br>(You will pay the most)   | Information  |  |
| lf  | Office visits                                | No charge                                       | 50% coinsurance after deductible has been met  | You may have to pay for services that aren't<br>preventive. Ask your provider if the services<br>needed are preventive. Then check what your plan<br>will pay for.   |  |
| lf you are pregnant                                 | Childbirth/delivery<br>professional services | 0% coinsurance after<br>deductible has been met | 50% coinsurance after<br>deductible has been met   | Coverage includes abortion services.   |  |
|   | Childbirth/delivery facility<br>services     | 0% coinsurance after<br>deductible has been met | 50% coinsurance after<br>deductible has been met   | Coverage includes abortion services.   |  |
|   | Home health care                             | 0% coinsurance after deductible has been met    | Not covered  | Limited to 100 visits per calendar year<br>(rehabilitative and habilitative home health services<br>are each limited to separate 100 visit limits each<br>calendar year).Certification is required for some<br>services or a \$250 penalty will apply. |  |
|   | Rehabilitation services                      | 0% coinsurance after<br>deductible has been met | Not covered  | If certification is not obtained a \$250 penalty will apply.   |  |
| lf you need help                                    | Habilitation services                        | 0% coinsurance after<br>deductible has been met | Not covered  | If certification is not obtained a \$250 penalty will apply.   |  |
| recovering or have<br>other special health<br>needs | Skilled nursing care                         | 0% coinsurance after deductible has been met    | 50% coinsurance after deductible has been met  | If certification is not obtained a \$250 penalty will apply through the preferred provider network, a \$500 penalty will apply out-of-network.   |  |
|   | Durable medical<br>equipment                 | 0% coinsurance after deductible has been met    | Diabetic equipment (including<br>footwear) and prosthesis only -<br>50% coinsurance after<br>deductible has been met | 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, a \$500 penalty will apply out-of-network.  |  |
|   | Hospice services                             | 0% coinsurance after deductible has been met    | 50% coinsurance after deductible has been met  | If certification is not obtained a \$250 penalty will apply through the preferred provider network, a \$500 penalty will apply out-of-network.   |  |
| If your child needs<br>dental or eye care           | Children's eye exam                          | No charge                                       | Not covered  | Limited to 1 visit per year.   |  |
|   | Children's glasses                           | 0% coinsurance after<br>deductible has been met | Not covered  | Provider selected frames; 1 per calendar year.   |  |
|   | Children's dental check-up                   | No charge                                       | Not covered  | Limited to 1 check-up every 6 months.  |  |

| Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.) |  |   |  |  |  |
|--|--|---|--|--|--|
| <ul> <li>Chiropractic care</li> <li>Cosmetic surgery</li> <li>Dental care (Adult)</li> <li>Hearing aids</li> </ul>                               | <ul> <li>Infertility services</li> <li>Long-term care</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul> | <ul><li>Private-duty nursing</li><li>Routine foot care</li><li>Weight loss programs</li></ul>               |  |  |  |
| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)              |  |   |  |  |  |
| Acupuncture (covered when medically necessary)   | <ul> <li>Bariatric surgery (covered through the preferred provider network if medically necessary)</li> </ul>                | <ul> <li>Routine eye care (Adult) (screenings/eye refraction<br/>for vision correction purposes)</li> </ul> |  |  |  |

# 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 1-888-926-4988. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or <u>www.dol.gov/ebsa</u>, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>.

# 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 <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 1-888-926-4988, 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 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.

\* For more information about limitations and exceptions, see the plan or policy document at <u>www.myhealthnetca.com</u> **5 of 7** SBC\_MIN\_COV\_IFP\_EC\_PPO\_2019 FCI\_NO\_YPV\_BG5

# 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 1-888-926-4988. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-926-4988. Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-888-926-4988. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-926-4988.

