Coverage for: All Covered Members | Plan Type: HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.healthnet.com or call 1-800-522-0088. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary at https://www.healthcare.gov/sbc-glossary or www.healthnet.com or you can call 1-800-522-0088 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0.	See the Common Medical Events charge below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	There is no <u>deductible</u> .	There is no <u>deductible</u> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	Medical <u>out-of-pocket limit</u> : \$1,500 member/\$3,000 family through Salud or SIMNSA network per calendar year. Salud & SIMNSA networks cross accumulate. Prescription drug out-of-pocket limit: (applicable to prescription drugs from network pharmacies): \$750 individual/\$1,500/family per calendar year.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Medical <u>out-of-pocket limit</u> : <u>Premiums</u> , <u>prescription drug</u> costs, <u>balance billing</u> charges, healthcare this <u>plan</u> doesn't cover, and services indicated in the chart starting on page 3. <u>Prescription drug out-of-pocket limit</u> (in-network): <u>premiums</u> , <u>balance billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. For a list of preferred providers , see www.healthnet.com/providersearch or call 1- 800-522-0088.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral to see a specialist?	Yes. Requires written prior authorization.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .



All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

	Services You May Need	What You Will Pay			
Common Medical Event		SIMNSA Network (Mexico members)	Health Net Salud Network (California members)	SIMNSA Network (Self-referral for California members)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$5/visit	\$5/visit	\$5/visit	none
If you visit a health care provider's	Specialist visit	\$5/visit	\$5/visit	\$5/visit	Requires prior authorization.
office or clinic	Preventive care/screening/ immunization	No charge for covered services	No charge for covered services	No charge for covered services	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	No charge	No charge	Requires referral.
	Imaging (CT/PET scans, MRIs)	No charge	No charge	No charge	Requires prior authorization.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.expressscripts. com or by calling 1-800-451-6245	Generic drugs	Not covered	\$3 copay / prescription (retail or mail order)	Not covered	You must use a pharmacy in Express Scripts' Prime Network (within the United States) to fill your prescription or no coverage. Each retail prescription limited to a 30-day supply. For maintenance medications, up to a 90-day supply is available using mail order. Some drugs require preauthorization. For maintenance drugs, you must decide whether to use mail order or a retail pharmacy. Two retail fills are allowed before you must notify Express Scripts of your decision. If you use a brand name drug when a

			What You Will Pay		
Common Medical Event	Services You May Need	SIMNSA Network (Mexico members)	Health Net Salud Network (California members)	SIMNSA Network (Self-referral for California members)	Limitations, Exceptions, & Other Important Information
	Brand and Specialty Drugs	Not covered	\$ 6 copay / prescription (retail); \$5 copay / prescription (mail order)	Not covered	generic is available, you will pay the difference in price between the brand name and the generic drug, plus the applicable copay. Some drugs are not covered by the plan. Call 1-800-451-6245 for more information.
	Preventive Drugs	Not covered	No charge; <u>deductible</u> does not apply	Not covered	Certain <u>preventive care</u> drugs are covered at 100% with no copay; prescription required.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	No charge	No charge	Requires prior authorization.
y and the same of	Physician/surgeon fees	No charge	No charge	No charge	none
If you need	Emergency room care	\$10/visit	\$150/visit	\$10/visit	Copay waived if admitted as inpatient.
immediate medical attention	Emergency medical transportation	No charge	\$50/transport	No charge	Air ambulance is not covered through SIMNSA Network.
	<u>Urgent care</u>	\$10/visit	\$5/visit	\$10/visit	none
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	No charge	No charge	Requires prior authorization.
	Physician/surgeon fees	No charge	No charge	No charge	none

