

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



Choose Coverage for a Lifetime of Health

Effective January 1, 2022

AON Active Health Exchange



[HealthNet.com/myaon](https://www.healthnet.com/myaon)



Discover Health Net

Health Net is health coverage you can count on. We have helped Californians through various stages of life for more than 40 years. It's what we'll continue to do.

We believe every person deserves a safety net for their health. A person's age, income, job status or current state of health doesn't matter. This idea helps us make it easier for you to get important health care benefits and services. And you can get them where and when you need them.

Your health, your choice

We offer a variety of networks through your employer's participation in the Aon Active Health Exchange. Visit us online at www.healthnet.com/myaon to access our ProviderSearch tool and find providers in your area by coverage level.



You can get help from our
Customer Contact Center at
888-926-1692, Monday through
Friday, 8 a.m. to 6 p.m., PT.

SmartCare HMO network

Southern California in-network only plans

The heart of SmartCare is a local, Southern California HMO provider network that connects you to trusted, high-quality providers and hospitals.

HMO plans are ideal if you prefer a primary doctor to coordinate all your medical care at predictable costs. You simply choose a primary care physician (PCP) from our SmartCare Network of providers. Your PCP will oversee all your health care-related services, including referrals and authorizations to specialists.

Health Net PPO plans

Southern California in- and out-of-network plans

Health Net’s PPO plans give you the freedom to go straight to any doctor you choose. Our PPO plans offer a large network of local, Southern California and out-of-state medical providers and cover a wide range of medical services.



All our plans include:

- Benefits for office visits.
- Hospitalization.
- X-ray and lab services.
- Prenatal and postnatal services.
- Behavioral health services.
- Inpatient and emergency services.

As a PPO member, you have options!

- You may select our in-network preferred providers, or you may choose out-of-network providers.
- Choosing in-network providers generally helps keep your out-of-pocket expenses lower.
- You do not need to choose a PCP, nor do you need referrals when going to a specialist.
- For even more convenience, no claims need to be filed when you visit an in-network provider.

PureCare Health Care Services Plan (HSP)

Northern California in-network only plans

Health Net’s PureCare Health Care Services Plan (HSP) is similar to an HMO but with more flexibility. You must pick a PCP from the PureCare HSP Network – a main doctor to see for checkups, advice and care when sick or hurt. However, PureCare HSP allows you to go directly to any doctor or specialist in the network without the need for a referral. You must use doctors and facilities that are within the PureCare HSP Network – in Northern and Central California – unless you need emergency or urgent care.

Plan networks at-a-glance

	SmartCare HMO: Southern California	PPO: Southern California	PureCare HSP: Northern/Central California
You pick a PCP	✓	No	✓
You need a referral from your PCP before you get services	✓	No	No
You use one network for all services	✓	No. You have a choice of in- and out-of-network providers. When you use providers in our network, you generally pay less out of pocket.	✓
You can get covered services outside of the network	No	✓	No
Worldwide emergency coverage without a referral	✓	✓	✓
You file a claim form after you use services	No	✓ For out-of-network services only	No



Do More with Our Online Tools

Find a doctor – ProviderSearch

Need more information before making a choice? Finding providers is easy with our online ProviderSearch tool at www.healthnet.com/myaon. Here you can view a list of participating medical groups, find a doctor, locate the nearest hospital, select a new PCP, and search for services. Plus, you can get maps that show the exact location of the provider office or hospital.

Note: Each member of your family can choose their own PCP and medical group to suit his or her needs.

Coverage level by region

Location	Coverage level	Plan name
Northern California	Bronze, Bronze Plus, Silver, Gold, and Platinum	Northern California HSP PureCare (all coverage levels)
Southern California	Bronze, Bronze Plus, Silver	Southern California PPO (Bronze, Bronze Plus, Silver)
Southern California	Gold II	Southern California HMO SmartCare (Gold II)
Southern California	Platinum HMO	Southern California HMO SmartCare (Platinum HMO) Call 888-926-1692 to confirm provider availability
Southern California	Platinum PPO	Southern California PPO (Platinum PPO) Call 888-926-1692 to confirm provider availability
Southern California out-of-state travel/dependents	Bronze, Bronze Plus, Silver, and Platinum PPO	National PPO – First Health



Contact us at 888-926-1692, Monday through Friday, 8 a.m. to 6 p.m., PT. We can help determine your eligibility and assist you with completing transition forms.