---- 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 Baby</b><br>(9 months of in-network pre-natal care and a<br>hospital delivery)  |                           | Managing Joe's type 2 Diabetes<br>(a year of routine in-network care of a well-<br>controlled condition)   |                           | <b>Mia's Simple Fracture</b><br>(in-network emergency room visit and follow<br>up care)   |                           |
|--|---------------------------|--|---------------------------|---|---------------------------|
| <ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist coinsurance</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>   | \$7,900<br>0%<br>0%<br>0% | <ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist coinsurance</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>                     | \$7,900<br>0%<br>0%<br>0% | <ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist coinsurance</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>          | \$7,900<br>0%<br>0%<br>0% |
| This EXAMPLE event includes services<br>Specialist office visits ( <i>prenatal care</i> )<br>Childbirth/Delivery Professional Services<br>Childbirth/Delivery Facility Services<br>Diagnostic tests ( <i>ultrasounds and blood w</i><br>Specialist visit ( <i>anesthesia</i> ) |                           | This EXAMPLE event includes service<br>Primary care physician office visits (including<br>disease education)<br>Diagnostic tests (blood work)<br>Prescription drugs<br>Durable medical equipment (glucose me | ıding                     | This EXAMPLE event includes serv<br>Emergency room care (including med<br>supplies)<br>Diagnostic test (x-ray)<br>Durable medical equipment (crutches)<br>Rehabilitation services (physical thera | )                         |
| 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  | \$7,800                   | Deductibles  | \$6,400                   | Deductibles   | \$1,900                   |
| Copayments   | \$0                       | Copayments   | \$0                       | Copayments  | \$0                       |
| Coinsurance  | \$0                       | Coinsurance  | \$0                       | Coinsurance   | \$0                       |
| 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   | \$7,860                   | The total Joe would pay is   | \$6,460                   | The total Mia would pay is  | \$1,900                   |

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# Nondiscrimination Notice

In addition to the State of California nondiscrimination requirements (as described in benefit coverage documents), Your Health Plan complies with applicable federal civil rights laws and does not discriminate, exclude people or treat them differently on the basis of race, color, national origin, ancestry, religion, marital status, gender, gender identity, sexual orientation, age, disability, or sex.

# Health Net:

- Provides free aids and services to people with disabilities to communicate effectively with the Health Plan, 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: Individual & Family Plan (IFP) Members On Exchange/Covered California 1-888-926-4988 (TTY: 711) Individual & Family Plan (IFP) Members Off Exchange 1-800-839-2172 (TTY: 711) Individual & Family Plan (IFP) Applicants 1-877-609-8711 (TTY: 711) Group Plans through Health Net 1-800-522-0088 (TTY: 711)

If you believe that Your Health Plan has failed to provide these services or discriminated in another way based on one of the characteristics listed above, you can file a grievance by calling Your Health Plan and telling them you need help filing a grievance. You can also file a grievance by mail, fax or email at:

Health Net of California, Inc./Health Net Life Insurance Company Appeals & Grievances PO Box 10348, Van Nuys, CA 91410-0348

Fax: 1-877-831-6019

Email: Member.Discrimination.Complaints@healthnet.com (Members) or Non-Member.Discrimination.Complaints@healthnet.com (Applicants)

For HMO, HSP, EOA, and POS plans offered through Health Net of California, Inc.: If your health problem is urgent, if you already filed a complaint with Health Net of California, Inc. and are not satisfied with the decision or it has been more than 30 days since you filed a complaint with Health Net of California, Inc., you may submit an Independent Medical Review/Complaint Form with the Department of Managed Health Care (DMHC). You may submit a complaint form by calling the DMHC Help Desk at 1-888-466-2219 (TDD: 1-877-688-9891) or online at www.dmhc.ca.gov/FileaComplaint.

For PPO and EPO plans underwritten by Health Net Life Insurance Company: You may submit a complaint by calling the California Department of Insurance at 1-800-927-4357 or online at <u>https://www.insurance.ca.gov/01-consumers/101-help/index.cfm</u>.

If you believe you have been discriminated against because of race, color, national origin, age, disability, or sex, you can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights (OCR), electronically through the OCR Complaint Portal, 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 the Customer Contact Center at the number on your ID card or call Individual & Family Plan (IFP) Off Exchange: 1-800-839-2172 (TTY: 711). For California marketplace, call IFP On Exchange 1-888-926-4988 (TTY: 711) or Small Business 1-888-926-5133 (TTY: 711). For Group Plans through Health Net, call 1-800-522-0088 (TTY: 711).

#### Arabic

خدمات لغوية مجانية. يمكننا أن نوفر لك مترجم فوري. ويمكننا أن نقرأ لك الوثائق بلغتك. للحصول على المساعدة اللازمة، يرجى التواصل مع مركز خدمة العملاء عبر الرقم المبين على بطاقتك أو الاتصال بالرقم الفر عي لخطة الأفراد والعائلة: 2172-889-800-1 (TTY: 711). للتواصل في كاليفورنيا، يرجى الاتصال بالرقم الفر عي لخطة الأقراد والعائلة عبر الرقم: 4988-206-1888-1 (TTY: 711) أو المشروعات الصغيرة 2533-266-1888-1 (TTY: 711). لخطط المجموعة عبر Health Net، يرجى الاتصال بالرقم 2800-522-1800-1 (TTY: 711).