			What You Will Pay		
Common Medical Event	Services You May Need	SIMNSA Network (Mexico members)	Health Net Salud Network (California members)	SIMNSA Network (Self-referral for California members)	Limitations, Exceptions, & Other Important Information
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office-\$5/visit Other than office- No charge	Office-\$5/visit Other than office- No charge	Office-\$5/visit Other than office- No charge	Behavioral health services through the Health Net Salud Network is administered by Managed Health Network (MHN). Requires prior authorization except for office visits.
	Inpatient services	No charge	No charge	No charge	Behavioral health services through the Health Net Salud Network is administered by Managed Health Network (MHN). Requires prior authorization.
	Office visits	No charge	No charge	No charge	Cost sharing does not apply for preventive services.
If you are pregnant	Childbirth/delivery professional services	No charge	No charge	No charge	Coverage includes abortion services.
	Childbirth/delivery facility services	No charge	No charge	No charge	Coverage includes abortion services.
	Home health care	Not covered	No charge	Not covered	Requires prior authorization.
	Rehabilitation services	\$5/visit	\$5/visit	\$5/visit	Requires prior authorization.
	Habilitation services	Not covered	\$5/visit	Not covered	Requires prior authorization.
If you need help recovering or have other special health	Skilled nursing care	No charge	No charge	No charge	Limited to 100 days per calendar year through SIMNSA Network. Requires prior authorization.
needs	Durable medical equipment	No charge	20% coinsurance	No charge	Corrective footwear is not covered. Requires prior authorization.
	Hospice services	No charge	No charge	No charge	Hospice care is covered in Mexico, but only when services are provided in an acute hospital setting. Requires prior authorization.
If your child needs dental or eye care	Children's eye exam	\$5/visit	\$5/visit	\$5/visit	Covered through Health Net (not covered through Vision Service Plan).

	Services You May Need	What You Will Pay			
Common Medical Event		SIMNSA Network (Mexico members)	Health Net Salud Network (California members)	SIMNSA Network (Self-referral for California members)	Limitations, Exceptions, & Other Important Information
	Children's glasses	Health Net: Not covered VSP: Not covered	Health Net: Not covered VSP: No charge for frames under \$120 allowance (80% of costs above \$120). No charge for most standard lenses.	Health Net: Not covered VSP: Not covered	For vision coverage through Vision Service Plan (VSP), call 1-855-866-0942 for benefit information. Lenses and frames limited to once every 24 months. Charges apply for lens addons and premium progressive lenses. VSP provides limited benefits out-of-network.
	Children's dental check-up	Not covered	Not covered	Not covered	You may have other dental coverage not described here.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic Surgery
- Hearing aids
- Long-term care

- Non-emergency care when traveling outside the U.S.
- Prescription drugs

- Private-duty nursing
- Routine foot care
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture (covered as a specialist visit if deemed <u>medically</u> <u>necessary</u>)
- Bariatric surgery

- Chiropractic care (covered as a specialist visit if deemed medically necessary)
- Dental care (Adult) available through separate standalone plan
- Infertility treatment
- Routine eye care (Adult) limited benefits for frames/lenses available through VSP plan

Your Rights to Continue Coverage:

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform or the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights:

There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Health Net's Customer Contact Center at 1-800-522-0088, submit a grievance form through www.healthnet.com, or file your complaint in writing to Health Net Appeals and Grievance Department, P.O. Box 10348, Van Nuys, CA 91410-0348. For information about group health care coverage subject to ERISA, contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. If you have a grievance against Health Net, you can also contact the California Department of Managed Health Care at 1-888-466-2219 (TDD line 1-877-688-9891 for the hearing and speech impaired) or www.dol.gov/ebsa/healthreform. For information about group health care coverage subject to ERISA, contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? Yes

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-522-0088.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-522-0088.

Chinese (中文): 如果需要中文的帮助,请请打这个号码1-800-522-0088.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-522-0088.

