Health Net of California, Inc. and Health Net Life Insurance Company (Health Net)

# A Complete Guide to Your Health Net Benefits





## Health Net – Coverage That's Right for You

To help you navigate and use your Health Net health plan, we've packed this folder with information, including how to enroll and access care. For details about your specific plan, please see the enclosed *Summary of Benefits* booklet.

#### Behavioral health

Behavioral health programs (administered by MHN Services) support whole-person wellness by offering services related to mental health or substance use disorders, including chemical and alcohol dependency. **Please note**: You may be eligible for a separate behavioral health benefits plan through your employer.

#### Mail order pharmacy

With the mail order program, you can reduce your out-of-pocket costs by getting a three-month supply of your maintenance prescription drugs, usually at a lower copayment. Maintenance drugs are those taken on a daily basis to treat chronic or long-term conditions. There are several ways to get started:

- **By phone** Have your doctor call in a new prescription to the mail order pharmacy at 1-800-378-5697 or fax to 1-800-378-0323.
- Online Register or log in to www.healthnet.com. Click *How can we help you today*? Under My Prescriptions, click on *Mail Order drugs* and follow the instructions to request a new prescription.
- **By mail** Follow the navigation in the bullet above; click on *Mail Order drugs*; then download, print and send in the Mail Service Order Form.

### *Prescription Transition of Care program (new members only)*

If you are new to Health Net, please check the enclosed Prescription Transition form. If you are currently taking a maintenance drug listed on the form, please complete the form and return it to Health Net, or call the Customer Contact Center at **1-800-522-0088** for help.

#### Continuity of care assistance

If you or a family member is currently receiving ongoing medical treatment with a nonparticipating provider, call our Customer Contact Center at **1-800-522-0088**. We're happy to help you fill out and submit a Continuity of Care Assistance request form to determine if you are eligible for continuity of care assistance.

### Precertification – PPO and POS only

If you are enrolled or enrolling in a PPO or POS plan, you may need to request precertification (prior authorization) for a procedure or visit. For a full list of all treatments and services that require precertification, or to request precertification, please call us at one of the numbers listed below:

- Health Net precertification: 1-800-977-7282
- First Health (if you live outside California): 1-866-214-8701
- Behavioral health: 1-800-522-0088



Inside this folder, you'll find everything you need to navigate and manage your Health Net health plan.

#### Decision Power®: Health & Wellness



We've included Decision Power with all Health Net plans – at no additional cost to you! We created Decision Power<sup>®</sup> as a bridge between knowing how to achieve improved wellness, and getting the support and confidence to take action.

Whether you're focused on staying fit, dealing with back pain or facing a serious diagnosis, Decision Power can help you and your doctors make the right health and treatment decisions. Here are some highlights of the program:

- Get help with a specific health goal.
- Track diet, exercise or cholesterol.
- Try an online health promotion program.
- Learn what to do about health risks.
- Explore your treatment options.

#### Active&Fit Direct

The Active&Fit Direct<sup>™</sup> program offers fitness center memberships to 9,000+ fitness centers nationwide for just \$25 a month (plus a one-time \$25 enrollment fee and applicable taxes). The program requires a 3-month commitment. To learn more, visit https://activeandfitdirect.com/Fitness/HealthNet.





Have questions or need help? Call Health Net's Customer Contact Center at 1-800-522-0088 or the number on your ID card.

#### Health Net Mobile



Health Net Mobile is the easiest way to connect to your HealthNet.com online account – on the go! As a member, you'll access your health plan in the palm of your hand, anytime, anywhere. Health Net Mobile features include:

My Plan – View copayment and deductible information.

My ID Card - View the front and back of your card to verify eligibility.

**ProviderSearch** – Easily search for providers and urgent care facilities.

My Provider - View your primary care physician details (for HMO and HSP plan members).

#### Save time and get more done with HealthNet.com

Whether you're looking for a local urgent care facility, trying to find benefit information or just browsing wellness resources, HealthNet.com is an easy and time-saving way to quickly navigate your health plan and get more done. Once enrolled, you can register at www.healthnet.com.

#### What you can do online

Get your benefit details and copayments, *Evidence of Coverage* (EOC) or *Certificate of Insurance* (COI), and prior authorization list.

Find a provider or change your primary care physician (PCP), get ID cards and forms, manage your account details, and view medical treatment policies.

Health promotion programs are a highly interactive way for you to address and improve risk factors with exercise, nutrition, stress management, weight loss, and tobacco cessation.

**View your prescription claims history** and medical Explanation of Benefits (EOB). Go paperless by updating your EOB document delivery process.

**Manage prescriptions**, view your medication history, order prescriptions by mail, see our Recommended Drug List, and more.

Get valuable discounts on health-related services and products. Plus, use our provider comparison tools and treatment cost estimator.

**Decision Power:** Fill out a Health Risk Questionnaire (HRQ), participate in health promotion programs, track your health, and get guidance and support 24 hours a day.

#### Cost-saving tips from your partner in health

- For emergency situations, call 911 or go to the nearest hospital. For non-life-threatening conditions that need same-day care, use urgent care facilities instead of the emergency room whenever possible.
- Ask your doctor for generic alternatives to brand-name medications, when available.
- In most cases, you'll have a lower copayment at an in-network outpatient surgical center versus a hospital-based ambulatory center.



This overview provides benefit information highlights only. Your Evidence of Coverage (EOC) or Certificate of Insurance (COI), which you will receive after you enroll, contains the exact terms and conditions of your Health Net coverage.

You have access to Decision Power through current enrollment with Health Net of California, Inc. or Health Net Life Insurance Company (Health Net). Decision Power is not part of Health Net's commercial medical benefit plans. It is not affiliated with Health Net's provider network, and it may be revised or withdrawn without notice. Decision Power services, including clinicians, are additional resources that Health Net makes available to enrollees.

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