#### Armenian

Անվձար լեզվական ծառայություններ։ Դուք կարող եք բանավոր թարգմանիչ ստանալ։ Փաստաթղթերը կարող են կարդալ ձեր լեզվով։ Օգնության համար զանգահարեք Հաձախորդների սպասարկման կենտրոն ձեր ID քարտի վրա նշված հեռախոսահամարով կամ զանգահարեք Individual & Family Plan (IFP) Off Exchange՝ 1-800-839-2172 հեռախոսահամարով (TTY՝ 711)։ Կալիֆորնիայի համար զանգահարեք IFP On Exchange՝ 1-888-926-4988 հեռախոսահամարով (TTY՝ 711) կամ Փոքր բիզնեսի համար՝

1-888-926-4988 հեռախոսահամարով (11 Y 711) վան Փոքր բրզմեսը համար 1-888-926-5133 հեռախոսահամարով (TTY՝ 711)։ Health Net-ի Խմբային ծրագրերի համար զանգահարեք 1-800-522-0088 հեռախոսահամարով (TTY՝ 711)։

# Chinese

免費語言服務。您可使用口譯員服務。您可請人將文件唸給您聽並請我們將某些文件翻譯成您的語言 寄給您。如需協助,請撥打您會員卡上的電話號碼與客戶聯絡中心聯絡或者撥打健康保險交易市場外 的 Individual & Family Plan (IFP) 專線:1-800-839-2172 (聽障專線:711)。如為加州保險交易市場, 請撥打健康保險交易市場的 IFP 專線 1-888-926-4988 (聽障專線:711),小型企業則請撥打 1-888-926-5133 (聽障專線:711)。如為透過 Health Net 取得的團保計畫,請撥打 1-800-522-0088 (聽障專線:711)。

## Hindi

बिना शुल्क भाषा सेवाएं। आप एक दुभाषिया प्राप्त कर सकते हैं। आप दस्तावेजों को अपनी भाषा में पढ़वा सकते हैं। मदद के लिए, अपने आईडी कार्ड में दिए गए नंबर पर ग्राहक सेवा केंद्र को कोल करें या व्यक्तिगत और फैमिली प्लान (आईएफपी) ओफ एक्सचेंज: 1-800-839-2172 (TTY: 711) पर कोल करें। कैलिफोर्निया बाजारों के लिए, आईएफपी ओन एक्सचेंज 1-888-926-4988 (TTY: 711) या स्मॉल बिजनेस 1-888-926-5133 (TTY: 711) पर कोल करें। हेल्थ नेट के माध्यम से ग्रुप प्लान के लिए 1-800-522-0088 (TTY: 711) पर कोल करें।

#### Hmong

Tsis Muaj Tus Nqi Pab Txhais Lus. Koj tuaj yeem tau txais ib tus kws pab txhais lus. Koj tuaj yeem muaj ib tus neeg nyeem cov ntaub ntawv rau koj ua koj hom lus hais. Txhawm rau pab, hu xovtooj rau Neeg Qhua Lub Chaw Tiv Toj ntawm tus npawb nyob ntawm koj daim npav ID lossis hu rau Tus Neeg thiab Tsev Neeg Qhov Kev Npaj (IFP) Ntawm Kev Sib Hloov Pauv: 1-800-839-2172 (TTY: 711). Rau California qhov chaw kiab khw, hu rau IFP Ntawm Qhov Sib Hloov Pauv 1-888-926-4988 (TTY: 711) lossis Lag Luam Me 1-888-926-5133 (TTY: 711). Rau Cov Pab Pawg Chaw Npaj Kho Mob hla Health Net, hu rau 1-800-522-0088 (TTY: 711).

#### Japanese

無料の言語サービスを提供しております。通訳者もご利用いただけます。日本語で文書をお読みす ることも可能です。ヘルプが必要な場合は、IDカードに記載されている番号で顧客連絡センターま でお問い合わせいただくか、Individual & Family Plan (IFP) (個人・家族向けプラン) Off Exchange: 1-800-839-2172 (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 プレイスについては、IFP On Exchange 1-888-926-4988 (TTY: 711) または Small Business 1-888-926-5133 (TTY: 711) までお電話ください。Health Netによるグループプランについては、 1-800-522-0088 (TTY: 711) までお電話ください。