-----To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.-----

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ Specialist copayment	\$5
■ Hospital (facility) copayment	\$0
Other consyment	\$5

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Examp	ole Cost	\$12,800

In this example, Peg would pay:

Cost Sharing				
\$0				
\$107				
\$0				
What isn't covered				
\$0				
\$167				

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ Specialist copayment	\$5
■ Hospital (facility) copayment	\$0
Other <u>copayment</u>	\$5

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

<u>Diagnostic tests</u> (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

In this example, Joe would pay:

Cost Sharing			
<u>Deductibles</u>	\$0		
<u>Copayments</u>	\$221		
<u>Coinsurance</u>	\$0		
What isn't covered			
Limits or exclusions	\$55		
The total Joe would pay is	\$276		

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ Specialist copayment	\$5
Hospital (facility) copayment	\$0
Other copayment	\$5

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$1,9 00
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In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
Copayments	\$185
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$185

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 the Customer Contact Center at the number on your ID card or call Individual & Family Plan (IFP) Off Exchange: 1-800-839-2172 (TTY: 711). For California marketplace, call IFP On Exchange 1-888-926-4988 (TTY: 711) or Small Business 1-888-926-5133 (TTY: 711). For Group Plans through Health Net, call 1-800-522-0088 (TTY: 711).

Arabic

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خدمات لغوية مجانية. يمكننا أن نوفر لك مترجم فوري. ويمكننا أن نقر ألك الوثائق بلغتك. للحصول على المساعدة الالزمة، يرجى التواصل مع
:TTY(. )مركنز خدمة العم الء عبر الروقم المبين على بطاؤنك أو الكئصال بالروقم الذرعي لخطة الفراد والعائلة: 1-830-800-711 2172)
)لنواصل ندي كالنبفورنها، برجى االنصال بالروقم الذرعي لخطة اللفراد والعائلة عبر الروقم: 1-888-926-888-711
لخطط المجموعة عبر :TTY(.) المشروعات الصغيرة 1-888-926-7115133
برجى اللتصال بالرقم 2008-522-7008 (.)
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Armenian

Անվձար լեզվական ծառայություններ։ Դուք կարող եք բանավոր թարգմանիչ ստանալ։ Փաստաթղթերը կարող են կարդալ ձեր լեզվով։ Օգնության համար զանգահարեք Հաձախորդների սպասարկման կենտրոն ձեր ID քարտի վրա նշված հեռախոսահամարով կամ զանգահարեք Individual & Family Plan (IFP) Off Exchange`1-800-839-2172 հեռախոսահամարով (TTY` 711)։ Կալիֆորնիայի համար զանգահարեք IFP On Exchange`1-888-926-4988 հեռախոսահամարով (TTY` 711) կամ Փոքր բիզնեսի համար`1-888-926-5133 հեռախոսահամարով (TTY` 711)։ Health Net-ի Խմբային ծրագրերի համար

զանգահարեք 1-800-522-0088 հեռախոսահամարով (TTY՝ 711)։

Chinese

免費語言服務。您可使用口譯員服務。您可請人將文件唸給您聽並請我們將某些文件翻譯成您的語言寄給您。如需協助,請撥打您會員卡上的電話號碼與客戶聯絡中心聯絡或者撥打健康保險交易市場外的 Individual & Family Plan (IFP) 專線: 1-800-839-2172 (聽障專線: 711)。如為加州保險交易市場,請撥打健康保險交易市場的 IFP 專線 1-888-926-4988 (聽障專線: 711),小型企業則請撥打1-888-926-5133 (聽障專線: 711)。如為透過 Health Net 取得的團保計畫,請撥打1-800-522-0088 (聽障專線: 711)。

Hindi

बिना शुल्क भाषा सेवाएं। आप ए्क दभाबषया प्ाप ्कर स्कते हैं। आप दसतावेजों ्को अपनी भाषा में पढ़वा स्कते हैं। मदद ्के लिए, अपने आईडी ्काड्ड में ददए गए नंिर पर ग्ाह्क सेवा ्कें द्र ्को ्कों ्कों ्करों विकरें या व्यवतिगत और फैलिमी पितान (आईएफपी) ऑफ एकसचेंज: 1-800-839-2172) TTY: 711) पर ्काि ्करें। ्कै लिफोलनया जिलारों को लिए, आईएफपी ऑन एकसचेंज 1-888-926-4988) TTY: 711) या समाि बिजनेस 1-888-926-5133) TTY: 711) पर ्काि ्करें। हेल्य नेट ्के माध्यम से ग्रुप पितान ्के लिए

