Coverage Period: 06/24/2024-12/31/2025
Coverage for: All Covered Members | Plan Type: POS

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</u> or call 1-800-522-0088. 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="https://www.healthcare.gov/sbc-glossary/">www.healthnet.com</a> or you can call 1-800-522-0088 to request a copy.

Important Questions	Answers	Why This Matters
What is the overall deductible?	No <u>deductible</u> through SELECT 1 (HMO) & SELECT 2 ( <u>preferred providers</u> ). \$200 member/\$600 family through SELECT 3 ( <u>out-of-network providers</u> ) 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 SELECT 1 (HMO) & SELECT 2 ( <u>preferred providers</u> ).	There is no <u>deductible</u> through SELECT 1 (HMO) & SELECT 2 ( <u>preferred providers</u> ). You will however, have to meet the <u>out-of-network deductible</u> before the <u>plan</u> pays for any <u>out-of-network</u> services, except for services indicated in chart starting on Page 2.
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	Medical limit: \$1,500 member/\$4,500 family through SELECT 1 (HMO); \$2,000 member/\$6,000 family through SELECT 2 (preferred providers); \$3,000 member/\$9,000 family through SELECT 3 (out-of-network providers) per calendar year combined. Separate pharmacy limit: \$2,000 member/\$4,000 family for in and out-of-network pharmacy 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 <u>out-of-pocket limit</u> ?	Premiums, balance billing charges 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 <b>preferred providers</b> , see www.healthnet.com/providersearch or call 1-800-522-0088.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes. SELECT 1 (HMO) network only. Requires written prior authorization.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

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 Medical Event	Services You May Need	What You Will Pay SELECT 1 (In-network HMO Provider) (You will pay the least)	What You Will Pay SELECT 2 (In-network Preferred PPO Provider) (You will pay more)	What You Will Pay SELECT 3 (Out-of- Network Provider) (You will pay the most)	Limitations, Exceptions & Other Important Information	
	Primary care visit to treat an injury or illness	\$15 <u>copay</u> /visit	\$20 <u>copay</u> /visit	30% coinsurance	None	
If you visit a health care provider's office	Specialist visit	\$15 <u>copay</u> /visit	\$20 <u>copay</u> /visit	30% coinsurance	SELECT 1 requires <u>prior</u> <u>authorization</u> .	
or clinic	Preventive care/screening/ immunization	No charge	No charge	Covered only through age 17-No charge Ages 18 and older-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	10% coinsurance	30% coinsurance	Requires referral.	
If you have a test	Imaging (CT/PET scans, MRIs)	No charge	10% coinsurance	30% coinsurance	Prior authorization required. If prior authorization is not obtained, benefits will be reduced to 50% coinsurance through SELECT 2 & 3.	
If you need drugs to treat your illness or condition.  More information about prescription drug coverage is available at www.healthnet.com	Generic drugs (Tier 1)	\$5 <u>copay</u> /retail order \$10 <u>copay</u> /mail order		\$5 <u>copay</u> /retail order	Supply/order: 30 day (retail); 35-90 day (mail). Prior Authorization is required for select drugs. Quantity limits apply to select drugs.  Maintenance drugs may be filled	
	Preferred brand drugs (Tier 2)	\$15 <u>copay</u> /retail order \$30 <u>copay</u> /mail order		\$15 <u>copay</u> /retail order	by mail order or a CVS retail pharmacy for up to a 90 day supply. If you buy a brand name drug that has a generic equivalent, you pay the difference in cost between the brand name and generic drug plus copay or coinsurance for the generic. Out-of-network pharmacy provider covered outside of California only.	
	Non-preferred brand drugs (Tier 3)	\$5 <u>copay</u> generic/\$30 <u>copay</u> brand/retail order \$10 <u>copay</u> generic/\$60 <u>copay</u> brand/mail order		\$5 <u>copay</u> generic/ \$30 <u>copay</u> brand/retail order		

