

INDIVIDUAL & FAMILY PLANS

PPO GUARANTEED ISSUE SUMMARY OF BENEFITS

Health coverage made easy

Effective February 1, 2011



Health Net®
A BETTER DECISION

HEALTH NET GUARANTEED ISSUE INDIVIDUAL & FAMILY COVERAGE

The federal Health Insurance Portability and Accountability Act of 1996 (HIPAA) makes it easier for people covered under existing group health plans to maintain coverage when they change jobs or are unemployed for brief periods of time, regardless of pre-existing conditions. California law provides similar and additional protections. Applicants who meet requirements outlined under the “Important things to know about all your coverage options,” “Who is eligible?” section are eligible to enroll in a guaranteed issue individual health plan from any health plan that offers individual coverage, including Health Net’s Guaranteed PPO insurance plans, without medical underwriting. A health plan cannot reject your application for guaranteed issue individual health coverage if you meet the eligibility requirements, agree to pay the required premiums and live or work in the plan’s service area. Health Net Life Insurance Company offers the PPO SimpleChoice HSA NG and PPO SimpleValue 50 NG coverage options, to eligible individuals at the Guaranteed Issue Rates listed at the end of this brochure.

This document is only a summary of your health coverage. You have the right to view the Policy prior to enrollment. To obtain a copy of the Policy document, contact your authorized Health Net agent or your Health Net Sales Representative at 1-800-909-3447. Your Policy, which you will receive after you enroll, contains the terms and conditions, as well as the governing and exact contractual provisions, of your Health Net coverage. It is important for you to carefully read your Policy thoroughly once received, especially all sections that apply to those with special health care needs. Health benefits and coverage matrices on pages 2 and 3 are included to help you compare coverage benefits.

Please read the following information so you will know from whom or what group of providers health care may be obtained.

IMPORTANT INFORMATION TO KNOW ABOUT ENROLLING IN A PPO PLAN

In-network providers have agreed to provide you covered services and supplies and accept a special contracted rate, called the Contracted Rate, as payment in full. Your share of costs is based on this Contracted Rate. Out-of-network providers have not agreed to participate in the Health Net PPO program. **When you use an out-of-network provider, benefits are substantially reduced and you will incur a significantly higher out-of-pocket expense.** Your out-of-pocket expense is greater because:

- (i) You are responsible for a higher percentage cost of the benefits in comparison to the cost of benefits when services are provided by in-network providers;
- (ii) Health Net’s benefit for out-of-network providers is based on either a percentage of the Maximum Allowable Amount, or Health Net’s “Limited Fee Schedule.” Please refer to the “PPO Summary of Benefits” insert for details; and
- (iii) You are financially responsible for any amounts these providers charge in excess of this amount.

UNDERSTANDING YOUR COVERAGE CHOICES

CHOOSING THE RIGHT PPO INSURANCE PLAN

SimpleChoice HSA NG and SimpleValue 50 NG:

The SimpleChoice HSA NG-Compatible Plan is a high-deductible PPO insurance plan designed to be used with a Health Savings Account (HSA). Once you enroll in this plan, you open an HSA at a bank or financial institution. The HSA then allows you to save and spend on qualified medical expenses tax-free (including deductibles and copayments).¹

The PPO SimpleValue 50 NG is a zero-deductible, applicant-only plan. You pay copayments for doctor visits and coinsurances only where applicable.

¹Federal tax information only. State taxes may apply. Qualified medical expenses include plan deductibles and copayments, as well as services such as vision, dental and prescription drugs. A full list of qualified medical expenses is outlined in IRS publication 502 – Medicare and Dental Expenses, which you can find at www.irs.gov. Simply enter “502” in the search field.

PRINCIPAL BENEFITS AND COVERAGE MATRIX – PPO

THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND IS A SUMMARY ONLY. THE POLICY SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.

BENEFIT DESCRIPTION	PPO SIMPLECHOICE HSA NG		PPO SIMPLEVALUE 50 NG	
	IN-NETWORK YOU PAY ¹	OUT-OF-NETWORK YOU PAY ²	IN-NETWORK YOU PAY ¹	OUT-OF-NETWORK YOU PAY ²
Calendar year deductible	\$4,000 single / \$8,000 family All benefits, including outpatient prescription drugs, are subject to the deductible except preventive care. For contracts of two or more insureds, there are no benefits until the family deductible is met.		\$0 (available as an applicant-only contract)	
CALENDAR YEAR OUT-OF-POCKET MAXIMUM	\$4,000 single / \$8,000 family combined in- and out-of-network (includes deductible)		\$7,500	
Preferred providers				
Non-preferred providers	\$5,000 single / \$10,000 family combined in- and out-of-network (includes deductible)		\$10,000	
Lifetime maximum	Unlimited		Unlimited	
VISIT TO PHYSICIAN	Covered in full after deductible is met	50%	\$50	50%
X-RAY AND LABORATORY PROCEDURES³	Covered in full after deductible is met	50%	50%	50%
PREVENTIVE CARE SERVICES (adult and child)				
Routine preventative services and immunizations ⁴	Covered in full	Not covered	Covered in full	Not covered
Routine physical exam ⁵	Covered in full after deductible is met	Not covered	50%	Not covered
MATERNITY AND PREGNANCY				
Prenatal and postnatal office visits	Not covered	Not covered	Not covered	Not covered
Maternity care in hospital	Not covered	Not covered	Not covered	Not covered
EMERGENCY AND URGENT CARE				
Emergency room (professional and facility charges)	Covered in full after deductible is met		\$50 copay plus 50%	
Urgent care center (facility charges)	Covered in full after deductible is met		50%	
Ambulance ⁶	Covered in full after deductible is met		50%	
HOSPITALIZATION SERVICES (NON-EMERGENCY CARE)⁶				
Surgeon and anesthetics services	Covered in full after deductible is met	50%	50%	50%
Inpatient, semiprivate hospital room or intensive care unit with ancillary services (unlimited)	Covered in full after deductible is met	50% ⁷	\$400 copay per day plus 50% (4-day copay maximum)	\$400 copay per day plus 50% ⁷ (4-day copay maximum)

BENEFIT DESCRIPTION	PPO SIMPLECHOICE HSA NG		PPO SIMPVALUE 50 NG	
	IN-NETWORK YOU PAY ¹	OUT-OF-NETWORK YOU PAY ²	IN-NETWORK YOU PAY ¹	OUT-OF-NETWORK YOU PAY ²
Outpatient surgery (hospital or outpatient surgery center charges only)	Covered in full after deductible is met	50% ⁷	\$400 copay plus 50%	\$400 copay plus 50% ⁷
Outpatient facility services	Covered in full after deductible is met	50% ⁷	50%	50% ⁷
REPRODUCTIVE HEALTH				
Sterilization	Covered in full after deductible is met	Not covered	50%	Not covered
OTHER SERVICES				
Rehabilitative therapy includes physical, speech, occupational, respiratory and cardiac therapy (20 visits per calendar year combined in- and out-of-network) ⁶	Covered in full after deductible is met	Not covered	50%	50%
Chiropractic care (12-visit calendar year maximum combined in- and out-of-network / \$20 maximum payable per visit)	Covered in full after deductible is met	Not covered	50%	Not covered
Mental health services for nonsevere conditions ^{6,8}	Covered in full after deductible is met ⁹	50% inpatient / not covered outpatient	50% inpatient / 50% outpatient	50% inpatient / not covered outpatient
Durable medical equipment (including foot orthotics) ⁶	Covered in full after deductible is met	Not covered	50%	Not covered
OUTPATIENT PRESCRIPTION DRUGS¹⁰				
Filled at participating pharmacy (up to a 30-day supply); not covered at non-participating pharmacies	Covered in full after deductible is met	Not covered	\$750 brand deductible applies to Levels II and III \$10 Level I (generic) \$35 Level II (brand) \$50 or 50% Level III (whichever is greater, non-formulary)	Not covered
Filled through mail order (up to a 90-day supply)	Covered in full after deductible is met	Not covered	Twice the level of copayment	Not covered

PPO FOOTNOTES

¹ Insured pays the negotiated rate, which is the rate the participating or preferred provider has agreed to accept for providing a covered service.