Hmong

Tsis Muaj Tus Nqi Pab Txhais Lus. Koj tuaj yeem tau txais ib tus kws pab txhais lus. Koj tuaj yeem muaj ib tus neeg nyeem cov ntaub ntawv rau koj ua koj hom lus hais. Txhawm rau pab, hu xovtooj rau Neeg Qhua Lub Chaw Tiv Toj ntawm tus npawb nyob ntawm koj daim npav ID lossis hu rau Tus Neeg thiab Tsev Neeg Qhov Kev Npaj (IFP) Ntawm Kev Sib Hloov Pauv: 1-800-839-2172 (TTY: 711). Rau California qhov chaw kiab khw, hu rau IFP Ntawm Qhov Sib Hloov Pauv 1-888-926-4988 (TTY: 711) lossis Lag Luam Me 1-888-926-5133 (TTY: 711). Rau Cov Pab Pawg Chaw Npaj Kho Mob hla Health Net, hu rau 1-800-522-0088 (TTY: 711).

Japanese

無料の言語サービスを提供しております。通訳者もご利用いただけます。日本語で文書をお読みすることも可能です。ヘルプが必要な場合は、IDカードに記載されている番号で顧客連絡センターまでお問い合わせいただくか、Individual & Family Plan (IFP) (個人・家族向けプラン) Off Exchange: <math>1-800-839-2172 (TTY: 711) までお電話ください。カリフォルニア州のマーケットプレイスについては、IFP On Exchange 1-888-926-4988 (TTY: 711) または Small Business 1-888-926-5133 (TTY: 711) までお電話ください。Small Health Small Netによるグループプランについては、Small 1-800-522-0088 (Small 1) までお電話ください。

Khmer

សេវាភាសារោយឥតគ_ិត់ថ្លៃ រោកអ្នកអាចទទួលបានអ្នកបកប្រ**ុះទា ល**់មាត។ រោកអ្នកអាចសាយ បរគេអានឯក សារឱ្យរោកអ្នកជាភាសារប**េ**ៈ់រោកអ្នក។ េ្្នាបដ**ំនួយ េ**្យមរៅទ**ូរ េ**្សាប៉ាន់ទាំងអត្ិ លទំនាកទ**ំ**នងអត្

្ថិជនតាមសលខរើលមានរបៅសល_់បណ_{្ណ} េមគា ល់ខល_{្ងៃ}នរប**េ**ស់ ោកអ្នក ឬរបៅទទូ េ់ពរបៅកានកម្មធ**ី** Off Exchange

រប**េ**្រា់គ្រាប់ក្រុមាងជាលក្ខណៈបុគគាល ន**ិង្កម**្ពរូសារ (IFP) តាមរយៈសេលខ៖ 1-800-839-2172 (TTY: 711)។ េ្ឋាបទីផ្សាររ**ែ្ឋ** California េ្យមាៅទំបូរ េាំកានកម្ពុធ**ី On Exchange រប**េស់គំ េ្មាង IFP តាមរយៈសេលខ

1-888-926-4988 (TTY: 711) ឬ្កុរុមហ៊**ុនអាដ**ីវកម្មខ្មុ តត**ូ**ចតាមរយៈសលខ 1-888-926-5133 (TTY: 711)។ ្មេ្នាបគ់ េ្មាងដាក្កុរុមតាមរយៈ Health Net េ្ងមូ េាំទ**ូរ េ**់ពេរៅកានលេខ 1-800-522-0088 (TTY: 711)។

Korean

무료 언어 서비스입니다. 통역 서비스를 받으실 수 있습니다. 문서 낭독 서비스를 받으실 수 있으며 일부 서비스는 귀하가 구사하는 언어로 제공됩니다. 도움이 필요하시면 ID 카드에 수록된 번호로 고객서비스 센터에 연락하시거나 개인 및 가족 플랜(IFP)의 경우 Off Exchange: 1-800-839-2172(TTY: 711)번으로 전화해 주십시오. 캘리포니아 주 마켓플레이스의 경우 IFP On Exchange 1-888-926-4988(TTY: 711), 소규모 비즈니스의 경우 1-888-926-5133(TTY: 711)번으로 전화해 주십시오. Health Net을 통한 그룹 플랜의 경우 1-800-522-0088(TTY: 711)번으로 전화해 주십시오.