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

Common Medical Event	Services You May Need	What You Will Pay SELECT 1 (In-network HMO Provider) (You will pay the least)	What You Will Pay SELECT 2 (In-network Preferred PPO Provider) (You will pay more)	What You Will Pay SELECT 3 (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 www.healthnet.com	Specialty drugs	2 or 3 drug copay shown	eject to the applicable Tier 1, above; No charge for self- etables	Not covered	Supply/order: up to a 30 day supply specialty pharmacy except where quantity limits apply. Prior authorization required for select drugs. Self Injectables/Specialty drugs not covered Out-of-network. Refer to the recommended drug list for other drugs considered specialty.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Hospital & ASC-No charge	Hospital & ASC-10% coinsurance	Hospital & ASC-30% coinsurance	Prior authorization required. If prior authorization is not obtained, benefits will be reduced to 50% coinsurance through SELECT 2 & 3.
	Physician/surgeon fees	No charge	10% coinsurance	30% coinsurance	Some outpatient surgical procedures require prior authorization.
	Emergency room care	\$50 <u>copay</u> /visit	\$50 <u>copay</u> /visit	\$50 <u>copay</u> /visit <u>deductible</u> does not apply	Copay waived if admitted as inpatient.
If you need immediate medical attention	Emergency medical transportation	No charge	No charge	No charge; <u>deductible</u> does not apply	Prior authorization required in a non-emergency. If prior authorization is not obtained, benefits will be reduced to 50% coinsurance through SELECT 2 & 3.
	<u>Urgent care</u>	Medical-\$35 copay/visit Mental health and substance use disorders- \$15 copay/visit	\$50 <u>copay</u> /visit	30% <u>coinsurance</u>	SELECT 2 & 3 services which meet the criteria for emergency care are payable at the SELECT 1 level of coverage.

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

Common Medical Event	Services You May Need	What You Will Pay SELECT 1 (In-network HMO Provider) (You will pay the least)	What You Will Pay SELECT 2 (In-network Preferred PPO Provider) (You will pay more)	What You Will Pay SELECT 3 (Out-of- Network Provider) (You will pay the most)	Limitations, Exceptions & Other Important Information
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Prior authorization required in a non-emergency. If prior authorization is not obtained, benefits will be reduced to 50% coinsurance through SELECT 2 & 3.
	Physician/surgeon fees	No charge	10% coinsurance	30% coinsurance	Prior authorization required for a hospital stay and some services received while admitted to the hospital.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office-individual therapy session-\$15 <u>copay</u> /visit group therapy session- \$7.50 <u>copay</u> /visit Other than office-No charge	Covered through SELECT 1	30% coinsurance	If <u>prior authorization</u> is not obtained for services other than office visits, benefits will be reduced to 50% <u>coinsurance</u> .
	Inpatient services	No charge	Covered through SELECT 1	30% coinsurance	Prior authorization required in a non-emergency. If prior authorization is not obtained, benefits will be reduced to 50% coinsurance through SELECT 3.
	Office visits	Prenatal-No charge Postnatal-No charge	10% coinsurance	30% coinsurance	Cost sharing does not apply for preventive services.
If you are pregnant	Childbirth/delivery professional services	No charge	10% coinsurance	30% coinsurance	None
	Childbirth/delivery facility services	No charge	10% coinsurance	30% coinsurance	None

