The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) 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. You can view 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 <br> deductible? | For preferred providers $\$ 1,000$ per <br> member/ $\$ 2,000$ per family; for out-of-network <br> providers $\$ 2,000$ per person/\$4,000 per family | Generally, you must pay all of the costs from providers up to the deductible amount before this <br> per calendar year. |
| lan begins to pay. If you have other family members on the plan, each family member must <br> meet their own individual deductible until the total amount of deductible expenses paid by all <br> family members meets the overall family deductible. |  |  |
| Are there services <br> covered before you <br> meet your deductible? | Yes. Preventive care and services indicated in <br> chart starting on Page 2. | This plan covers some items and services even if you haven't yet met the deductible amount. <br> But a copayment or coinsurance may apply. For example, this plan covers certain preventive <br> services without cost sharing and before you meet your deductible. See a list of covered <br> preventive services at $\underline{\text { nttps://www.healthcare.gov/coverage/preventive-care-benefits/. }}$ |
| Are there other <br> deductibles for <br> specific services? | Yes. Pharmacy deductible $\$ 250$ per <br> member/ $\$ 500$ per family per calendar year. <br> Pharmacy deductible applies to Tiers 2-4. <br> There are no other specific deductibles. | You must pay all of the costs for these services up to the specific deductible amount before this <br> plan begins to pay for these services. |
| What is the out-of- <br> pocket limit for this <br> plan? | For preferred providers $\$ 7,800$ per <br> member/ $\$ 15,600$ per family; for out-of-network <br> providers $\$ 15,600$ per member/ $\$ 31,200$ per <br> family per calendar year. | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other <br> family members in this plan, they have to meet their own out-of-pocket limits until the overall <br> family out-of-pocket limit has been met. |
| What is not included <br> in the out-of-pocket <br> limit? | Premiums, balance billing charges, drug <br> discount, coupon or copay cards for <br> prescription drugs, non-authorization penalties <br> and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the out-of-pocket limit. |

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

| Common Medical Event | Services You May Need | What You Will Pay Preferred Provider (You will pay the least) | What You Will Pay Out-of-Network Provider (You will pay the most) | Limitations, Exceptions \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | \$35 copay/visit deductible does not apply | 50\% coinsurance | None |
|  | Specialist visit | \$55 copay/visit deductible does not apply | 50\% coinsurance | None |
|  | Preventive care/screening/ immunization | No charge deductible does not apply | 50\% coinsurance | You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. |
| If you have a test | $\frac{\text { Diagnostic test }}{\text { blood work) }} \text { (x-ray, }$ | Lab-\$30 copay/visit deductible does not apply X-ray-\$40 copay/visit deductible does not apply | 50\% coinsurance | None |
|  | Imaging (CT/PET scans, MRIs) | 30\% coinsurance | 50\% coinsurance | If prior authorization is not obtained a $\$ 250$ penalty will apply through the preferred provider network, a $\$ 500$ penalty will apply out-of-network. |
| If you need drugs to treat your illness or condition | Generic drugs (Tier 1) | \$15 copay/retail order deductible does not apply \$30 copay/mail order deductible does not apply | Not covered | Pharmacy deductible applies to Tiers 2-4: $\$ 250$ per member/\$500 per family per calendar year. Supply/order: up to 30 day (retail); 31-90 day (mail), except where quantity limits apply. Prior authorization is required for select drugs. If prior authorization is not obtained a penalty of $50 \%$ of the average wholesale price will apply, except for emergency or urgently needed care. |
| More information about prescription drug coverage is available at www.healthnet.com | Preferred brand drugs (Tier 2) | \$40 copay/retail order \$80 copay/mail order | Not covered |  |
|  | Non-preferred brand drugs (Tier 3) | $\$ 70$ copay/retail order \$140 copay/mail order | Not covered |  |

* For more information about limitations and exceptions, see the plan or policy document at www.healthnet.com.

