Coverage Period: 01/01/2022-12/31/2022
Coverage for: All Covered Members | Plan Type: PPO

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 <u>www.healthnet.com/2022/eoc/ambetter/ppo/platinum90aianiex</u> 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 <a href="https://www.healthcare.gov/sbc-glossary/">https://www.healthcare.gov/sbc-glossary/</a> or <a href="www.myhealthnetca.com">www.myhealthnetca.com</a> or you can call 1-888-926-4988 to request a copy.

Important Questions	Answers	Why This Matters
What is the overall deductible?	\$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP. \$0 through the non-IHCP preferred provider network; for out-of-network providers \$5,000 per person / \$10,000 per family 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 covered before you meet your deductible?	There is no <u>deductible</u> through IHCP providers or the non-IHCP <u>preferred provider</u> network.	There is no <u>deductible</u> through IHCP providers or the non-IHCP preferred provider network. You will however have to meet the out-of-network <u>deductible</u> before the <u>plan</u> pays for any out-of-network services (except for emergency services).
Are there other deductibles for specific 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 <u>plan</u> covers.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	For non-IHCP <u>preferred providers</u> \$4,500 per person / \$9,000 per family. For <u>out-of-network providers</u> \$25,000 per person / \$50,000 per 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 limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance billing charges, penalties for non-certification and healthcare 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 <u>network</u> <u>provider</u> ?	Yes. For a list of non-IHCP <b>preferred providers</b> , see www.myhealthnetca.com/findadoctor or call 1-888-926-4988.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's 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 <u>provider's</u> 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 referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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

Common Medical Event	Services You May Need	What You Will Pay Indian Health Care Provider (IHCP) (You will pay the least)	What You Will Pay Non-IHCP Preferred Provider (You will pay more)	What You Will Pay Non-IHCP Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
lfisit s	Primary care visit to treat an injury or illness	No charge	\$15 <u>copay</u> /visit	50% coinsurance	Cost sharing waived at non-IHCP with IHCP referral.
If you visit a health care	Specialist visit	No charge	\$30 <u>copay</u> /visit	50% coinsurance	Cost sharing waived at non-IHCP with IHCP referral.
provider's office or clinic	Preventive care/screening/immunization	No charge	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
	Diagnostic test (x- ray, blood work)	No charge	Lab-\$15 <u>copay</u> /visit X-ray-\$30 <u>copay</u> /visit	50% coinsurance	Cost sharing waived at non-IHCP with IHCP referral.
If you have a test	Imaging (CT/PET scans, MRIs)	No charge	10% coinsurance	50% coinsurance	Cost sharing waived at non-IHCP with IHCP referral. If certification is not obtained a \$250 penalty will apply through non-IHCP preferred providers, a \$500 penalty will apply out-of-network. Certification is not required for services received from an IHCP, an Indian Tribe, Tribal Organization, or Urban Indian organization or through referral under Purchased/Referred Care.
If you need drugs to treat your illness or condition	Generic drugs (Tier 1)	No charge	\$5 <u>copay</u> /retail order \$10 <u>copay</u> /mail order	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Supply/order: up to 30 day (retail); 31-
More information about prescription drug coverage is available at	Preferred brand drugs (Tier 2)	No charge	\$15 <u>copay</u> /retail order \$30 <u>copay</u> /mail order	Not covered	90 day (mail), except where quantity limits apply. Preauthorization is required for select drugs or you will be subject to a penalty of 50% of the average wholesale price, except for emergency care. The limits described only
https://ifp.healthnetcalifornia.com/Pharmacy Information/drug lists.html	Non-preferred brand drugs (Tier 3)	No charge	\$25 <u>copay</u> /retail order \$50 <u>copay</u> /mail order	Not covered	apply to drugs obtained from non-IHCP network pharmacies.