² Percentage is a portion of the covered expense based on maximum allowable amount. You are also responsible for any charges in excess of the covered expense.

³ Calendar year deductible waived.

⁴ Covered services based on the United States Preventive Services Task Force (USPSTF) grade A and B recommendations; recommendations of the Advisory Committee on Immunization Practices (ACIP) that have been adopted by the Director of the Centers for Disease Control and Prevention (CDC); and comprehensive guidelines supported by the Health Resources and Services Administration (HRSA) for infants, children and adolescents.

⁵ For annual routine physical exams, the maximum payable per calendar year is \$200.

⁶ Certain services require prior certification from Health Net. Without prior certification, the benefit is reduced by 50%.

⁷ Maximum allowable charges are \$600 per day.

⁸ Inpatient is \$300 maximum allowable per day. Outpatient maximum payable is \$30 per visit.

⁹ Limited to \$2,000 maximum payable per year.

¹⁰ The Recommended Drug List is a list of the prescription drugs that are covered by this plan. It is prepared by Health Net and given to insured physicians and participating pharmacies. Some drugs require prior authorization from Health Net. Also, if your condition requires the use of a drug that is not in the Recommended Drug List, your physician may request the drug through the prior authorization process. Urgent prior authorization requests are handled within 72 hours. For a copy of the Recommended Drug List, call the Customer Contact Center at the number listed on your ID card or visit our website at www.healthnet.com.

HEALTH NET LIFE INSURANCE COMPANY

GUARANTEED ISSUE PLAN RATES EFFECTIVE FEBRUARY 1, 2011

Please note: If you have a birthday during the year that moves you into a new age category, please be advised that any required rate change will be effective the first of the month following the month in which your birthday occurs.

(1 or +2 refers to the applicant's spouse and/or dependent children as defined in the Health Net Life Insurance Company PPO Policy.)

Region 1: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo and Yuba counties			
TIER	AGE	PPO SIMPLE 50 NG COMBO VALUE	PPO SIMPLE HSA NG CHOICE
APPLICANT	under 15	316.00	316.00
	15-29	446.25	446.25
	30-34	559.00	559.00
	35-39	623.25	623.25
	40-44	673.50	673.50
	45-49	721.25	721.25
	50-54	888.50	888.50
	55-59	1,045.50	1,045.50
	60-64	1,045.50	1,045.50
APPLICANT + 1	under 15		608.00
	15-29		904.25
	30-34		1,037.25
	35-39		1,134.25
	40-44		1,257.50
	45-49		1,415.25
	50-54		1,686.50
	55-59		1,976.75
	60-64		1,976.75
APPLICANT + 2	under 15		892.00
	15-29		1,362.50
	30-34		1,627.75
	35-39		1,729.75
	40-44		1,767.25
	45-49		1,930.50
	50-54		2,177.25
	55-59		2,398.75
	60-64		2,398.75

Region 2: Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma and Stanislaus counties			
TIER	AGE	PPO SIMPLE 50 NG COMBO VALUE	PPO SIMPLE HSA NG CHOICE
APPLICANT	under 15	285.75	285.75
	15-29	389.25	389.25
	30-34	475.25	475.25
	35-39	523.00	523.00
	40-44	575.00	575.00
	45-49	618.75	618.75
	50-54	745.25	745.25
	55-59	868.75	868.75
	60-64	868.75	868.75
APPLICANT + 1	under 15		566.25
	15-29		801.25
	30-34		911.00
	35-39		999.25
	40-44		1,103.50
	45-49		1,222.75
	50-54		1,459.75
	55-59		1,680.00
	60-64		1,680.00
APPLICANT + 2	under 15		883.75
	15-29		1,238.75
	30-34		1,487.00
	35-39		1,543.75
	40-44		1,573.25
	45-49		1,669.75
	50-54		1,873.75
	55-59		1,998.00
	60-64		1,998.00

Region 3: Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara counties

TIER	AGE	PPO	PPO
		SIMPLEVALUE 50 NG COMBO	SIMPLECHOICE HSA NG
APPLICANT	under 15	296.00	296.00
	15-29	396.00	396.00
	30-34	490.50	490.50
	35-39	538.50	538.50
	40-44	590.50	590.50
	45-49	637.75	637.75
	50-54	768.25	768.25
	55-59	893.00	893.00
	60-64	893.00	893.00
APPLICANT + 1	under 15		562.00
	15-29		810.25
	30-34		941.25
	35-39		1,025.25
	40-44		1,125.00
	45-49		1,198.00
	50-54		1,426.50
	55-59		1,636.50
	60-64		1,636.50
APPLICANT + 2	under 15		888.75
	15-29		1,284.00
	30-34		1,502.75
	35-39		1,554.50
	40-44		1,623.50
	45-49		1,694.00
	50-54		1,893.50
	55-59		2,024.75
	60-64		2,024.75

Region 4: Orange, Santa Barbara and Ventura counties

TIER	AGE	PPO	PPO
		SIMPLEVALUE 50 NG COMBO	SIMPLECHOICE HSA NG
APPLICANT	under 15	270.00	270.00
	15-29	373.00	373.00
	30-34	454.00	454.00
	35-39	497.75	497.75
	40-44	552.50	552.50
	45-49	591.75	591.75
	50-54	708.75	708.75
	55-59	826.75	826.75
	60-64	826.75	826.75
APPLICANT + 1	under 15		531.00
	15-29		767.25
	30-34		880.00
	35-39		951.75
	40-44		1,048.75
	45-49		1,182.00
	50-54		1,430.75
	55-59		1,647.00
	60-64		1,647.00
APPLICANT + 2	under 15		861.00
	15-29		1,225.00
	30-34		1,410.25
	35-39		1,465.00
	40-44		1,494.00
	45-49		1,587.25
	50-54		1,792.75
	55-59		1,919.25
	60-64		1,919.25

Region 5: Los Angeles County			
TIER	AGE	PPO	PPO
		SIMPLEVALUE 50 NG COMBO	SIMPLECHOICE HSA NG
APPLICANT	under 15	279.00	279.00
	15-29	379.50	379.50
	30-34	467.25	467.25
	35-39	514.50	514.50
	40-44	563.75	563.75
	45-49	608.50	608.50
	50-54	732.50	732.50
	55-59	854.50	854.50
	60-64	854.50	854.50
APPLICANT + 1	under 15		528.25
	15-29		781.00
	30-34		895.50
	35-39		983.50
	40-44		1,086.00
	45-49		1,186.50
	50-54		1,401.00
	55-59		1,610.75
	60-64		1,610.75
APPLICANT + 2	under 15		873.25
	15-29		1,272.25
	30-34		1,451.00
	35-39		1,499.50
	40-44		1,549.25
	45-49		1,631.75
	50-54		1,826.50
	55-59		1,946.25
	60-64		1,946.25