| Common Medical Event | Services You May Need | What You Will Pay Preferred Provider (You will pay the least) | What You Will Pay Out-of-Network Provider (You will pay the most) | Limitations, Exceptions \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
| If you need drugs to treat your illness or condition <br> More information about prescription drug coverage is available at www.healthnet.com | Specialty drugs (Tier 4) | $30 \% \frac{\text { coinsurance up to }}{\text { per prescription }} \$ 250$ | Not covered | Pharmacy deductible applies to Tiers 2-4: $\$ 250$ per member/\$500 per family per calendar year. Supply/order: 30 day supply from specialty pharmacy except where quantity limits apply. Prior authorization is required for select drugs. If prior authorization is not obtained a penalty of $50 \%$ of the average wholesale price will apply, except for emergency or urgently needed care. Refer to the recommended drug list for drugs considered specialty. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 30\% coinsurance | 50\% coinsurance | Some outpatient surgical procedures require prior authorization or a $\$ 250$ penalty will apply through the preferred provider network, a $\$ 500$ penalty will apply out-of-network. |
|  | Physician/surgeon fees | 30\% coinsurance | 50\% coinsurance | Some outpatient surgical procedures require prior authorization. |
| If you need immediate medical attention | Emergency room care | Medical, mental health \& substance use disordersFacility \& professional services-30\% coinsurance | Medical, mental health \& substance use disordersFacility \& professional services-30\% coinsurance | None |
|  | Emergency medical transportation | Medical, mental health \& substance use disorders$30 \%$ coinsurance | Medical, mental health \& substance use disorders$30 \%$ coinsurance | If prior authorization is not obtained in a nonemergency a $\$ 250$ penalty will apply through the preferred provider network, a $\$ 500$ penalty will apply out-of-network. |
|  | Urgent care | Medical, mental health \& substance use disorders-\$35 copay/visit deductible does not apply | Medical, mental health \& substance use disorders50\% coinsurance | Out-of-network services which meet the criteria for emergency care are payable at the preferred provider level of coverage. |

* For more information about limitations and exceptions, see the plan or policy document at www.healthnet.com.

| Common Medical Event | Services You May Need | What You Will Pay Preferred Provider (You will pay the least) | What You Will Pay Out-of-Network Provider (You will pay the most) | Limitations, Exceptions \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 30\% coinsurance | 50\% coinsurance | If prior authorization is not obtained in a nonemergency a $\$ 250$ penalty will apply through the preferred provider network, a $\$ 500$ penalty will apply out-of-network. |
|  | Physician/surgeon fees | 30\% coinsurance | 50\% coinsurance | Prior authorization is required for a hospital stay and some services received while admitted to the hospital. |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Office visit-\$35 copay/visit $\frac{\text { deductible doess not apply }}{\text { Other than office visit- }}$ $30 \%$ coinsurance | 50\% coinsurance | If prior authorization is not obtained for services other than office visits, a $\$ 250$ penalty will apply through the preferred provider network, a $\$ 500$ penalty will apply out-of-network. |
|  | Inpatient services | 30\% coinsurance | 50\% coinsurance | If prior authorization is not obtained in a nonemergency a $\$ 250$ penalty will apply through the preferred provider network, a $\$ 500$ penalty will apply out-of-network. |
| If you are pregnant | Office visits | Prenatal- $\$ 35$ copay/visit deductible does not apply Postnatal. $\$ 35$ copal/ $\mathbf{y}$ isit deductible does not apply | 50\% coinsurance | Cost sharing does not apply for preventive services. |
|  | Childbirth/delivery professional services | 30\% coinsurance | 50\% coinsurance | None |
|  | Childbirth/delivery facility services | 30\% coinsurance | 50\% coinsurance | None |

* For more information about limitations and exceptions, see the plan or policy document at www.healthnet.com.