<sup>\*</sup> For more information about limitations and exceptions, see the **plan** or policy document at **www.myhealthnetca.com**. SBC\_PLT\_90\_AI\_AN\_IFP\_AMBETTER\_PPO\_2022

Common Medical Event	Services You May Need	What You Will Pay Indian Health Care Provider (IHCP) (You will pay the least)	What You Will Pay Non-IHCP Preferred Provider (You will pay more)	What You Will Pay Non-IHCP Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you need drugs to treat your illness or condition  More information about prescription drug coverage is available at https://ifp.healthnetcalifornia.com/Pharmacy Information/drug lists.html	Specialty drugs (Tier 4)	No charge	10% <u>coinsurance</u> up to \$250 per 30 day prescription	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Supply/order: 30 day supply from specialty Rx except where quantity limits apply. Preauthorization is required for select drugs or you will be subject to a penalty of 50% of the average wholesale price, except for emergency care. The limits described only apply to drugs obtained from non-IHCP network pharmacies.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	10% coinsurance	50% coinsurance	Cost sharing waived at non-IHCP with IHCP referral. Some outpatient surgical procedures require certification or a \$250 penalty will apply through non-IHCP preferred providers, a \$500 penalty will apply out-of-network. Certification is not required for services received from an IHCP, an Indian Tribe, Tribal Organization, or Urban Indian organization or through referral under Purchased/Referred Care.
	Physician/surgeon fees	No charge	10% coinsurance	50% coinsurance	Cost sharing waived at non-IHCP with IHCP referral. Some outpatient surgical procedures require certification.
If you need immediate medical	Emergency room care	Medical, mental health & substance use disorders- No charge	Medical, mental health & substance use disorders-Facility fee- \$150 copay/visit Professional services- No charge	Medical, mental health & substance use disorders-Facility fee-\$150 copay/visit Professional services-No charge deductible does not apply	Cost sharing waived at non-IHCP with IHCP referral. Cost sharing waived if admitted into the hospital.
attention	Emergency medical transportation	Medical, mental health & substance use disorders- No charge	Medical, mental health & substance use disorders- \$150 <u>copay</u> /transport	Medical, mental health & substance use disorders-\$150 copay/transport deductible does not apply	Cost sharing waived at non-IHCP with IHCP referral.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.myhealthnetca.com</u>. SBC\_PLT\_90\_AI\_AN\_IFP\_AMBETTER\_PPO\_2022

Common Medical Event	Services You May Need	What You Will Pay Indian Health Care Provider (IHCP) (You will pay the least)	What You Will Pay Non-IHCP Preferred Provider (You will pay more)	What You Will Pay Non-IHCP Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you need immediate medical attention	Urgent care	Medical, mental health & substance use disorders- No charge	Medical, mental health & substance use disorders- \$15 copay/visit	Medical, mental health & substance use disorders-50% coinsurance	Cost sharing waived at non-IHCP with IHCP referral.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	10% <u>coinsurance</u>	50% coinsurance	Cost sharing waived at non-IHCP with IHCP referral. If certification is not obtained in a non-emergency a \$250 penalty will apply through non-IHCP preferred providers, a \$500 penalty will apply out-of-network. Certification is not required for services received from an IHCP, an Indian Tribe, Tribal Organization, or Urban Indian organization or through referral under Purchased/Referred Care.
	Physician/surgeon fees	No charge	10% coinsurance	50% coinsurance	Cost sharing waived at non-IHCP with IHCP referral. Certification is required for a hospital stay and some services received while admitted to the hospital.
If you need mental health,	Outpatient services	No charge	Office visit- \$15 copay/visit Other than office visit-10% coinsurance up to \$15 copay/visit	50% <u>coinsurance</u>	Cost sharing waived at non-IHCP with IHCP referral. Certification is not required for services received from an IHCP, an Indian Tribe, Tribal Organization, or Urban Indian organization or through referral under Purchased/Referred Care.
behavioral health, or substance abuse services	Inpatient services	No charge	10% coinsurance	50% <u>coinsurance</u>	Cost sharing waived at non-IHCP with IHCP referral. If certification is not obtained in a non-emergency a \$250 penalty will apply through non-IHCP preferred providers, a \$500 penalty will apply out-of-network. Certification is not required for services received from an IHCP, an Indian Tribe, Tribal Organization, or Urban Indian organization or through referral under Purchased/Referred Care.
	Office visits	No charge	No charge	50% coinsurance	Cost sharing waived at non-IHCP with IHCP referral.
If you are pregnant	Childbirth/delivery professional services	No charge	10% coinsurance	50% coinsurance	Cost sharing waived at non-IHCP with IHCP referral. Coverage includes abortion services.
	Childbirth/delivery facility services	No charge	10% <u>coinsurance</u>	50% coinsurance	Cost sharing waived at non-IHCP with IHCP referral. Coverage includes abortion services.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.myhealthnetca.com</u>. SBC\_PLT\_90\_AI\_AN\_IFP\_AMBETTER\_PPO\_2022