Continuity of care (COC) for new members

When you switch health plans, doctors or medical groups, you don't want your care put on hold. The COC program is there to make sure any treatment you get stays on track.

Here is a list of services COC can help protect:

- Acute condition (e.g., sudden GI bleed, broken bone).
- Serious chronic condition.
- Pregnancy and immediate postpartum (e.g., maternal mental health).
- Care of newborns.
- Terminal illness.
- Surgery and surgical follow-up care.

Access your dedicated website!

Find the information you need right away by using our website, www.healthnet.com/myaon. It's designed to make searching for key information a breeze – and to help you achieve an overall sense of good health.

Once you enroll with Health Net

Register at www.healthnet.com/myaon to get 24/7 access to the user-friendly tools and health information you need most, including how to:

- Get your benefit details and copayments.
- Find a provider.
- Get ID cards and forms.
- View your medical and prescription claims history.
- Manage prescriptions.

Stay on the go with the Health Net Mobile app

Stay connected to your health plan info whenever and wherever you go. Here are just a few of the things you can do with Health Net Mobile:

- Find doctors and care services nearby with ProviderSearch.
- Use the My ID Card feature to view your card – and your plan dependents' ID cards, too.
- View copayment information.

You can download or update your free Health Net Mobile app on the App Store or Google Play. Just search for “Health Net Mobile.” It's easy to use – and free!

Try MinuteClinic and take back your day!

MinuteClinic is a walk-in health care service, staffed by nurse practitioners and physician assistants. MinuteClinics are generally found inside CVS/ pharmacy stores and is an ideal solution when you can't see your doctor and need nonemergency treatment. You get preventive care services covered with a \$0 copayment. To find a MinuteClinic location near you, go to www.minuteclinic.com.



To learn about all the benefits and services available to you – including wellness programs, maternity and family planning, discounted products and services, and more – visit www.healthnet.com/myaon.

Do More with Your Health Plan

With all you have going on, staying healthy means more than just seeing your doctor once a year. That's why, with Health Net plans, you get more ways to access care and pursue better health and wellness. Here's a look at some of those programs and services.



Decision Power®: Health & Wellness

When you take your health to the next level, you want tools made for you. Whether you're a joiner or just dipping your toe in the water, check out Decision Power Health & Wellness. Take action for a lifetime of health.



Nurse Advice Line

Our toll-free 24/7 Nurse Advice Line offers timely access to registered nurses for help with everyday health questions. You can get help with a number health issues. These include:

- How to care for minor injuries and illnesses;
- Helping you spot health emergencies; and
- Help answer questions about medications.



Tobacco cessation program

You'll start our telephonic tobacco cessation program by looking at your needs. Then we'll work with you to develop a tailored plan to help you quit. The program gives you:

- Support for over-the-counter and prescription drugs.
- Access up to four proactive, one-on-one counseling calls.
- Unlimited calls to a coach.
- A coaching guidebook, at no cost to you.



Health promotion programs

Looking for a flexible way to improve your health and wellness? Our health promotion programs give you the freedom to reach and keep your health goals. These six-week programs are available online, so you take them when and where it's easiest for you. Topics include weight loss, exercise, stress relief, healthy diet, and tobacco cessation.



Health assessment

The health assessment provides you with a custom report of your behavioral and medical health risks. Right after taking the online health assessment, you get a custom action plan. You'll get a **\$50 gift card** when you complete the health assessment and talk about it with your doctor.



Health coaching program

Enjoy one-on-one, individual wellness support via telephone with a health coach. Choose from a number of topics, including nutrition, stress management, exercise, tobacco cessation, weight loss and more.