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

Common Medical Event	Services You May Need	What You Will Pay SELECT 1 (In-network HMO Provider) (You will pay the least)	What You Will Pay SELECT 2 (In-network Preferred PPO Provider) (You will pay more)	What You Will Pay SELECT 3 (Out-of- Network Provider) (You will pay the most)	Limitations, Exceptions & Other Important Information
	Home health care	\$15 <u>copay</u> /visit <u>copay</u> required on and after the 31 <sup>st</sup> calendar day of the treatment plan	\$20 copay/visit copay required on and after the 31st calendar day of the treatment plan; limited to 100 visits combined with SELECT 3 per calendar year	30% coinsurance begins as of the 1st visit; limited to 100 visits combined with SELECT 2 per calendar year	Some services require prior authorization. If prior authorization is not obtained, benefits will be reduced to 50% coinsurance through SELECT 2 & 3.
	Rehabilitation services	No charge	\$20 copay/visit limited to 60 visits combined with SELECT 3 for all therapies per calendar year	30% coinsurance limited to 60 visits combined with SELECT 2 for all therapies per calendar year	Some services require <u>prior</u> <u>authorization</u> . If <u>prior</u> <u>authorization</u> is not obtained,
If you need help recovering or have other special	Habilitation services	No charge	\$20 copay/visit limited to 60 visits combined with SELECT 3 for all therapies per calendar year	30% coinsurance limited to 60 visits combined with SELECT 2 for all therapies per calendar year	benefits will be reduced to 50% coinsurance through SELECT 2 & 3.
health needs	Skilled nursing center	No charge limited to 100 days per calendar year	10% coinsurance limited to 60 days combined with SELECT 3 per calendar year	30% coinsurance limited to 60 days combined with SELECT 2 per calendar year	Prior authorization required. If prior authorization is not obtained, benefits will be reduced to 50% coinsurance through SELECT 2 & 3.
	Durable medical equipment	No charge	50% coinsurance	Not covered	Corrective footwear is not covered. Prior authorization required. If prior authorization is not obtained, benefits will be reduced to 50% coinsurance through SELECT 2.
	Hospice services	No charge	10% coinsurance	30% coinsurance	Prior authorization required. If prior authorization is not obtained, benefits will be reduced to 50% coinsurance through SELECT 2 & 3.

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

Common Medical Event	Services You May Need	What You Will Pay SELECT 1 (In-network HMO Provider) (You will pay the least)	What You Will Pay SELECT 2 (In-network Preferred PPO Provider) (You will pay more)	What You Will Pay SELECT 3 (Out-of- Network Provider) (You will pay the most)	Limitations, Exceptions & Other Important Information	
If your child needs dental or eye care	Children's eye exam	\$15 <u>copay</u> /visit	Not covered	Not covered	None	
	Children's glasses	Not covered	Not covered	Not covered	None	
	Children's dental check-up	Not covered	Not covered	Not covered	None	

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

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

- Acupuncture
- Cosmetic surgery
- Dental care (Adult)

- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care
- Weight loss programs

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

- Abortion-termination of pregnancy and related services are covered in full.
- Bariatric surgery
- Chiropractic care-Administered by American Specialty Health (ASH). Chiropractic care is covered with a copay of \$5/visit; up to 20 visits per calendar year.
- Hearing aids-limited to \$1,000 every 36 months.
- Infertility treatment-through SELECT 1 only.
- Routine eye care (Adult)-through SELECT 1 only.

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

# **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="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="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="Marketplace">Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="www.HealthCare.gov">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 <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Health Net's Customer Contact Center at 1-800-522-0088, submit a grievance form through <u>www.healthnet.com</u>, or file your complaint in writing to, Health Net Appeals and Grievance Department, P.O. Box 10348, Van Nuys, CA 91410-0348. For information about group health care coverage subject to ERISA, contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>. If you have a grievance against Health Net, you can also contact the California Department of Managed Health Care at 1-888-466-2219 or TDD line 1-877-688-9891 for the hearing and speech impaired or <u>www.dmhc.ca.gov</u>. Additionally, a consumer assistance program can help you file your appeal. Contact the California Department of Managed Health Care 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? 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.

<u>PRA Disclosure Statement:</u> 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.

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

# **About these Coverage Examples:**

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

	Peg is Having a Baby (9 months of in-network pre-natal can hospital delivery)	
:	The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>copayment</u> Other <u>copayment</u>	\$0 \$15 \$0 \$15
_		

# 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)

# Managing Joe's Type 2 Diabetes

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

\$0

<u></u>	7 -
Specialist copayment	\$15
Hospital (facility) copayment	\$0
Other copayment	\$15

The plan's overall deductible

## This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

# **Mia's Simple Fracture**

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

•	The plan's overall deductible	\$0
	Specialist copayment	\$15
	Hospital (facility) copayment	\$0
	Other copayment	\$15

# 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	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
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	\$0	Deductibles	\$0	Deductibles	\$0
Copayments	\$10	Copayments	\$500	Copayments	\$100
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	\$20	Limits or exclusions	\$0
The total Peg would pay is	\$70	The total Joe would pay is	\$520	The total Mia would pay is	\$100

The <u>plan</u> 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. 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, gender affirming care, 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)

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.

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 2088-1 (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: 2172-838-18-926-839-2172 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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