| Common Medical Event | Services You May Need | What You Will Pay Preferred Provider (You will pay the least) | What You Will Pay Out-of-Network Provider (You will pay the most) | Limitations, Exceptions \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
| If you need help recovering or have other special health needs | Home health care | 30\% coinsurance | 50\% coinsurance | Limited to 100 visits per calendar year, combined between preferred provider network and out-of-network visits (rehabilitative and habilitative home health services are each limited to separate 100 visit limits each calendar year). Prior authorization is required for some services or a $\$ 250$ penalty will apply through the preferred provider network, a $\$ 500$ penalty will apply out-of-network. |
|  | Rehabilitation services | $\$ 35$ copay/visit deductible does not apply | 50\% coinsurance | If prior authorization is not obtained a $\$ 250$ penalty will apply through the preferred |
|  | Habilitation services | \$35 copay/visit deductible does not apply | 50\% coinsurance | provider network, a $\$ 500$ penalty will apply out-of-network. |
|  | Skilled nursing center | 30\% coinsurance | 50\% coinsurance | If prior authorization is not obtained a $\$ 250$ penalty will apply through the preferred provider network, a $\$ 500$ penalty will apply out-of-network. |
|  | Durable medical equipment | 30\% coinsurance | 50\% coinsurance | If prior authorization is not obtained a $\$ 250$ penalty will apply through the preferred provider network, a $\$ 500$ penalty will apply out-of-network. |
|  | Hospice services | No charge deductible does not apply | 50\% coinsurance | Prior authorization is required for hospice facility admissions only. If prior authorization is not obtained a $\$ 250$ penalty will apply through the preferred provider network, a $\$ 500$ penalty will apply out-of-network. |
| If your child needs dental or eye care | Children's eye exam | No charge deductible does not apply | Not covered | Limited to 1 visit per year. |
|  | Children's glasses | No charge deductible does not apply | Not covered | Provider selected frames; 1 per calendar year. |
|  | Children's dental check-up | No charge deductible does not apply | 10\% coinsurance deductible does not apply | Limited to 1 check-up every 6 months. |

* For more information about limitations and exceptions, see the plan or policy document at www.healthnet.com.

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.)

- Chiropractic care
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care
- Weight loss programs-exclusion does not apply to preventive care behavioral interventions


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

- Abortion-termination of pregnancy and related services are covered in full
- Acupuncture-covered when medically necessary
- Bariatric surgery-covered through the preferred provider network if medically necessary
- Routine eye care (Adult)-screenings/eye refraction for vision correction purposes


## 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. 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 or TDD line 1-877-688-9891 for the hearing and speech impaired or www.dmhc.ca.gov. Additionally, a consumer assistance program can help you file your appeal. Contact the California Department of Managed Health Care at the contact information provided above.

## Does this plan provide Minimum Essential Coverage？Yes

Minimum Essential Coverage generally includes plans，health insurance available through the Marketplace or other individual market policies，Medicare，Medicaid，CHIP， TRICARE，and certain other coverage．If you are eligible for certain types of Minimum Essential Coverage，you may not be eligible for the premium tax credit．
Does this plan meet the Minimum Value Standards？Yes
If your plan doesn＇t meet the Minimum Value Standards，you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace．
Language Access Services：
Spanish（Español）：Para obtener asistencia en Español，Ilame 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，请拨打这个号码1－800－522－0088．
Navajo（Dine）：Dinek＇ehgo shika at＇ohwol ninisingo，kwiijigo holne＇1－800－522－0088．

## To see examples of how this plan might cover costs for a sample medical situation，see the next section．

PRA Disclosure Statement：According to the Paperwork Reduction Act of 1995，no persons are required to respond to a collection of information unless it displays a valid OMB control number．The valid OMB control number for this information collection is $\mathbf{0 9 3 8} \mathbf{- 1 1 4 6}$ ．The time required to complete this information collection is estimated to average $\mathbf{0 . 0 8}$ hours per response，including the time to review instructions，search existing data resources，gather the data needed，and complete and review the information collection．If you have comments concerning the accuracy of the time estimate（s）or suggestions for improving this form，please write to：CMS， 7500 Security Boulevard，Attn：PRA Reports Clearance Officer，Mail Stop C4－26－05，Baltimore，Maryland 21244－1850．

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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 plan's overall deductible
- Specialist copayment
- Hospital (facility) coinsurance
- Other coinsurance

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)

## Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a wellcontrolled condition)