Common Medical Event	Services You May Need	What You Will Pay Indian Health Care Provider (IHCP) (You will pay the least)	What You Will Pay Non-IHCP Preferred Provider (You will pay more)	What You Will Pay Non-IHCP Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	Home health care	No charge	10% <u>coinsurance</u>	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Limited to 100 visits per calendar year (rehabilitative and habilitative home health services are each limited to separate 100 visit limits per calendar year) through non-IHCP preferred providers. Certification is required for some home health services or a \$250 penalty will apply. Certification is not required for services received from an IHCP, an Indian Tribe, Tribal Organization, or Urban Indian organization or through referral under Purchased/Referred Care.
	Rehabilitation services	No charge	\$15 <u>copay</u> /visit	Not covered	Cost sharing waived at non-IHCP with IHCP referral. If certification is not obtained a \$250 penalty will apply. Certification is not required for services received from an IHCP, an Indian
If you need help	Habilitation services	No charge	\$15 <u>copay</u> /visit	Not covered	Tribe, Tribal Organization, or Urban Indian organization or through referral under Purchased/Referred Care.
recovering or have other special health needs	Skilled nursing care	No charge	10% coinsurance	50% <u>coinsurance</u>	Limited to 100 days per calendar year through non-IHCP preferred providers. Cost sharing waived at non-IHCP with IHCP referral. If certification is not obtained a \$250 penalty will apply through non-IHCP preferred providers, a \$500 penalty will apply out-of-network. Certification is not required for services received from an IHCP, an Indian Tribe, Tribal Organization, or Urban Indian organization or through referral under Purchased/Referred Care.
	Durable medical equipment	No charge	10% coinsurance	Diabetic equipment (including footwear) and prosthesis only- 50% <u>coinsurance</u>	Cost sharing waived at non-IHCP with IHCP referral. If certification is not obtained a \$250 penalty will apply through non-IHCP preferred providers, a \$500 penalty will apply out-of-network. Orthotics, corrective footwear and all other durable medical equipment are not covered out-of-network. Certification is not required for services received from an IHCP, an Indian Tribe, Tribal Organization, or Urban Indian organization or through referral under Purchased/Referred Care.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.myhealthnetca.com</u>. SBC\_PLT\_90\_AI\_AN\_IFP\_AMBETTER\_PPO\_2022

Common Medical Event	Services You May Need	What You Will Pay Indian Health Care Provider (IHCP) (You will pay the least)	What You Will Pay Non-IHCP Preferred Provider (You will pay more)	What You Will Pay Non-IHCP Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you need help recovering or have other special health needs	Hospice services	No charge	No charge	50% <u>coinsurance</u>	Cost sharing waived at non-IHCP with IHCP referral. If certification is not obtained a \$250 penalty will apply through non-IHCP preferred providers, a \$500 penalty will apply out-of-network. Certification is not required for services received from an IHCP, an Indian Tribe, Tribal Organization, or Urban Indian organization or through referral under Purchased/Referred Care.
	Children's eye exam	No charge	No charge	Not covered	Limited to 1 visit per year through non-IHCP preferred providers.
If your child needs dental or eye care	Children's glasses	No charge	No charge	Not covered	Provider selected frames; 1 per calendar year through non-IHCP preferred providers.
cyc ourc	Children's dental check-up	No charge	No charge	Not covered	Limited to 1 check-up every 6 months through non-IHCP preferred providers.