#### Khmer

សេវាភាសាដោយឥតគិតថ្លៃ។ លោកអ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ លោកអ្នកអាចស្តាប់គេអានឯក សារឱ្យលោកអ្នកជាភាសារបស់លោកអ្នក។ សម្រាប់ជំនួយ សូមហៅទូរស័ព្ទទៅកាន់មជ្ឈមណ្ឌលទំនាក់ទំនងអតិ ថិជនតាមលេខដែលមាននៅលើប័ណ្ណសម្គាល់ខ្លួនរបស់លោកអ្នក ឬហៅទូរស័ព្ទទៅកាន់កម្មវិធី Off Exchange របស់គម្រោងជាលក្ខណៈបុគ្គល និងក្រុមគ្រួសារ (IFP) តាមរយៈលេខ៖ 1-800-839-2172 (TTY: 711)។ សម្រាប់ទីផ្សាររដ្ឋ California សូមហៅទូរស័ព្ទទៅកាន់កម្មវិធី On Exchange របស់គម្រោង IFP តាមរយៈលេខ 1-888-926-4988 (TTY: 711) ឬក្រុមហ៊ុនអាជីវកម្មខ្នាតតូចតាមរយៈលេខ 1-888-926-5133 (TTY: 711)។ សម្រាប់គម្រោងជាក្រុមតាមរយៈ Health Net សូមហៅទូរស័ព្ទទៅកាន់លេខ 1-800-522-0088 (TTY: 711)។

#### Korean

무료 언어 서비스입니다. 통역 서비스를 받으실 수 있습니다. 문서 낭독 서비스를 받으실 수 있으며 일부 서비스는 귀하가 구사하는 언어로 제공됩니다. 도움이 필요하시면 ID 가드에 수록된 번호로 고객서비스 센터에 연락하시거나 개인 및 가족 플랜(IFP)의 경우 Off Exchange: 1-800-839-2172(TTY: 711)번으로 전화해 주십시오. 캘리포니아 주 마켓플레이스의 경우 IFP On Exchange 1-888-926-4988(TTY: 711), 소규모 비즈니스의 경우 1-888-926-5133(TTY: 711)번으로 전화해 주십시오. Health Net을 통한 그룹 플랜의 경우 1-800-522-0088(TTY: 711)번으로 전화해 주십시오.

#### Navajo

Doo bááh ilinigóó saad bee háká ada'liyeed. Ata' halne'igií da ła' ná hádídóot'(ll. Naaltsoos da t'áá shí shizaad k'ehji shichí' yidooltah ninizingo t'áá ná ákódoolníił. Ákót'éego shiká a'doowoł ninizingo Customer Contact Center hoolyéhíji' hodiilnih ninaaltsoos nanitingo bee néého'dolzinigií hodoonihji' bikáá' éi doodago koji' hólne' Individual & Family Plan (IFP) Off Exchange: 1-800-839-2172 (TTY: 711). California marketplace báhígií koji' hólne' IFP On Exchange 1-888-926-4988 (TTY: 711) éi doodago Small Business báhígií koji' hólne' -888-926-5133 (TTY: 711). Group Plans through Health Net báhígií éi koji' hólne' 1-800-522-0088 (TTY: 711).

## Persian (Farsi)

خدمات زبان بدون هزینه. می توانید یک مترجم شفاهی بگیرید. می توانید درخواست کنید اسناد به زبان شما برایتان خوانده شوند. برای دریافت کمک، با مرکز تماس مشتریان به شماره روی کارت شناسایی یا طرح فردی و خاتوادگی (IFP Off Exchange به شماره: 1-888-926-4988 شماره IFP On Exchange شماره بازار کالیفرنیا، با IFP On Exchange شماره 8988-926-4988 (TTY:711) یا کسب و کار کوچک I-888-926-5133 تماس بگیرید. برای طرح های گروهی از طریق Health Net، با Health Net

# Panjabi (Punjabi)

ਬਿਨਾਂ ਕਿਸੇ ਲਾਗਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀਏ ਦੀ ਸੇਵਾ ਹਾਸਲ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦਿੱਤੇ ਨੈਬਰ ਤੇ ਗਾਹਕ ਸੰਪਰਕ ਕੇਂਦਰ ਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਵਿਅਕਤੀਗਤ ਅਤੇ ਪਰਿਵਾਰਕ ਯੋਜਨਾ (IFP) ਐਫ਼ ਐਕਸਚੇਂਜ 'ਤੇ ਕਾਲ ਕਰੋ: 1-800-839-2172 (TTY: 711)। ਕੇਲੀਫੋਰਨੀਆ ਮਾਰਕਿਟਪਲੇਸ ਲਈ, IFP ਐਨ ਐਕਸਚੇਂਜ ਨੂੰ 1-888-926-4988 (TTY: 711) ਜਾਂ ਸਮੱਲ ਬਿਜ਼ਨੇਸ ਨੂੰ 1-888-926-5133 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ। ਹੇਲਬ ਨੇੱਟ ਰਾਹੀਂ ਸਾਮੂਹਿਕ ਪਲੇਨਾਂ ਲਈ, 1-800-522-0088 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