- The plan's overall deductible
- Specialist copayment
- Hospital (facility) coinsurance $30 \%$
- Other coinsurance 30\%

| Mia's Simple Fracture |  |  |
| :--- | :--- | ---: |
| (in-network emergency room visit and follow up |  |  |
| care) |  |  |

This EXAMPLE event includes services like:
Primary care physician office visits (including disease education)
Diagnostic tests (blood work)
Prescription drugs
Durable medical equipment (glucose meter)

| Total Example Cost | \$12,700 | Total Example Cost | \$5,600 | Total Example Cost | \$2,800 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| In this example, Peg would pay: |  | In this example, Joe would pay: |  | In this example, Mia would pay: |  |
| Cost Sharing |  | Cost Sharing |  | Cost Sharing |  |
| Deductibles | \$1,000 | Deductibles | \$1,000 | Deductibles | \$1,000 |
| Copayments | \$400 | Copayments | \$1,100 | Copayments | \$300 |
| Coinsurance | \$3,100 | Coinsurance | \$0 | Coinsurance | \$300 |
| What isn't covered |  | What isn't covered |  | What isn't covered |  |
| Limits or exclusions | \$60 | Limits or exclusions | \$20 | Limits or exclusions | \$0 |
| The total Peg would pay is | \$4,560 | The total Joe would pay is | \$2,120 | The total Mia would pay is | \$1,600 |

The plan would be responsible for the other costs of these EXAMPLE covered services.

## Nondiscrimination Notice

In addition to the State of California nondiscrimination requirements (as described in benefit coverage documents), Health Net of California, Inc. complies with applicable federal civil rights laws and does not discriminate, exclude people or treat them differently on the basis of race, color, national origin, ancestry, religion, marital status, gender, gender identity, gender affirming care, 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)
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.

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 Califomia 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




 （TTY：711）1－800－522－0088 برجي الآتصال بالرمّ، Health Net

## Armenian



 Individual \＆Family Plan（IFP）Off Exchange＇1－800－839－2172 htnuupunuwhuufupny（TTY＇711）： Tuulh\＄npupujh huufup quiaquhuptap IFP On Exchange
1－888－926－4988 htrnulunuuvhuufupny（TTY＊711）quuf ©npp phqutup huruup
 quiuquihuptep 1－800－522－0088 htnuupunumhưupnny（TTY＇711）：

## Chinese


的 Individual \＆Family Plan（IFP）夺線：1－800－839－2172（聽障專總：711）。如為加州保險交易市場，

 1－800－522－0088（媴琼専線：711）。

## Hindi

बिना शुल्क भाषा सेवाएं। आप एक दुभाषिया प्रास्त कर सकते हैं। आप दस्तावेजों को अपनी भाषा में पढ़वा सकते हैं। मदद के लिए，अपने आइंडी कार्ड में दिए गए नंबर पर ग्राहक सेवा केंद्र को कोल करें या व्यक्तिगत और फैमिली प्लान（आईएफपी）ओफ एक्सचेंज：1－800－839－2172（TTY：711）पर कोल करें। कैलिफोर्निया बाजारौं के लिए，आईएएफपी ओन एक्सर्चैज 1－888－926－4988（TTY：711）या स्मोल बिजनेस 1－888－926－5133（TTY：711）पर कोल करें। हेब्थ नेट के नाध्यन से गुप प्लान के लिए 1－800－522－0088（TTY：711）पर कोल करें।

## Hmong

Tsis Muaj Tus Nqi Pab Tzhais Lus．Koj tuaj yeem tau trais ib tus kws pab trxhais 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 Califonnia 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

無料の言詰サービスを捉供して打ります。通訳者もご利用いただけます。日本詰で文書をおる諽みす ることも可能です。ヘルブが必要な場合は，IDカードに記载されている番号で顅客連絡センターま でお問い合わせいただくか，Individual \＆Family Plan（IFP）（㑑人•家族向けブラン） Off Exchange：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 ブレイスについては，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。Health Netによるグループプランについては， 1－800－522－0088（TTY：711）までね電話ください。