Region 6: Riverside, San Bernardino and San Diego counties			
TIER	AGE	PPO	PPO
		SIMPLEVALUE 50 NG COMBO	SIMPLECHOICE HSA NG
APPLICANT	under 15	266.75	266.75
	15-29	365.25	365.25
	30-34	443.00	443.00
	35-39	486.50	486.50
	40-44	538.50	538.50
	45-49	578.50	578.50
	50-54	692.75	692.75
	55-59	806.50	806.50
	60-64	806.50	806.50
APPLICANT + 1	under 15		513.50
	15-29		741.75
	30-34		853.50
	35-39		938.00
	40-44		1,035.00
	45-49		1,119.00
	50-54		1,327.50
	55-59		1,507.25
	60-64		1,507.25
APPLICANT + 2	under 15		827.75
	15-29		1,224.25
	30-34		1,399.00
	35-39		1,435.50
	40-44		1,479.50
	45-49		1,560.50
	50-54		1,731.75
	55-59		1,850.00
	60-64		1,850.00

IMPORTANT THINGS TO KNOW ABOUT ALL OF YOUR COVERAGE OPTIONS

Who is eligible?

Applicants who meet the following requirements are eligible to enroll in Health Net's Guaranteed Issue PPO insurance plans, without underwriting. Specific Guaranteed Issue rates apply. Only eligible individuals qualify for guaranteed issuance. To be considered an eligible individual:

- The applicant must be under the age of 65.
- The applicant must not be eligible for Medicare.
- The applicant must reside continuously in our service area.
- The most recent coverage must have been under a group health plan (COBRA and Cal-COBRA coverage are considered group coverage).
- The applicant must have a total of 18 months of coverage (including COBRA, if applicable) without a significant break (excluding any employer-imposed waiting periods) in coverage of more than 63 days.
- If COBRA or Cal-COBRA coverage was available, it must have been elected and such coverage must have been exhausted.
- The applicant must not be eligible for coverage under any group health plan, Medicare or Medicaid, and must not have other health insurance coverage.
- The individual's most recent coverage could not have been terminated due to fraud or nonpayment of premiums.

HOW TO APPLY FOR A HEALTH NET GUARANTEED ISSUE INDIVIDUAL PPO INSURANCE PLAN

1. Take time to review your options and choose the coverage that best suits your health care needs. Our Health Net Individual PPO provider listings define where in California our coverage is available. If you have questions, need help choosing one of our coverage options, completing the application, or if the application is missing from your enrollment information, please call us toll-free at 1-800-909-3447 or contact your authorized Health Net agent.
2. Complete the Health Net Individual & Family HIPAA Guaranteed Issue Enrollment Application.
 - You, the applicant, must accurately complete all applicable portions of the application. Your agent may not complete your application for you. Make sure you answer all questions – incomplete applications will be returned.
 - You must complete Part IV and attach proof of creditable coverage. If you do not have proof of creditable coverage, attach any other evidence of creditable coverage (including pay stubs, papers containing enrollment and disenrollment dates, or COBRA award termination letters).
 - Please type or print clearly in blue or black ink.
 - Make sure you and your spouse or domestic partner (if applicable) sign and date the application. Signatures are required for all applicants over age 18, including dependents. NOTE: Domestic partner is defined as two adults who have chosen to share one another's lives in an intimate and committed relationship of mutual caring. A domestic partner is a person eligible for coverage provided that the partnership with the insured meets all domestic partnership requirements under California law or other recognized state or local agency. The domestic partner and insured must meet the following requirements: (a) Both persons have a common residence; (b) Neither person is married to someone else or is an insured of another domestic partnership that has not been terminated, dissolved or adjudged a nullity; (c) The two persons are not related by

blood in a way that would prevent them from being married in California; (d) Both persons are at least 18 years old; (e) Both persons are insureds of the same sex, or opposite sex couples if one or both persons is over age 62 and is eligible for old age insurance benefits under the Social Security Act; (f) Both persons are capable of consenting to the domestic partnership; and (g) Both file a Declaration of Domestic Partnership with the Secretary of State or an equivalent document from another recognized state or local agency, or both are persons of the same sex who have validly formed a legal union other than marriage in a jurisdiction outside of California which is substantially equivalent to a Domestic Partnership as defined under California law.

- The application must be received by Health Net within 30 days from the date of signature.
 - Remember, applications received by the 25th of the month will be processed for coverage starting the 1st of the following month. We also offer PPO coverage effective the 15th of the month. See the application for details.
 - If you need help completing the application, please call your Authorized Health Net agent or Health Net.
3. Mail the completed Health Net Individual & Family HIPAA Guaranteed Issue Enrollment Application, your certificate(s) of creditable coverage or other evidence of creditable coverage, and your personal check for the applicable first month's premium (made payable to Health Net) to your authorized Health Net agent or Health Net at the address below.

Health Net
Individual & Family Plans
PO Box 1150
Rancho Cordova, CA 95741-1150

EXCLUSIONS AND LIMITATIONS

EXCLUSIONS AND LIMITATIONS COMMON TO ALL PPO SIMPLECHOICE HSA NG AND SIMPLEVALUE 50 NG

No payment will be made under the Health Net Life Individual & Family PPO for expenses incurred for, or which are follow-up care to, any of the items below. The following are selective listings only. For a comprehensive listing, see the Health Net Life Individual & Family PPO Policy for the PPO coverages.

- Services and Supplies which Health Net or Health Net Life determine are not medically necessary.
- Custodial Care. Custodial Care is not rehabilitative care and is primarily provided to assist a patient in meeting the activities of daily living such as: help in walking, getting in and out of bed, bathing, dressing, feeding and preparation of special diets, and supervision of medications which are ordinarily self-administered, but not care that requires skilled nursing services on a continuing basis.
- Procedures that Health Net or Health Net Life determines to be experimental or investigational.
- Services or supplies provided before the effective date of coverage; services or supplies provided after coverage through this plan has ended are not covered.
- Reimbursement for services for which the insured is not legally obligated to pay the provider or for which the provider pays no charge.
- Any service or supplies not specifically listed as covered expenses, unless coverage is required by state or federal law.
- Services or supplies that are intended to impregnate a woman are not covered. Excluded procedures include, but are not limited to, collection, storage or purchase of sperm or ova.
- Oral contraceptives and emergency contraceptives are covered. Vaginal contraceptives are limited to diaphragms, cervical caps and IUDs, and are only covered when a contracted physician performs a fitting examination and in the case of diaphragms and cervical caps, prescribes the device. IUDs are only available through the insured Physician's office, are covered as

a medical benefit, and are limited to one fitting and device per year, unless additional fittings or devices are Medically Necessary. Diaphragms and cervical caps are only available through a prescription from a pharmacy and are limited to one prescription per year unless additional fittings or devices are Medically Necessary. Injectable contraceptives are covered as a medical benefit when administered by a physician.

- Cosmetic surgery that is performed to alter or reshape normal structures of the body in order to improve appearance.

When a Medically Necessary mastectomy has been performed, breast reconstruction surgery and surgery performed on either breast to restore or achieve symmetry (balanced proportions) in the breast are covered. In addition, when surgery is performed to correct or repair abnormal structures of the body caused by congenital defects, developmental abnormalities, trauma, infection, tumors or disease, to do either of the following: improve function or create a normal appearance to the extent possible, unless the surgery offers a minimal improvement in the appearance of the insured.