# Russian

Бесплатная помощь переводчиков. Вы можете получить помощь переводчика. Вам могут прочитать документы на Вашем родном языке. Если Вам нужна помощь, звоните по телефону Центра помощи клиентам, указанному на вашей карте участника плана. Вы также можете позвонить в отдел помощи участникам не представленных на федеральном рынке планов для частных лиц и семей (IFP) Off Exchange 1-800-839-2172 (TTY: 711). Участники планов от California marketplace: звоните в отдел помощи участникам представленных на федеральном рынке планов IFP (On Exchange) по телефону 1-888-926-4988 (TTY: 711) или в отдел планов для малого бизнеса (Small Business) по телефону 1-888-926-5133 (TTY: 711). Участники коллективных планов, предоставляемых через Health Net: звоните по телефону 1-800-522-0088 (TTY: 711).

# Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete, obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, comuníquese con el Centro de Comunicación con el Cliente al número que figura en su tarjeta de identificación o llame al plan individual y familiar que no pertenece al Mercado de Seguros de Salud al 1-800-839-2172 (TTY: 711). Para planes del mercado de seguros de salud de California, llame al plan individual y familiar que pertenece al Mercado de Seguros de Salud al 1-888-926-4988 (TTY: 711); para los planes de pequeñas empresas, llame al 1-888-926-5133 (TTY: 711). Para planes grupales a través de Health Net, llame al 1-800-522-0088 (TTY: 711).

# Tagalog

Walang Bayad na Mga Serbisyo sa Wika. Makakakuha kayo ng interpreter. Makakakuha kayo ng mga dokumento na babasahin sa inyo sa inyong wika. Para sa tulong, tumawag sa Customer Contact Center sa numerong nasa ID card ninyo o tumawag sa Off Exchange ng Planong Pang-indibidwal at Pampamilya (Individual & Family Plan, IFP): 1-800-839-2172 (TTY: 711). Para sa California marketplace, tumawag sa IFP On Exchange 1-888-926-4988 (TTY: 711) o Maliliit na Negosyo 1-888-926-5133 (TTY: 711). Para sa mga Planong Pang-grupo sa pamamagitan ng Health Net, tumawag sa 1-800-522-0088 (TTY: 711).

# Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังเป็นภาษาของคุณได้ หากต้องการความช่วย เหลือ โทรหาศูนย์ลูกค้าสัมพันธ์ได้ที่หมายเลขบนบัตรประจำตัวของคุณ หรือโทรหาฝ่ายแผนบุคคลและครอบครัวของเอกชน (Individual & Family Plan (IFP) Off Exchange) ที่ 1-800-839-2172 (โหมด TTY: 711) สำหรับเขตแคลิฟอร์เนีย โทรหา ฝ่ายแผนบุคคลและครอบครัวของรัฐ (IFP On Exchange) ได้ที่ 1-888-926-4988 (โหมด TTY: 711) หรือ ฝ่ายธุรกิจขนาดเล็ก (Small Business) ที่ 1-888-926-5133 (โหมด TTY: 711) สำหรับแผนแบบกลุ่มผ่านทาง Health Net โทร 1-800-522-0088 (โหมด TTY: 711)

## 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 bằng ngôn ngữ của quý vị. Để được giúp đỡ, vui lòng gọi Trung Tâm Liên Lạc Khách Hàng theo số điện thoại ghi trên thẻ ID của quý vị hoặc gọi Chương Trình Bảo Hiểm Cá Nhân & Gia Đình (IFP) Phi Tập Trung: 1-800-839-2172 (TTY: 711). Đối với thị trường California, vui lòng gọi IFP Tập Trung 1-888-926-4988 (TTY: 711) hoặc Doanh Nghiệp Nhỏ 1-888-926-5133 (TTY: 711). Đối với các Chương Trình Bảo Hiểm Nhóm qua Health Net, vui lòng gọi 1-800-522-0088 (TTY: 711).

CA Commercial DMHC On and Off-Exchange Member Notice of Language Assistance

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