## Khmer









## Korean

푸료 언어 서비스입니다．동역 서비스를 반으실 수 있습니다．문서 낭독 서비스를 받으실 수 있으며 일부 서비스는 궈하가 구사하는 언어로 제공됩니다．도움이 편요하시면 $\mathbb{D}$ 가드에 수록된 번호로 교격서비스 센터에 연락하시거나 개인 및 가족 플탠（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 비즈너스의 경우 1－888－926－5133（TTY：711）번으로 전화해 주십시오．Health Net을 동한 그릅 플 맨의 경우 1－800－522－0088（TTY：711）번으로 전화해 주십시오．

## Navajo

Doo bạ́ạ́h ilínigóó saad bee háká ada＇llyeed．Ata＇halne＇igiï da ła＇ná hádidóot＇llł．Naaltsoos da t＇áá shi shızaad k＇ehji shıch［＇yidooltah ninizıngo t＇áá ná ákódoolniil．Ákót＇éego shiká a＇doowoł nínizıngo Customer Contact Center hoolyéhijl＇hodiilnıh ninaaltsoos nanitingo bee néého＇dolzinigiï hodoonihjl＇ blkáá＇éi doodago kojl＇hólne＇Individual \＆Family Plan（IFP）Off Exchange：1－800－839－2172（TTY：711）． Califomia marketplace báhigiï kojl＇hólne＇IFP On Exchange 1－888－926－4988（TTY：711）êi doodago Small Business báhigiï kojl＇hólne＇－888－926－5133（TTY：711）．Group Plans through Health Net báhigií éi kojl＇hólne＇1－800－522－0088（TTY：711）．

## Persian（Farsi）

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\begin{aligned}
& \text { (TTY:711) 1-800-522-0088 باس بكيريد. (Health Net }
\end{aligned}
$$

## Panjabi (Punjabi)




 1-888-926-5133 (TTY: 711) 'डे वए् वटे। गेलष हैंट ठ'ग्चीं मभुणुणिव यहेतं लरी,
1-800-522-0088 (TTY: 711) 'डे वए्ड वटे।

## 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). У частники планов от Califonnia markeplace: 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 (TТY: 711). У частники 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 Califonuia, 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 D 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
ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณลามารภให้อ่านเอกรารให้ฟังเป็นภาษาของคุณได้ หากต้องการความช่วย เหลือ โทรหาศูนย์ดูกค้าลัมพันึใด้ที่หมายเลขบนบัตรประจำตัวของคุณ หรีอโทรหาผายแผนบุคคลและครอบครัวของเอกชน (Individual \& Family Plan (IFP) Off Exchange) ที่ 1-800-839-2172 (โหมด TTY: 711) ถ่าหรับเขตแคลิฟอย์เนีย โทรหา ฝายแผนบุคคดและครอบครัขของรั๊ (IFP On Exchange) ไล้ที่ 1-888-926-4988 (ใหมด TTY: 711) หรีอ ฝายยุรกิจขนาดเลีก (Small Business) ที่ 1-888-926-5133 (โหมค TTY: 711) ถ่าหรับแผหแแบบกลุ่มผ่านทาง Health Net โทร 1-800-522-0088 (เหมด TTY: 711)


#### Abstract

Vietnamese Các Dich Vu Ngôn Ngir Miễn Phí. Quý vi có thê có môt phiên dich viên. Quý vi có thê yêu c âı đurơc đọc cho nghe tài liệu bẳng ngôn ngự của quý vi. Đế đượ giúp đờ, vui lòng goi Trung Tâm Liên Lac Khách Hàng theo số điên thoại ghi trên thẻ ID của quý vi hoăc goi Churong Trình Bảo Hièm Cá Nhân \& Gia Đình (IFP) Phi Tâp Trung: 1-800-839-2172 (TTY: 711). Đối với thi trương California, vui lòng goi IFP Tạp Trung 1-888-926-4988 (TTY: 711) hoăc Doanh Nghiêp Nhơ 1-888-926-5133 (TTY: 711). Đô̂i với các Chương Trình Bảo Hiem Nhóm qua Health Net, vui lòng goi 1-800-522-0088 (TTY: 711).


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