- Dental care. However, this plan does cover Medically Necessary dental or orthodontic services that are an integral part of reconstructive surgery for cleft palate procedures. Cleft palate includes cleft palate, cleft lip or other craniofacial anomalies associated with cleft palate.
- Treatment and services for Temporomandibular Joint Disorders are covered when determined to be Medically Necessary, excluding crowns, onlays, bridgework and appliances.
- This Plan only covers services or supplies provided by a legally operated hospital, Medicare-approved skilled nursing facility, or other properly licensed facility as specified in the Policy. Any institution that is primarily a place for the aged, a nursing home or any similar institution, regardless of how it is designated, is not an eligible institution. Services or supplies that are provided by such institutions are not covered.
- Surgery and related services for the purpose of correcting the malposition or improper development of the bones of the upper or lower jaw, except when such surgery is required due to trauma or the existence of tumors or neoplasms, or when otherwise Medically Necessary.
- Hearing aids.

- Treatment for mental disorders as a condition of parole or probation and court ordered testing.
- Private duty nursing.
- Any eye surgery for the purpose of correcting refractive defects of the eye, unless Medically Necessary, recommended by the insured's treating physician and authorized by Health Net.
- Contact or corrective lenses (except an implanted lens that replaces the organic eye lens), vision therapy and eyeglasses.
- Services to reverse voluntary surgically induced infertility.
- Sex change procedures or treatment.
- Physical exams for insurance, licensing, employment, school or camp. Any physical, vision or hearing exams that are not related to diagnosis or treatment of illness or injury, except as specifically stated in the Health Net Life Policy.
- Any outpatient drugs, medications or other substances dispensed or administered in any setting, except as specifically stated in the Health Net Life Policy.
- Services for a surrogate pregnancy are covered when the surrogate is a Health Net insured. However, when compensation is obtained for the surrogacy, the plan shall have a lien on such compensation to recover its medical expense.
- Although this plan does cover Durable Medical Equipment, it does not cover the following items: (a) exercise equipment; (b) hygienic equipment, jacuzzis and spas; (c) surgical dressings other than primary dressings that are applied by your Physician Group or a Hospital to lesions of the skin or surgical incisions; and (d) stockings, corrective shoes and arch supports.
- Personal or comfort items.
- Disposable supplies for home use.
- Home birth, unless the criteria for emergency care have been met.
- Physician self-treatment.
- Physicians treating immediate family members.
- Drugs (including injectable medications) for the treatment of sexual dysfunction when prescribed for the treatment of sexual dysfunction.
- Services to diagnose, evaluate or treat infertility are not covered.

- Bariatric surgery provided for the treatment of morbid obesity is covered when Medically Necessary, authorized by Health Net and performed at a Health Net designated bariatric surgical center. Health Net has a designated network of bariatric surgical centers to perform weight loss surgery. Your Insured Physician can provide you with information about these centers. You will be directed to a Health Net designated bariatric surgical center at the time authorization is obtained.
- Conditions caused by the insured's commission (or attempted commission) of a felony.
- Conditions caused by release of nuclear energy, when government funds are available.
- Amounts charged by out-of-network providers for covered medical services and treatment that Health Net Life determines to be in excess of the covered expense.
- Optometric services, eye exercises including orthoptics, except as specifically stated elsewhere in the Policy.
- Immunizations or inoculations for adults or children, except as described in the Policy.
- Any services not related to the diagnosis or treatment of a covered illness or injury.
- Inpatient room and board charges incurred in connection with an admission to a hospital or other inpatient treatment facility primarily for diagnostic tests that could have been performed safely on an outpatient basis.
- Inpatient room and board charges in connection with a hospital stay primarily for environmental change, physical therapy or treatment of chronic pain.
- Expenses in excess of a hospital's (or other inpatient facility's) most common semiprivate room rate.
- Treatment of chronic alcoholism, drug addiction and other chemical dependency problems, including detoxification services, except as specifically stated in the Policy.
- Any expenses related to the following items, whether authorized by a physician or not: (a) alteration of the insured's residence to accommodate the insured's physical or medical condition, including the installation of elevators; (b) corrective appliances, except prosthetics, casts and splints; (c) air purifiers, air conditioners and humidifiers; and (d) educational services or nutritional counseling, except as specifically provided in the Policy.
- Treatment or surgery for obesity, weight reduction or weight control, except when provided for morbid obesity, as determined by Health Net Life.
- All benefits provided under the Policy shall be reduced by any amounts to which an insured is entitled under the program commonly referred to as Medicare when federal law permits Medicare to pay before an individual health plan.
- Genetic testing is covered when determined by Health Net Life to be Medically Necessary.
- Services performed by a person who lives in the insured's home or who is related to the insured by blood or marriage.
- Any services provided by, or for which payment is made by, a local, state or federal government agency. This limitation does not apply to Medi-Cal, Medicaid or Medicare.
- If the insured receives services or obtains supplies in a foreign country, benefits will be payable for emergency care only.
- Hyperkinetic syndromes, learning disabilities, behavior problems or mental retardation regardless of the type of service. Certain conditions are covered if their level of severity meets the criteria of Serious Emotional Disturbances of a Child or Severe Mental Illness.
- Outpatient speech therapy which is not provided in relation to surgery, injury or disease.
- Rehabilitative therapy is limited to services after an acute episode of care for chronic conditions, an acute illness or injury or an acute exacerbation of such an illness or injury.
- Care for conditions of pregnancy, including hospital and professional services. This includes prenatal and postnatal care, and delivery.

PPO SIMPLECHOICE HSA NG ONLY

- Physician visits to a covered person's home.

For more information please contact:

Health Net
Post Office Box 1150
Rancho Cordova, California 95741-1150

Individual & Family Plans:

1-800-909-3447

Telecommunications device for the hearing and speech impaired:

1-800-995-0852

www.healthnet.com

Other options:

Coverage for family members over 65 years of age:
1-800-944-7287

Coverage for children in a low-income household:
1-800-327-0502

Coverage for businesses with 50 and fewer employees:
1-800-447-8812

Coverage for businesses with 50+ employees:
1-800-448-4411, option 4

INDIVIDUAL & FAMILY PLANS HIPAA PPO GUARANTEED ISSUE ENROLLMENT APPLICATION

Application must be typed or completed in blue or black ink.

THE APPLICATION MUST BE COMPLETED BY THE APPLICANT APPLYING FOR COVERAGE AND CAN BE COMPLETED BY THE APPLICANT FOR MINOR DEPENDENTS OR BY AN INTERPRETER FOR APPLICANTS WHO DO NOT READ/WRITE ENGLISH. NEITHER BROKER NOR ANY OTHER PERSON THAN THOSE MENTIONED ABOVE MAY SIGN THIS APPLICATION AND AGREEMENT ON BEHALF OF THE APPLICANT.

IMPORTANT: Can you read this form? If not, we can have somebody help you read it. You may also be able to get this form written in your language. For free help, please call right away at 1-800-909-3447, option 2.

IMPORTANTE: ¿Puede leer este formulario? De no ser así, podemos hacer que alguien le ayude a leerlo. También puede obtener este formulario escrito en su idioma. Para obtener ayuda sin costo, llame inmediatamente al 1-800-909-3447, opción 2.