More Health Programs – Just for You

As a Health Net member participating in the Aon Active Health Exchange, you and your covered dependents have access to these programs from our prominent wellness partners.



Babylon – Telehealth Services

Enjoy full access to Babylon, our telehealth provider – just for being a Health Net member.

Through the Babylon app, you can now:

- Book a video appointment 24/7.¹
- Get information about your health – anytime. Tap into a full suite of digital health care tools.
- Take control of your wellness journey.

Talk to a Babylon health care provider

You can schedule an appointment with Babylon providers via the Babylon app 24/7! When you can't see your provider, you can see one of ours.

To register or for more information, visit www.babylonhealth.com/us/hnc.

Discover myStrength



If you struggle with mental health issues and simply need a lift, myStrength can help. You get private access to self-help tools, tips and daily inspiration. myStrength can help you become and stay healthy – in body and mind.

(continued)



¹Behavioral health services are open
Monday–Friday 7:00 a.m. to 7:00 p.m. Pacific time



Start Smart for Your Baby® program

With a range of educational resources and support for parents-to-be, the Start Smart for Your Baby program offers education and resources as well as case management for members with high-risk pregnancies. Members can also enroll in Text4baby, a texting program based on an individual's due date, providing information about what to expect during pregnancy and the postpartum period, as well as tips on new baby care. Log in to www.healthnet.com/myaon > **Wellness Center** > **Start Smart for Your Baby** to get started.



Welvie – surgery decision support

Whether you have an upcoming surgery or need to understand your non-surgical options, Welvie's six-step online program guides you through the entire process. The program helps you work with your doctor and, if surgery is the decision, helps you understand what to expect – from pre-op preparations to recovery. Plus, when you complete the first 3 modules of the Welvie program and a brief survey, you'll receive a **\$25 Amazon.com gift card (one per Health Net member per 365 days)**.



Omada – proactive diabetes prevention

A digital lifestyle change program that combines the latest technology with ongoing support. It's an approach shown to help you lose weight and reduce the risks of type 2 diabetes and heart disease.



Active&Fit Direct™ program

With Active&Fit Direct program, you'll have access to:

- 2,500+ digital workout videos so you can work out at home or on-the-go.
- 11,000+ fitness centers, with the ability to change anytime.
- Unlimited lifestyle coaching in areas such as fitness, nutrition, stress, and sleep.
- Activity tracking with 250+ wearable trackers and apps.
- No long-term contract.

All for just \$25 a month (plus a \$25 enrollment fee and applicable taxes)! To learn more, visit activeandfitdirect.com/Fitness/HealthNet.

Nondiscrimination Notice

In addition to the State of California nondiscrimination requirements (as described in benefit coverage documents), Health Net of California, Inc. and Health Net Life Insurance Company (Health Net) comply 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:

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)

For HMO, HSP, EOA, and POS plans offered through Health Net of California, Inc.: 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.

For PPO and EPO plans underwritten by Health Net Life Insurance Company: 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 1-888-926-1692 (TTY: 711).

Arabic

خدمات اللغة مجانية. يمكنك الحصول على مترجم فوري. ويمكنك الحصول على وثائق مقروءة لك. للحصول على المساعدة، اتصل بنا على الرقم الموجود على بطاقة الهوية، أو اتصل على مركز الاتصال التجاري (TTY: 711) 1-888-926-1692

Armenian

Անվճար լեզվական ծառայություններ: Դուք կարող եք բանավոր թարգմանիչ ստանալ: Փաստաթղթերը կարող են կարդալ ձեզ համար: Օգնության համար զանգահարեք մեզ ձեր ID քարտի վրա նշված հեռախոսահամարով կամ զանգահարեք 1-888-926-1692 (TTY: 711).