Navajo

Doo b33h 7l7n7g00 saad bee h1k1 ada'iiyeed. Ata' halne'7g77 da [a' n1 h1d7d0ot'88[. Naaltsoos da t'11 sh7 shizaad k'ehj7 shich9' y7dooltahn7n7zingo t'11 n1 1k0dooln77[.!k0t'4ego sh7k1 a'doowo[n7n7zingo Customer Contact Center hooly4h7j8' hod77lnih ninaaltsoos nanitingo bee n44ho'dolzin7g77 hodoonihj8' bik11' 47 doodago koj8' h0lne' Individual & Family Plan (IFP) Off Exchange: 1-800-839-2172 (TTY: 711). California marketplace b1h7g77 koj8' h0lne' IFP On Exchange 1-888- 926-4988 (TTY: 711) 47 doodago Small Business b1h7g77 koj8' h0lne' 1-888-926-5133 (TTY: 711). Group Plans through Health Net b1h7g77 47 koj8' h0lne' 1-800-522-0088 (TTY: 711).

Persian (Farsi)

خدمات زبان بدون هزیِنه. می توان پد یک مترجم شفاهی بگیر پد. می توان پد درخواست کن پد اسناد به زبان شما برایتان خوانده شوند. برای به شماره: 1-800- Off IFP (عدی و خانوادگی دریافت کمک، با مرکز تماس مشتریان به شماره روی کارت شناسایی یا طرح فردی و خانوادگی (839-2172 (شماره 1-888-926-888-17) (TTY:711 (شماره 1-888-926-888-1)) TTY:711 (یا کسب و کار کوچک 1-888-926-926-5133 کروهی از طریق) TTY:711 (یا کسب و کار کوچک 1-888-926-926-5133) با Health Net

Panjabi (Punjabi)

ਬਿਨਾਂ **ਬ**ਿਸੇ ਲਾਗਤ ਵਾਲੀਆਂ ਭਾਸ**ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਿ** ਦੁਭਾਸ**ੀਏ ਦੀ ਸੇਵਾ ਹਾਸਲ ਿਰ ਸ**ਿੰਦੇ ਹੋ। ਤੁਹਾਨੰ ੂ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ**ਾ ਬਵ**ੱਚ ਪੜ੍ਹ ਿੰ ਸੁਣਾਏ ਜਾ ਸ**ਿੰਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਿੰ**ਾਰਡ ਤੇ ਬਦੱਤੇ ਨੂੰ ਿਰ ਤੇ ਗਾਹ**ਿ** ਸੰਪਰਿ ਿੰਦੇਦਰ ਨੂੰ ੂਿ ਾਲ ਿਰੋ ਜਾਂ ਬਵਅਿਤੀਗਤ ਅਤੇ ਪਬਰਵਾਰਿ ਯੋਜਨਾ)IFP) ਔਫ਼ ਐਿਸਚੇਂਜ 'ਤੇ ਿਾਲ ਿਰੋ: 1-800-839-2172 (TTY: 711)। ਿੰਲੀਫੋਰਨੀਆ ਮਾਰਬਿਟਪਲ**ੇ**ਸ ਲਈ, IFP ਔਨ ਐਿਸਚੇਂਜ ਨੂੰ ੂ 1-888-926-4988)TTY: 711) ਜਾਂ ਸਮੌਲ ਬਿਜ਼ਨੇ ਸ ਨੂੰ ੂ

1-888-926-5133 (TTY: 711) 'ਤੇ ਿਾਲ ਿਰੋ। ਹੈਲਥ ਨੈ ੱਟ ਰਾਹੀਂ ਸਾਮੂਬਹਿ ਪਲ**ੈ** ਨਾਂ ਲਈ, 1-800-522-0088 (TTY: 711) 'ਤੇ ਿਾਲ ਿਰੋ।