重要資訊：您是否能閱讀此文件？如果您無法閱讀，我們將請專人協助您。我們也能以您使用的語言翻譯此份文件。請立即致電 1-800-909-3447，再按 2，洽詢免費服務。

If you need assistance in completing this Application, a broker may assist you. A broker who helped you read and complete this Application must sign the Application (see Part V).

PART I – TELL US WHO YOU ARE ENROLLING AND SELECT THE PRODUCT

<p>A. Reason for Application <i>Family type</i></p> <p><input type="checkbox"/> Self</p> <p><input type="checkbox"/> Self and spouse/domestic partner</p> <p><input type="checkbox"/> Self and child</p> <p><input type="checkbox"/> Self and children</p> <p><input type="checkbox"/> Self, spouse/domestic partner and child(ren)</p> <p><input type="checkbox"/> Please check box for domestic partner enrollment</p> <p><i>Enrollment type</i></p> <p><input type="checkbox"/> New enrollment <input type="checkbox"/> Add dependent</p>	<p>B. Billing options <i>First premium payment (select one)</i></p> <p><input type="checkbox"/> Automated bank draft (Please complete the Simple Pay Option section on page 6.)</p> <p><input type="checkbox"/> Pay by check (Please include completed check and send with application. Amount must match monthly premium.)</p> <p><input type="checkbox"/> Credit card (Please complete the credit card section on page 6.)</p> <p><i>Monthly premium payments (select one)</i></p> <p><input type="checkbox"/> Automated bank draft (Please complete the Simple Pay Option section on page 6.)</p> <p><input type="checkbox"/> Monthly bill</p> <p><input type="checkbox"/> Credit card (Please complete the credit card section on page 6.)</p>	<p>C. Choice of coverage Health Net Life Insurance Company – 1st and 15th of the month effective dates are available.</p> <p><input type="checkbox"/> HIPAA PPO SimpleChoice HSA</p> <p><input type="checkbox"/> HIPAA PPO SimpleValue 50</p>
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PART II – APPLICANT INFORMATION

Primary Applicant's last name:	First name:	MI:	<input type="checkbox"/> Male <input type="checkbox"/> Female
Home address:			
City:	State:	ZIP:	County Applicant resides in:
Home phone number: ()	Work phone number: ()	Email address:	
Primary Applicant's birth date (mo/day/year):		Primary Applicant's Social Security Number:	
In the past 6 months, have you been a resident of the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If "No," where was your last residence? _____			

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PART III – FAMILY MEMBER(S) TO BE ENROLLED

List all eligible family members to be enrolled other than yourself. If a listed family member's last name is different from yours, please explain on a separate sheet of paper. For additional dependents, please attach another sheet with the requested information.

Check here if supplemental page is attached.

For domestic partner coverage, all requirements for eligibility, as required by the applicable laws of the State of California, must be met and a joint Declaration of Domestic Partnership must be filed with the California Secretary of State. **To be processed under one Policyholder, all family members must reside at the same address.**

Relation	Last Name, First Name, MI	Social Security #	Date of Birth	Primary Care Physician ID #	Current Patient	Physician Group ID #
<input type="checkbox"/> Husband <input type="checkbox"/> Wife <input type="checkbox"/> Domestic partner		- -	/ /		<input type="checkbox"/> Yes <input type="checkbox"/> No	

Relation Child 1	Last Name, First Name, MI	Social Security #	Date of Birth	Primary Care Physician ID #	Current Patient	Physician Group ID #
<input type="checkbox"/> Son <input type="checkbox"/> Daughter		- -	/ /		<input type="checkbox"/> Yes <input type="checkbox"/> No	

Relation Child 2	Last Name, First Name, MI	Social Security #	Date of Birth	Primary Care Physician ID #	Current Patient	Physician Group ID #
<input type="checkbox"/> Son <input type="checkbox"/> Daughter		- -	/ /		<input type="checkbox"/> Yes <input type="checkbox"/> No	

Relation Child 3	Last Name, First Name, MI	Social Security #	Date of Birth	Primary Care Physician ID #	Current Patient	Physician Group ID #
<input type="checkbox"/> Son <input type="checkbox"/> Daughter		- -	/ /		<input type="checkbox"/> Yes <input type="checkbox"/> No	

PART IV – HIPAA GUARANTEED ISSUE COVERAGE

If you do not qualify for the Individual HMO or PPO plans, you may be considered for coverage under the HIPAA Guaranteed Issue plans. The HIPAA Guaranteed Issue plans do not require underwriting (medical history review and determination of coverage) and the rates are higher compared to the other Individual Plans. If you qualify for coverage under the HIPAA Guaranteed Issue plans, please request the complete benefit details and rates for those plans. To be eligible for HIPAA Guaranteed Issue coverage, you must meet every condition below.

1. Have you had a total of at least 18 months of health care coverage (including COBRA or Cal-COBRA, if applicable) without more than a 63-day break (excluding any employer-imposed waiting periods) in coverage? Please note that you must apply for HIPAA coverage within the 63-day break after your group health care coverage (including COBRA or Cal-COBRA, if applicable) ended. Yes No
2. Was your most recent coverage through a group health plan (COBRA and Cal-COBRA are considered group coverage)? Yes No
3. Currently are you eligible for coverage under a group health plan, Medicare or Medicaid? Yes No
(If "Yes," you are not eligible for HIPAA coverage.)
4. Was your most recent coverage terminated because of nonpayment or fraud? Yes No
5. Were you eligible under COBRA or Cal-COBRA? Yes, start date: _____ end date: _____ Yes No
If "Yes," did you accept and use up all benefits that were available? Yes No
If "No," please explain: _____

PART V. APPLICANT'S AGENT/BROKER INFORMATION

Complete agent/broker name and address is necessary for correspondence to be sent to the agent/broker.

Health Net Broker ID: _____

Name (print): _____ Phone number: _____ Fax number: _____

Address: _____ Email address: _____

X _____ **X** _____
Applicant's Broker signature/number (required) **Date signed (required)**

Broker Certification

I, _____ (Name of Broker),
(NOTE: You must select the appropriate box. You may only select one box.)

(____) did not assist the Applicant(s) in any way in completing or submitting this Application. All information was completed by the Applicant(s) with no assistance or advice of any kind from me. I understand that, if any portion of this statement by me is false, I may be subject to civil penalties, including but not limited to a fine of up to \$10,000.

OR

(____) assisted the Applicant(s) in submitting this Application. All information in the health questionnaire(s) was completed by the Applicant(s). I advised the Applicant(s) that he or she should answer all questions completely and truthfully and that no information requested on the Application should be withheld. I explained that withholding information could result in rescission or cancellation of coverage in the future. The Applicant(s) indicated to me that he or she understood these instructions and warnings. To the best of my knowledge, the information on the Application is complete and accurate. I understand that, if any portion of this statement by me is false, I may be subject to civil penalties, including but not limited to a fine of up to \$10,000.

Please answer all questions 1 through 4:

1) **Who filled out and completed the Application form?** _____

2) Did you personally witness the Applicant(s) sign the Application? Yes No

3) Did you review the Application after the Applicant(s) signed it? Yes No

4) Are you aware of any information, including but not limited to medical history, not disclosed in this Application, that might have a bearing on the risk? Yes No

If "Yes," please explain: _____

PART VI – INDIVIDUAL & FAMILY PLANS EXCEPTION TO STANDARD ENROLLMENT – STATEMENT OF ACCOUNTABILITY

Instructions for Part VI: The following process is to be used when the Applicant cannot complete the Application because he or she cannot read, write and/or speak the language of the Application. Health Net requires that if you need assistance in completing this Application, you must employ the services of a Qualified Interpreter. Please contact Health Net at 1-800-909-3447, option 2, for information about qualified interpreter services and how to obtain them. This form must be submitted with the Individual & Family Plan HIPAA Guaranteed Issue Enrollment Application when applicable.