## **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.
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- Chiropractic care
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids

- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care
- Weight loss programs (exclusion does not apply to preventive care behavioral interventions)

# 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 the preferred provider network if medically necessary)
- Routine eye care (Adult) (screenings/eye refraction 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="https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa">https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa</a>
- California Department of Insurance-300 Capitol Mall Suite 1600 Sacramento CA 95814. Call toll free: (800) 927-4357 or visit <a href="http://insurance.ca.gov/consumers.">http://insurance.ca.gov/consumers.</a>
- Office of Personnel Management Multi State Plan Program: <a href="https://www.opm.gov/healthcare-insurance/multi-state-plan-program/consumer/">https://www.opm.gov/healthcare-insurance/multi-state-plan-program/consumer/</a>.
- Healthcare.gov: www.HealthCare.gov or call 1-800-318-2596 or state health insurance marketplace or SHOP.

For more information on your rights to continue coverage, contact the plan at 1-888-926-4988. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

## **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 1-888-926-4988, 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.
- 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 <a href="https://www.insurance.ca.gov">www.insurance.ca.gov</a>.

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

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

## Does this plan meet the Minimum Value Standards? Not Applicable

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

## **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.

**PRA Disclosure Statement:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

## **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 Havin	ig a Bar	y
(9 months of i	n-network	pre-natal	care a

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

The <u>plan's</u> overall <u>deductible</u>	\$0
Specialist copayment	\$0
Hospital (facility) coinsurance	0%
Other coinsurance	0%

## 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	\$12,700			
In this example, Peg would pay:				
Cost Sharing				
<u>Deductibles</u>	\$0			
<u>Copayments</u>	\$0			
Coinsurance	\$0			
What isn't covered				
Limits or exclusions	\$60			
The total Peg would pay is	\$60			

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

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

The <u>plan's</u> overall <u>deductible</u>	\$0
Specialist copayment	\$0
Hospital (facility) coinsurance	0%
Other coinsurance	0%

## This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

\$5,600
\$0
\$0
\$0
\$20
\$20

## **Mia's Simple Fracture**

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

	The plan's overall deductible	\$0
	Specialist copayment	\$0
•	Hospital (facility) coinsurance	0%
	Other coinsurance	0%

### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

**Durable medical equipment (crutches)** 

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800		
In this example, Mia would pay:			
Cost Sharing			
<u>Deductibles</u>	\$0		
<u>Copayments</u>	\$0		
<u>Coinsurance</u>	\$0		
What isn't covered			
Limits or exclusions	\$0		
The total Mia would pay is	\$0		

Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

The plan would be responsible for the other costs of these EXAMPLE covered services.

## **Nondiscrimination Notice**

In addition to the State of California nondiscrimination requirements (as described in benefit coverage documents), Health Net of California, Inc. and Health Net Life Insurance Company (Health Net) comply with applicable federal civil rights laws and do 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 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:

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 Health Net 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 Health Net's Customer Contact Center at the number above and telling them you need help filing a grievance. Health Net's Customer Contact Center is available to help you file 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 https://www.insurance.ca.gov/01-consumers/101-help/index.cfm.

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 العبين على بطاقتك أو الاتصال بالرقم الفرعي لخطة الأفراد والعائلة: 2172-838-1 (277: 711). للتواصل في كاليفورنيا، يرجى الاتصال بالرقم الفرعي لخطة الأفراد والعائلة عبر الرقم: 4988-1888-1 (277: 711) (277: 711) أو المشروعات الصنغيرة 5133-926-1888 (277: 711). لخطط المجموعة عبر Health Net ، يرجى الاتصال بالرقم 2088-180-1928-11 (277: 711).

