

# Your Health Net HMO Plan

MAKE AN INFORMED CHOICE FOR YOUR FUTURE HEALTH COVERAGE

Your employer is offering Health Net HMO as a plan option this open enrollment.

**If you're already an HMO expert** – then you know why this plan can be the right fit for your health care needs.

**Not an expert?** No problem – Here is some basic info to help you decide.



## An HMO plan offers:

- **No Medical Calendar Year Deductible** for most HMO plans\*
- **Fixed copays** for most services.\*
- **Your doctor directs** most of your health care needs.
- **No claim forms** (except for emergency out-of-network care).

## Here's how an HMO plan works



### Choose your doctor

When you enroll, you select a participating physician group (PPG) from our list of PPGs. Then you choose a primary care physician (PCP) within that group. Each member of your family can choose their own PCP and PPG to suit their own needs.



### Access care

Your PCP directs most of your care. This means your PCP will refer you to a network specialist or a hospital based on your health needs. For OB/GYN visits, you don't need a referral; just schedule your own visit with a doctor within your PPG.

## Have questions or need help?

Call Member Services at **800-522-0088**, or use the number on your Member ID card.

\*For additional information, please see the enclosed *Disclosure Form and Summary of Benefits and Coverage (SBC)*. See the *Evidence of Coverage for your plan*, for complete coverage details.