Health Net Qualified Interpreter – Please complete the following when assisted by a Health Net Qualified Interpreter.

I, _____, was assisted in the completion of this Application by a qualified interpreter authorized by Health Net because I:

Do not read the language of this Application. Do not speak the language of this Application. Do not write the language of this Application.

Other (explain): _____

A Qualified Interpreter assisted me with the completion of: The entire Application.

Other (explain): _____

A Qualified Interpreter read this Application to me in the following language: _____

SIGNATURES AND DATE (REQUIRED IN INK)

SIGNATURE OF APPLICANT:	Today's date:
Date Application was interpreted:	Time Application was interpreted:
Qualified Interpreter number:	

PART VI – continued

Qualified Interpreter other than a Health Net Qualified Interpreter – Please complete the following when assisted by a Qualified Interpreter other than a Health Net Qualified Interpreter.

If a Qualified Interpreter, other than a Qualified Interpreter provided by Health Net, assisted you in completing this Application, the interpreter must complete the following:

I, _____, understand that a Qualified Interpreter should: (a) have the vocabulary equivalent of a native speaker that has received an advanced education (college or university equivalent) in the non-English language; (b) be able to demonstrate cultural sensitivity in their communication, taking into consideration that every language encompasses a wide range of variation; (c) have native speaker language skills (native speaker language skills are developed by growing up or functioning in a language community); and (d) have corresponding reading and writing skills in the non-English language (the reading and writing skills would be demonstrated by advanced education in the native language).

As a Qualified Interpreter, I personally read and completed the Application for the Applicant named above because:

- Applicant does not read the language of this Application.
- Applicant does not speak the language of this Application.
- Applicant does not write the language of this Application.
- Other (explain): _____

Under the penalty of perjury, I declare that I read to the Applicant:

- The entire Application
- Other: _____

I read this Application to the Applicant in the following language: _____

Please provide the following information regarding the Qualified Interpreter who assisted the Applicant and who is not a Health Net Qualified Interpreter:

Last name:	First name:
Address of Qualified Interpreter:	City, State and ZIP:
Phone: ()	Date:
Qualified Interpreter signature:	

PART VII – CONDITIONS OF ENROLLMENT

GENERAL CONDITIONS: Health Net reserves the right to reject any Application for enrollment if the Applicant is not eligible for HIPAA guaranteed issue coverage. Health Net may selectively reject the Applicant or a dependent who is not eligible for HIPAA guaranteed issue coverage. There is no coverage unless this Application is accepted by Health Net's Underwriting Department and a Notice of Acceptance is issued to the Applicant even though you paid money to Health Net for the first month's premium. Cashing your check does not mean your Application is approved. If rejected, your money will be returned to you. No other department, officer, agent or employee of Health Net is authorized to grant enrollment. The Applicant's agent or broker cannot grant approval, change terms or waive requirements of this Application. This Application shall become a part of the Insurance Policy.

Any fraudulent or willful nondisclosure or misrepresentation of material facts in Application materials is cause for disenrollment and rescission of the Insurance Policy, and Health Net may recoup from the Policyholder (or from you or from the Applicant) any amounts paid for covered services obtained as a result of such fraudulent or willful nondisclosure or misstatement of material fact. In addition, if a Policyholder makes a fraudulent or willful nondisclosure or misrepresentation of material facts on Application materials, Health Net shall have no liability for the provision of coverage under the Insurance Policy.

USE AND DISCLOSURE OF PROTECTED HEALTH INFORMATION: I acknowledge and understand that health care providers may disclose health information about me or my dependents to Health Net. Health Net uses and may disclose this information for purposes of treatment, payment and health plan operations, including but not limited to, utilization management, quality improvement, disease or case management programs. Health Net's Notice of Privacy Practices is included in the Insurance Policy, and that I may also obtain a copy of this Notice on the website at www.healthnet.com or through the Health Net Customer Contact Center. Authorization for use and disclosure of protected health information shall be valid for a period of 24 months from the date of my signature below.

IF SOLE APPLICANT IS A MINOR: If the sole Applicant under this Application is under 18 years of age, the Applicant's parent or legal guardian must sign as such. By signing, he or she does hereby agree to be legally responsible for the accuracy of information in this Application and for payments of premiums. If such responsible party is not the natural parent of the Applicant, copies of the court papers authorizing guardianship must be submitted with this Application.

IF APPLICANT CANNOT READ THE LANGUAGE OF THIS APPLICATION: If an Applicant does not read the language of this Application and an interpreter assisted with the completion of the Application, the Applicant must sign and submit the **Statement of Accountability** (see PART VI of this Application "Individual & Family Plans Exception to Standard Enrollment – Statement of Accountability").

PART VIII – IMPORTANT PROVISIONS

NOTICE: For your protection, California law requires the following to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

HIV TESTING PROHIBITED: California law prohibits an HIV test from being required or used by health care services plans or insurance companies as a condition of obtaining coverage.

Genetic Information Non-discrimination Act of 2008 (GINA) Compliance Statement: Please do not include any family medical history or any information related to genetic testing, genetic services, genetic counseling, or genetic diseases for which you believe you may be at risk.

ACKNOWLEDGEMENT AND AGREEMENT: I, the Applicant, understand and agree that by enrolling with or accepting services from Health Net, I and any enrolled dependents shall comply with the terms, conditions and provisions of the Insurance Policy (to obtain a copy of the Insurance Policy, call Health Net at 1-800-909-3447, option 2). I, the Applicant, have read and understand the terms of this Application, and my signature below indicates that the information entered in this Application is complete, true and correct, and I accept these terms.

BINDING ARBITRATION: I, the Applicant, understand and agree that any and all disputes or disagreements between me (including any of my enrolled family members or heirs or personal representatives) and Health Net regarding the construction, interpretation, performance or breach of the Health Net Insurance Policy, or regarding other matters relating to or arising out of my Health Net membership, whether stated in tort, contract or otherwise, and whether or not other parties such as health care providers, or their agents or employees, are also involved, must be submitted to final and binding arbitration in lieu of a jury or court trial. I understand that, by agreeing to submit all disputes to final and binding arbitration, all parties, including Health Net, are giving up their constitutional right to the extent permitted by law to have their dispute decided in a court of law before a jury. I also understand that disputes that I may have with Health Net involving claims for medical malpractice (that is, whether any medical services rendered were unnecessary or unauthorized or were improperly, negligently or incompetently rendered) are also subject to final and binding arbitration. A more detailed arbitration provision is included in the Insurance Policy. My signature below indicates that I understand the terms of this Binding Arbitration Clause and agree to submit disputes to binding arbitration.

APPLICANT OR PARENT OR LEGAL GUARDIAN'S SIGNATURE IF APPLICANT IS UNDER 18 YEARS OLD:	Date signed:
SPOUSE/DOMESTIC PARTNER'S SIGNATURE:	Date signed:
SIGNATURE OF APPLICANT'S DEPENDENT (age 18 or older):	Date signed:
SIGNATURE OF APPLICANT'S DEPENDENT (age 18 or older):	Date signed:

The Application and this Arbitration Clause must be signed by the Applicant(s). The Applicant(s) must personally sign his or her name in ink and agree to comply with the Arbitration Clause and the terms, conditions and provisions of the Application and the Insurance Policy in order for this Application to be processed. For this Application to be considered, neither Broker nor any other person may sign this Application and Arbitration Clause.