#### Armenian

Անվմար լեզվական ծառայություններ։ Դուք կարող եք բանավոր թարգմանիչ ստանալ։ Փաստաթղթերը կարող են կարդալ ձեր լեզվով։ Օգնության համար զանգահարեք Համախորդների 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՝ 1-888-926-5133 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 取得的關保計畫,請撥打 1-800-522-0088 (聽障專線: 711)。

### Hindi

विना 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 कॉल करें या व्यक्तिगत और फैमिली प्लान (आईएफपी) ओफ एक्सचेंज: 1-800-839-2172 (TTY: 711) पर कॉल करें। कैलिफोर्निया बाजारों के लिए, आईएफपी ऑन एक्सचेंज 1-888-926-4988 (TTY: 711) या स्मॉल बिजनेस 1-888-926-5133 (TTY: 711) पर कॉल करें। हेल्थ नेट के माध्यम से ग्रुप प्लान के लिए 1-800-522-0088 (TTY: 711) पर कॉल 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។ លោកអ្នកអាចស្ដាប់គេអានឯក សារឱ្យលោកអ្នកជាភាសារបស់លោកអ្នក។ សម្រាប់ជំនួយ សូមហៅទូរស័ព្ទទៅកាន់មជ្ឈមណ្ឌលទំនាក់ទំនងអតិ ចិជនតាមលេខដែលមាននៅលើប័ណ្ណសម្គាល់ខ្លួនរបស់លោកអ្នក 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 카드에 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 ilinígóó saad bee háká ada'ilyeed. Ata' halne'igií da ła' ná hádídóot'[l̞l. Naaltsoos da t'áá shí shizaad k'ehjí shich[' yídooltah nínízingo t'áá ná ákódoolníił. Ákót'éego shíká a'doowoł nínízingo Customer Contact Center hoolyéhíj[' hodíilnih ninaaltsoos nanitingo bee néého'dolzinígií hodoonihj[' bikáá' éi doodago koj[' hólne' Individual & Family Plan (IFP) Off Exchange: 1-800-839-2172 (TTY: 711). California marketplace báhígíí koj[' hólne' IFP On Exchange 1-888-926-4988 (TTY: 711) éi doodago Small Business báhígíí koj[' hólne' -888-926-5133 (TTY: 711). Group Plans through Health Net báhígíí éi koj[' 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 خانوادگی (IFP) Off Exchange به شماره: 2172-888-1890-839-2172 شماره IFP On Exchange شماره 926-4988-1 (TTY:711) یا کسب و کار کوچک 5133-926-988-1 (TTY:711) 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 ਨੈਂਬਰ ਤੇ ਗਾਹਕ ਸੰਪਰਕ ਕੇਂਦਰ ਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਵਿਅਕਤੀਗਤ ਅਤੇ ਪਰਿਵਾਰਕ ਯੋਜਨਾ (IFP) ਅੱਫ਼ ਐਕਸਚੇਂਜ 'ਤੇ ਕਾਲ ਕਰੋ: 1-800-839-2172 (TTY: 711)। ਕੇਲੀਫੋਰਨੀਆ ਮਾਰਕਿਟਪਲੇਸ ਲਈ, IFP ਔਨ ਐਕਸਚੇਂਜ ਨੂੰ 1-888-926-4988 (TTY: 711) ਜਾਂ ਸਮੇਂਲ ਬਿਜ਼ਨੇਸ ਨੂੰ 1-888-926-5133 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ। ਹੇਲਥ 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 1-888-928-4988 (โหมด TTY: 711) หรือ ฝ่ายธุรกิจขนาดเล็ก (Small Business) ที่ 1-888-928-5133 (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 c ầi 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 Hiệm 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 Hiệm 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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