






Enjoy the Flexibility of Our SELECT Point of Service Health Plan!








FOR HEALTH NET MEMBERS

At Health Net, our goal is to make health care more convenient and affordable for our members. Our SELECT Point of Service (POS) plan offers the flexibility and freedom to choose your level of care each time you visit a doctor.

Log in to www.healthnet.com/csc to find a doctor, hospital or urgent care center (UCC).

Benefit levels	HMO Primary care physician (PCP)	PPO Contracted Health Net network physicians	Out-of-network Noncontracting, licensed physicians ¹
Access to care 	Your PCP coordinates all of your care. Each family member can choose a different PCP.	You can access specialist care from within our PPO provider network without a referral from your PCP.	You have the option to go outside our network to any licensed physician to receive care.
Out-of-pocket costs 	Lowest out-of-pocket costs. No annual deductible. Lower-cost, fixed dollar amount copays for most services and doctor-coordinated care.	Higher out-of-pocket costs. You may need to meet an annual deductible or pay coinsurance. Higher copayments for office visits and coinsurance for inpatient services.	Highest out-of-pocket costs. Annual deductible or coinsurance. Higher coinsurance for all services. ¹
Copayments/Coinsurance 	Lowest	Moderate	Highest ¹
Preventive care 	Includes full preventive care, such as immunizations and wellness checkups.	Includes full preventive care, such as immunizations and wellness checkups.	Children through age 17: 30% ¹ Adults, 18+: not covered
Prior authorization 	Coordinated by your PCP.	Required for certain services.	Required for certain services.

(continued)

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To make an appointment 	<ol style="list-style-type: none"> 1. Call your PCP or participating physician group (PPG). (See Panel 2 of your ID card.) 2. Identify yourself as a Health Net SELECT POS member. 	<ol style="list-style-type: none"> 1. Choose a doctor from the online ProviderSearch tool. A referral from your PCP is not required. 2. Call Health Net SELECT POS to verify that the doctor is in our network. 3. Call and make an appointment, identifying yourself as a Health Net SELECT POS member using the PPO level. 	<ol style="list-style-type: none"> 1. Call any licensed doctor. 2. Identify yourself as a Health Net SELECT POS member. Be sure to show your ID card to the doctor's staff.
Accessing a specialist 	A referral from your PCP is required.	Verify that the specialist you are seeking care from is a contracted PPO Health Net physician. You will be charged the lower contracted rate.	You have the option of visiting any licensed specialist. If you choose to visit an out-of-network provider, your costs will likely be higher than if you visited a provider within the Health Net network. ¹
Planned hospital stays and inpatient/outpatient surgeries 	All aspects are coordinated by your PCP or PPG.	Requires prior authorization by calling the Treatment Review Program. If you do not obtain prior authorization, your benefits could be significantly reduced or denied. ¹	Requires prior authorization by calling the Treatment Review Program. If you do not obtain prior authorization, your benefits could be significantly reduced or denied. ¹
X-rays/lab work 	No charge if authorized by your PCP.	Verify that the facility is part of the Health Net network. Certain procedures must be authorized in advance.	You pay a percentage of the cost; certain procedures must be authorized in advance. See out-of-pocket costs section above. ¹
Emergency care 	Requires copayment (waived if admitted to hospital) or coinsurance.	Covered at the HMO level of benefit. If nonemergency services are provided at an ER or UCC, the PPO benefits would apply.	Covered at the HMO level of benefit. If nonemergency services are provided at an ER or UCC, the out-of-network benefits would apply.
Claim forms 	No need to submit claim forms.	Some claim forms may be needed. Claim forms may be obtained online or by calling Health Net SELECT POS.	You need to submit claim forms for all services. In most cases, you will need to pay in full and submit a claim for reimbursement. Claim forms may be obtained online or by calling Health Net SELECT POS.
Prescriptions 	Prescription coverage only available through Health Net-contracted pharmacies.		

Questions?

Call Health Net's Customer Contact Center at 800-676-6976 or the number on the back of your ID card.

¹**Important tip:** To keep your costs as low as possible, go to doctors and specialists in the contracted network. Doctors who aren't in your network may charge more than Health Net will pay. You may have to pay the difference between what the out-of-network doctor charges and what Health Net pays. This is called balance billing. You pay these costs in addition to your deductible, copays, coinsurance and your monthly premium. And, balance billing amounts are not covered by your plan and won't apply to your annual deductible or your out-of-pocket maximum. Refer to your plan documents, including Summary of Benefits and Coverage and Evidence of Coverage, for more information.

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