**Make personal check payable to "Health Net."
 Return completed Application to: Health Net Individual and Family Enrollment
 PO Box 1150, Rancho Cordova, CA 95741-1150**

You may submit a photocopy or facsimile of the Application and Authorizations. Health Net recommends that you retain a copy of this Application and Authorizations for your records.

All references to "Health Net" herein include the affiliates and subsidiaries of Health Net which underwrite or administer the coverage to which this Enrollment Application applies. "Insurance Policy" refers to Health Net Life Insurance Company Explanation of Your Insurance Plan, Health Net PPO Policy.



HEALTH NET'S PAY OPTION – MONTHLY AUTOMATIC PAYMENT FOR INDIVIDUAL & FAMILY PLANS AND CALIFORNIA FARM BUREAU MEMBER'S HEALTH INSURANCE PROGRAM

SIMPLE PAYMENT OPTION (Automatic Bank Draft) <input type="checkbox"/> First month's payment <input type="checkbox"/> Monthly premium payment Monthly premium charge can be withdrawn directly from your personal checking or savings account. The premium will be withdrawn from your bank account about ten days in advance of the due date. Please select your account type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings	
Transit routing number (9 digits):	Account number:
Bank name:	State:
<p>As a convenience, I request and authorize Health Net to pay and charge to the above account checks drawn on that account by and payable to the order of "Health Net" provided there are sufficient collected funds in said account to pay the same upon presentation. I understand that the premium withdrawn from my account will be for the future bill period plus any past due balances and my first month's withdraw may be for multiple periods if I did not submit a check or due to the timing of the set up. I agree that Health Net's rights in respect to each such check shall be the same as if it were a check written to Health Net and signed personally by me. This authority is to remain in effect until revoked by me in writing and, until Health Net actually receives such notice, I agree that Health Net shall be fully protected in honoring any such check. <i>(Note: A 30-day notice is required to discontinue this service due to the time required to initiate this change with your bank.)</i></p> <p>Automatic bank draft (ABD) transmissions are withdrawn from your bank approximately the 20th of every month, for the following month's premium. It can take upwards of 6 weeks to process an ABD request. Therefore, your premium should be submitted with your request for ABD.</p> <p>I further agree that if any such check be dishonored, whether with or without cause and whether intentionally or inadvertently, I will be charged a \$25 service charge for each occurrence. I understand Health Net shall be under no liability whatsoever even though such dishonor may result in the forfeiture of health coverage.</p>	
SIGNATURE of ACCOUNT HOLDER (Required to process):	Date:

CREDIT CARD <input type="checkbox"/> First month's payment <input type="checkbox"/> Monthly premium payment Monthly premium charge can be charged directly to your credit card account. The premium will be charged to your credit card account approximately ten days in advance of the due date. Your card will be charged for the first month's premium on the day your Application is approved by underwriting.			
First name (as on card):	Middle (as on card):	Last name (as on card):	Card type: <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard
Account number (16 digits):		Expiration date (MM/YYYY):	
Billing address:	City:	State:	ZIP ¹ :
<p>As a convenience, I request and authorize Health Net Life Insurance Company ("Health Net") to charge my credit card account identified above for the payment of my initial premium and/or my monthly premium. I understand that the premium charged to my account will be for the future bill period plus any past due balances and that my first month's withdraw/charge may be for multiple periods depending upon date of approval and the bill period. This authority is to remain in effect until revoked by me in writing and, until Health Net actually receives such notice, I agree that Health Net shall be fully protected in honoring any such charge. <i>(Note: A 30-day notice is required to discontinue this service due to the time required to initiate this change with your credit card company.)</i> I further agree that if my credit card is declined for payment, whether with or without cause and whether intentionally or inadvertently, I will be charged a \$25 service charge for each occurrence. Credit card account will be charged approximately the 20th of every month, for the following month's premium.</p>			
SIGNATURE of CREDIT CARD ACCOUNT HOLDER (Required to process):			Date:

¹The ZIP code must match the cardholder's address, otherwise the credit card cannot be processed.

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 employer group applicants please call Health Net's Commercial Contact Center at 800-522-0088. Individual and Family Plan (IFP) or Farm Bureau applicants please call 800-909-3447, option 2. Medicare Supplemental applicants please call 800-926-4178. For more help call the CA Dept. of Insurance at 1-800-927-4357 if you are enrolling in a PPO plan. If you are enrolling in an HMO plan, call the DMHC Helpline at 1-888-HMO-2219.

English

Servicios de Idiomas Sin Costo. Usted puede solicitar un intérprete. Puede solicitar que una persona le lea los documentos y que algunos se le envíen en su idioma. Para obtener ayuda, llámenos al número que aparece en su tarjeta de identificación; los solicitantes de grupo de empleadores deben llamar al Centro de Comunicación Comercial de Health Net al 800-522-0088. Los solicitantes del Plan Individual y Familiar (IFP, por sus siglas en inglés) o de la Oficina Agrícola, deben llamar al 800-909-3447, opción 2. Los solicitantes de un Plan Suplementario a Medicare deben llamar al 800-926-4178. Para obtener ayuda adicional llame al Departamento de Seguros de California al 1-800-927-4357, si desea inscribirse en un plan PPO. Si usted se inscribe en un plan HMO, llame a la Línea de ayuda de DMHC, al 1-888-HMO-2219.

Spanish

免費語言服務。您可以取得口譯員服務。我們可以把文件朗讀給您聽，部分文件可以翻譯成您的語言並寄送給您。如需協助，請撥打您會員卡上所列的電話號碼，雇主團體申請人請致電 Health Net 的商業聯絡中心，電話 800-522-0088。個人和家庭計畫 (IFP) 或農業局申請人請撥打 800-909-3447，請按 2。Medicare 附加保險申請人請撥打 800-926-4178。若您投保 PPO 計畫，請致電 1-800-927-4357 與加州保險局聯絡，詢求額外協助。若您投保 HMO 計畫，請撥打加州醫療保健計畫管理局 (DMHC) 協助專線，電話 1-888-HMO-2219。

Chinese

Các Dịch Vụ Trợ Giúp Ngôn Ngữ Miễn Phí. Quý vị có thể được nhận dịch vụ thông dịch và được người khác đọc giúp các tài liệu bằng ngôn ngữ của quý vị. Để được giúp đỡ, xin gọi chúng tôi tại số điện thoại ghi trên thẻ hội viên của quý vị. Những người muốn xin bảo hiểm theo nhóm do hãng số đài thọ xin gọi Trung Tâm Liên Lạc Thương Mại của Health Net tại số 800-522-0088. Những người muốn xin bảo hiểm của Chương Trình Bảo Hiểm Cá Nhân và Gia Đình (IFP) hoặc Farm Bureau, xin gọi số 800-909-3447, bấm số 2. Những người nộp đơn xin Medicare Supplemental (Medicare Phụ Trợ) vui lòng gọi số 800-926-4178. Để được giúp đỡ thêm, xin gọi Sở Bảo Hiểm California tại số 1-800-927-4357 nếu quý vị muốn tham gia một chương trình PPO. Nếu quý vị đang tham gia một chương trình HMO, xin gọi Đường Dây Trợ Giúp của DMHC tại số 1-888-HMO-2219.

