

Your Health Net Elect Open Access Plan

MAKE AN INFORMED CHOICE FOR YOUR FUTURE HEALTH CARE

Your employer is offering Health Net Elect Open Access (EOA) as a plan option this open enrollment.



Your benefits – you decide

Your Health Net EOA plan is flexible, yes. But that’s just the beginning. When you need care, you choose which benefit option is right for you.

- **Through the HMO option**, your primary doctor will coordinate your routine and hospital care.
 - Plus, you’ll get fixed-dollar amount copayments for most services.
 - **Through the PPO option**, you have the freedom to see specialists in the PPO Network for exams and evaluations without referrals.
 - No need to file claim forms (except for out-of-network emergency care).
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Take a closer look at how an EOA plan works



WHEN IT’S TIME TO PICK A DOCTOR

Having the right doctor can be key to getting on a healthy path – and staying that way. When you enroll in your EOA plan, you’ll pick a doctor. Here’s what that process looks like:

- 1 Choose a participating physician group (PPG) from our network.
- 2 Then choose a primary care physician (PCP) from that group.

Each of your covered dependents can choose a different PCP and a different PPG to meet their needs.

(continued)

Have questions or need help?

Call our Customer Contact Center
at 1-800-522-0088, or use the
number on your ID card.

For details about your plan,
please see the enclosed
Summary of Benefits booklet.

Health Net Life Insurance Company (Health Net) complies 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 **1-800-522-0088 (TTY: 711)**

If you believe that Health Net has failed to provide these services or discriminated in another way, you can file a grievance by calling the number above and telling them you need help filing a grievance; Health Net's Customer Contact Center is available to help you. You can also file a grievance by mail, fax or online at:

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 (Covered Persons) or Non-Member.Discrimination.Complaints@healthnet.com (Applicants)

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 us at the number listed on your ID card or call **1-866-392-6058 (TTY: 711)**.

Arabic

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Armenian

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Chinese

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Hindi

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Hmong

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Japanese

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Khmer

សេវាកម្មដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្តាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូមទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅមជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្មនៃក្រុមហ៊ុន 1-866-392-6058 (TTY: 711)។

Korean

무료 언어 서비스. 통역 서비스를 받을 수 있습니다. 귀하가 구사하는 언어로 문서의 낭독 서비스를 받으실 수 있습니다. 도움이 필요하시면 보험 ID 카드에 수록된 번호로 전화하시거나 1-866-392-6058 (TTY: 711).

Navajo

Saad Bee Áká E'eyeed T'áá Jíík'e. Ata' halne'ígíí hóló. T'áá hó hazaad k'éhjí naaltsoos hach'í' wóltah. Shíká a'doowoł nínízingo naaltsoos bee néího'dólnínígíí bikáa'gi béésh bee hane'í bikáa' áajj' hodíílnih éí doodaii' 1-866-392-6058 (TTY: 711).

Persian (Farsi)

خدمات زبان به طور رایگان. می توانید یک مترجم شفاهی بگیرید. می توانید درخواست کنید که اسناد برای شما قرائت شوند. دریافت راهنمایی، با ما به شماره ای که روی کارت شناسایی شما درج شده تماس بگیرید یا با مرکز تماس بازرگانی . 1-866-392-6058 (TTY: 711)

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