Russian

Бесплатная помощь переводчиков. Вы можете получить помощь переводчика. Вам могут прочитать документы на Вашем родном языке. Если Вам нужна помощь, звоните по телефону Центра помощи клиентам, указанному на вашей карте участника плана. Вы также можете позвонить в отдел помощи участникам не представленных на федеральном рынке планов для частных лиц и семей (IFP) Off Exchange 1-800-839-2172 (TTY: 711). Участники планов от California marketplace: звоните в отдел помощи участникам представленных на федеральном рынке планов IFP (On Exchange) по телефону 1-888-926-4988 (TTY: 711) или в отдел планов для малого бизнеса (Small Business) по телефону 1-888-926-5133 (TTY: 711). Участники коллективных планов, предоставляемых через Health Net: звоните по телефону 1-800-522-0088 (TTY: 711).

Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete, obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, comuníquese con el Centro de Comunicación con el Cliente al número que figura en su tarjeta de identificación o llame al plan individual y familiar que no pertenece al Mercado de Seguros de Salud al 1-800-839-2172 (TTY: 711). Para planes del mercado de seguros de salud de California, llame al plan individual y familiar que pertenece al Mercado de Seguros de Salud al 1-888-926-4988 (TTY: 711); para los planes de pequeñas empresas, llame al 1-888-926-5133 (TTY: 711). Para planes grupales a través de Health Net, llame al 1-800-522-0088 (TTY: 711).

Tagalog

Walang Bayad na Mga Serbisyo sa Wika. Makakakuha kayo ng interpreter. Makakakuha kayo ng mga dokumento na babasahin sa inyo sa inyong wika. Para sa tulong, tumawag sa Customer Contact Center sa numerong nasa ID card ninyo o tumawag sa Off Exchange ng Planong Pang-indibidwal at Pampamilya (Individual & Family Plan, IFP): 1-800-839-2172 (TTY: 711). Para sa California marketplace, tumawag sa IFP On Exchange 1-888-926-4988 (TTY: 711) o Maliliit na Negosyo 1-888-926-5133 (TTY: 711). Para sa mga Planong Pang-grupo sa pamamagitan ng Health Net, tumawag sa 1-800-522-0088 (TTY: 711).

Thai

ไม่มู่คื ำบรการดานภาษา คุณสามารถใชล้ ำมได้ คุณสามารถใหอ้ ำนเอกสารใหฟงเป็นภาษาของคุณได้ หากตองการความช่วย

หลอ โทรหาศ ูนยล์ หมายเลขบนบตรประจา� ตวของคุณ หรอโทรหาฝายแผนบุคคลและครอบครวของเอกชน กกาสมพนธไดท

(Individual & Family Plan (IFP) Off Exchange) ที่ 1-800-839-2172 (โหมด TTY: 711) สา� หรบเขตแคลฟอรเนีย โทรหา ฝ่ายแผนบุคคลและครอบครวของรฐ (IFP On Exchange) ไดท ่ ี 1-888-926-4988 (โหมด TTY: ฝ่ายธุรกจขนาดเลก 711) หรอ

(Small Business) ที่ 1-888-926-5133 (โหมด TTY: 711) ส**ด**หรบแผนแบบกลุ่มผ่านทาง Health Net **ป**ี-800-522-0088 (โหมด 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 bằng ngôn ngữ của quý vị. Để được giúp đỡ, vui lòng gọi Trung Tâm Liên Lạc Khách Hàng theo số điện thoại ghi trên thẻ ID của quý vị hoặc gọi Chương Trình Bảo Hiểm Cá Nhân & Gia Đình (IFP) Phi Tập Trung: 1-800-839-2172 (TTY: 711). Đối với thị trường California, vui lòng gọi IFP Tập Trung 1-888-926-4988 (TTY: 711) hoặc Doanh Nghiệp Nhỏ 1-888-926-5133 (TTY: 711). Đối với các Chương Trình Bảo Hiểm Nhóm qua Health Net, vui lòng gọi 1-800-522-0088 (TTY: 711).

CA Commercial On and Off-Exchange Member Notice of Language Assistance

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