Vietnamese

무료 언어 지원 서비스. 무료 통역사 서비스 및 여러분에게 편한 언어로 서류 낭독 서비스를 받을 수 있습니다. 도움이 필요하신 분은 본인의 ID 카드상에 적힌 안내 번호로 전화해 주십시오. 고용주 그룹 가입 신청자님의 경우 Health Net의 상업 (Commercial) 고객 서비스 센터, 안내번호 800-522-0088 번으로 전화해 주십시오. 개인 및 가족 플랜 (IFP) 혹은 Farm Bureau 가입 신청자님은 안내번호 800-909-3447번, 옵션 2를 이용해 주십시오. Medicare 보조 보험 가입 신청자님은 안내번호 800-926-4178번으로 전화해 주십시오. PPO 플랜에 가입하신 경우, 더 많은 도움이 필요하신 분은 캘리포니아 보험 담당국 안내번호 1-800-927-4357번으로 문의하십시오. HMO 플랜에 가입하신 경우, DMHC(보건관리부) 헬프라인, 안내번호 1-888-HMO-2219번으로 문의하십시오.

Korean

Walang Gastos na mga Serbisyo sa Wika. Makakakuha ka ng interpreter o tagasalin at maipababasa mo sa iyong wika ang mga dokumento. Para sa tulong, tawagan kami sa numerong nakalista sa iyong ID card, o para sa employer group applicants, mangyaring tumawag sa Commercial Contact Center ng Health Net sa 800-522-0088. Para sa Individual and Family Plan (IFP) o Farm Bureau applicants, mangyaring tumawag sa 800-909-3447, opsyon 2. Para sa Medicare Supplemental na mga aplikante, mangyaring tumawag sa 800-926-4178. Para sa karagdagang tulong, tumawag sa CA Dept. of Insurance sa 1-800-927-4357 kung ikaw ay nag-eenroll sa isang PPO plan. Kung ikaw ay nag-eenroll sa isang HMO plan, tawagan ang DMHC Helpline sa 1-888-HMO-2219.

Tagalog

Անվճար Լեզվական Ծառայություններ: Դուք կարող եք թարգման և/կամ կարդալ և փաստաթղթերը ընթերցել տալ ձեզ համար ձեր լեզվով: Օգնության համար մեզ գանգահարեք ձեր ինքնության (ID) տոմսի վրա նշված համարով, կամ էթե գործատիրոջ խմբի դիմորդ եք, խնդրում ենք 800-522-0088 համարով գանգահարել Health Net-ի Հաճախորդի Կապի Կենտրոն: Անհատական և Ընտանեկան Ծրագրի (Individual and Family Plan/IFP) դիմորդներից խնդրվում է գանգահարել 800-909-3447 համարով, ընտրանք 2: Լրացուցիչ Medicare-ի դիմորդներից խնդրվում է գանգահարել 800-926-4178 համարով: Լրացուցիչ օգնության համար 1-800-927-4357 համարով գանգահարեք Կալիֆորնիայի Ապահովագրության Բաժանմունք, էթե գրանցվում եք PPO ծրագրում: Եթե գրանցվում եք HMO ծրագրում, 1-888-HMO-2219 համարով գանգահարեք DMHC-ի Օգնության գծին:

Armenian

Бесплатные услуги перевода. Вы можете воспользоваться услугами переводчика, и вам могут прочесть документы на вашем языке. Если вам требуется помощь, звоните нам по номеру, указанному на вашей идентификационной карте. Участники плана группового страхования по месту работы могут обратиться в коммерческий контактный центр компании Health Net по телефону 800-522-0088. Участники планов индивидуального или семейного страхования (Individual and Family Plan, IFP), а также планов страхования Фермерского бюро: пожалуйста, звоните по номеру 800-909-3447, добавочный 2. Участников плана Medicare Supplemental просим звонить по номеру 800-926-4178. Если вы участвуете в плане системы предпочтительного выбора (Preferred Provider Organization, PPO), для получения дополнительной помощи звоните в Департамент страхования штата Калифорния по телефону 1-800-927-4357. Если вы состоите в плане организации медицинского обслуживания (Health Maintenance Organizations, HMO), пожалуйста, звоните в горячую линию Департамента организованного медицинского обслуживания (DMHC) по телефону 1-888-HMO-2219.

Russian



LANGUAGE PREFERENCE FORM FORMULARIO DE PREFERENCIA DE IDIOMA 慣用語言資料表

TALK TO US – WE SPEAK YOUR LANGUAGE

Is English your second language? Is it easier to read and speak in a language other than English?

If yes, please complete this form and return it with your Enrollment Application. If you are accepted for enrollment, our records will be updated with this information. This information will help:

- Allow those whose preferred language is one of the two most prevalent non-English languages in Health Net's enrollment to receive certain plan documents in your preferred language.
- Provide you with interpreter assistance for health services in your preferred language.

Health Net is required to collect written and spoken language information in order to comply with California Department of Managed Health Care and California Department of Insurance language assistance regulations, however, you are not required to provide this information. Health Net will protect your information, including race, ethnicity, and your language choices.

HABLE CON NOSOTROS, HABLAMOS SU IDIOMA

¿Es el inglés su segundo idioma? ¿Le resulta más fácil leer y hablar en un idioma distinto del inglés?

Si la respuesta es sí, llene este formulario y devuélvalo junto con su Formulario de Inscripción. Si su solicitud de inscripción es aceptada, actualizaremos nuestros registros con esta información, la que nos servirá para:

- Permitir que aquellas personas cuyo idioma preferido es uno de los dos idiomas extranjeros más comunes entre todos los que se inscriben en Health Net, reciban ciertos documentos del plan en su idioma preferido.
- Brindarle la asistencia de un intérprete para servicios de salud en su idioma preferido.

A Health Net se le exige recopilar información sobre el idioma escrito y hablado para cumplir con los reglamentos sobre asistencia del idioma del Departamento de Cuidado Médico de California y el Departamento de Seguros de California, sin embargo, no es obligación que usted proporcione esta información. Health Net protegerá su información, incluidos su raza, origen étnico y sus alternativas de idioma.

請與我們交談 — 我們會說您的語言

英語是您的第二語言嗎？您是否覺得用英語以外的另一種語言來閱讀和溝通比較容易？

如果是的話，請您填寫這份表格，並連同您的投保申請書一併繳回。如果您的投保申請獲准，我們會把本表的資料更新到紀錄中。這些資料能幫助：

- 慣用語言為康寧保健投保時最通用的兩種非英文語言者，得以收到其慣用語言版本的部分計畫文件。
- 在您取得保健服務時以您慣用的語言提供您口譯員協助。

按加州醫療保健計畫管理局和加州保險局的語言協助法令規定，康寧保健必須收集書寫和口語使用語言的資訊，但是您無須提供這些資訊。康寧保健會保護您所提供的資訊，包括種族、族裔和您的語言選擇。

Name/ Nombre/ 姓名：_____

Social Security Number/ Número del Seguro Social/ 社會安全號碼：_____

Written Language/ Idioma Escrito/ 書寫語言：_____

Spoken Language/ Idioma Hablado/ 口說語言：_____

Race (optional)/ Raza (opcional)/ 種族 (非必填)：_____

Ethnicity (optional)/ Origen Étnico (opcional)/ 族裔 (非必填)：_____