Chinese

免費語言服務。您可使用口譯員。您可請人使用您的語言將文件內容唸給您聽，並請我們將有您語言版本的部分文件寄給您。如需協助，請致電您會員卡上所列的電話號碼與我們聯絡，或致電 1-888-926-1692 (TTY: 711)。

Hindi

बिना लागत की भाषा सेवाएँ। आप एक दुभाषिया प्राप्त कर सकते हैं। आपको दस्तावेज पढ़ कर सुनाए जा सकते हैं। मदद के लिए, आपके आईडी कार्ड पर दिए गए सूचीबद्ध नंबर पर हमें कॉल करें, या 1-888-926-1692 (TTY: 711)।

Hmong

Kev Pab Txhais Lus Dawb. Koj xav tau neeg txhais lus los tau. Koj xav tau neeg nyeem cov ntaub ntawv kom yog koj hom lus los tau. Xav tau kev pab, hu peb tau rau tus xov tooj ntawm koj daim npav los yog hu 1-888-926-1692 (TTY: 711).

Japanese

無料の言語サービス。通訳をご利用いただけます。文書をお読みします。援助が必要な場合は、IDカードに記載されている番号までお電話いただくか、1-888-926-1692 (TTY: 711)。

Khmer

សេវាកម្មភាសាដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្តាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូមទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅមជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្មនៃក្រុមហ៊ុន 1-888-926-1692 (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 전화하십시오 1-888-926-1692 (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'dólzínígíí bikáa'gi béesh bee hane'í bikáá' áajj' hodíílnih éí doodaii' 1-888-926-1692 (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. برای دریافت راهنمایی، با ما به شماره ای که روی کارت شناسایی شما درج شده تماس بگیرید یا با مرکز تماس بازرگانی 1-888-926-1692 (TTY: 711).

Panjabi (Punjabi)

ਬਨਿੰ ਕਸਿ ਲਾਗਤ ਤੇ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦੱਤੇ ਨੰਬਰ ਤੇ ਸਾਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਕਰਿਪਾ ਕਰਕੇ 1-888-926-1692 (TTY: 711).

Russian

Бесплатная помощь переводчиков. Вы можете получить помощь устного переводчика. Вам могут прочитать документы. За помощью обращайтесь к нам по телефону, приведенному на вашей идентификационной карточке участника плана. Кроме того, вы можете позвонить в 1-888-926-1692 (TTY: 711).

Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete. Puede obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, llámenos al número que figura en su tarjeta de identificación o comuníquese con el 1-888-926-1692 (TTY: 711).

Tagalog

Walang Bayad na Mga Serbisyo sa Wika. Makakakuha kayo ng isang interpreter. Makakakuha kayo ng mga dokumento na babasahin sa inyo. Para sa tulong, tawagan kami sa nakalistang numero sa inyong ID card o tawagan ang 1-888-926-1692 (TTY: 711).

Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังได้ สำหรับความช่วยเหลือ โทรหาเราตาม หมายเลขที่ให้ไว้บนบัตรประจำตัวของคุณ หรือ โทรหาศูนย์ติดต่อเชิงพาณิชย์ของ 1-888-926-1692 (TTY: 711)

Vietnamese

Các Dịch Vụ Ngôn Ngữ Miễn Phí. Quý vị có thể có một phiên dịch viên. Quý vị có thể yêu cầu được đọc cho nghe tài liệu. Để nhận trợ giúp, hãy gọi cho chúng tôi theo số được liệt kê trên thẻ ID của quý vị hoặc gọi 1-888-926-1692 (TTY: 711).

We're here for you

You can reach our Customer Contact Center at 888-926-1692, Monday through Friday, 8 a.m. to 6 p.m., PT. Or, **visit www.healthnet.com/myaon** for more information.

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.

HMO and PureCare Health Care Services plans are offered by Health Net of California, Inc. PPO insurance plans are underwritten by Health Net Life Insurance Company. Health Net of California, Inc. and Health Net Life Insurance Company are subsidiaries of Health Net, LLC. Health Net and Decision Power are registered service marks of Health Net, LLC. All other identified trademarks/service marks remain the property of their respective companies. All rights reserved.