

Enjoy the Flexibility of the Health Net SELECT Point of Service Plan!

FOR COUNTY OF SANTA CLARA HEALTH NET MEMBERS

Choose how you get care each time you see a doctor. You decide your level of flexibility and cost.

Benefit levels	Select 1 – HMO Tier	Select 2 – PPO Tier	Select 3 – Out-of-Network Tier
	Primary care physician (PCP)	Contracted Health Net network physicians	Noncontracting, licensed physicians ¹
Access to care 	Your PCP coordinates all of your care. Each family member can choose a different PCP.	You can see specialists in our PPO network without a referral from your PCP.	You can go outside our network to any licensed physician for care.
Out-of-pocket costs 	Lowest out-of-pocket costs. No annual deductible. Fixed copayments for most services and doctor-coordinated care.	Higher out-of-pocket costs. You may need to meet an annual deductible or pay coinsurance. Higher copayments for office visits and higher coinsurance for inpatient services.	Highest out-of-pocket costs. Annual deductible and higher coinsurance for all services. ¹
Copayments/Coinsurance 	Lowest	Moderate	Highest ¹
Preventive care 	Includes full preventive care, such as immunizations and wellness checkups.	Includes full preventive care, such as immunizations and wellness checkups.	Includes full preventive care, such as immunizations and wellness checkups.
Prior authorization 	Coordinated by your PCP.	Required for certain services.	Required for certain services.

(continued)

Benefit levels	Select 1 – HMO Tier	Select 2 – PPO	Select 3 – Out-of-Network Tier
	Primary care physician (PCP)	Contracted Health Net network physicians	Noncontracting, licensed physicians ¹
To make an appointment 	1. Call your PCP or participating physician group (PPG). See Panel 2 of your ID card. 2. Identify yourself as a Health Net SELECT POS member.	1. Choose a doctor from the online Find a Provider tool. A referral from your PCP is not required. 2. Call Health Net SELECT POS to confirm the doctor is in our network. 3. Call and make an appointment and identify yourself as a Health Net SELECT POS member using the PPO tier.	1. Call any licensed doctor. 2. Identify yourself as a Health Net SELECT POS member. Be sure to show your ID card to the doctor's staff.
Accessing a specialist 	A referral from your PCP is required.	Confirm the specialist is a contracted PPO Health Net physician. You will be charged the lower contracted rate.	You can visit any licensed specialist. If you choose to visit an out-of-network provider, your costs will likely be higher than if you visited a provider within the Health Net network. ¹
Planned hospital stays and inpatient/outpatient surgeries 	All aspects are coordinated by your PCP or PPG.	Requires prior authorization by calling the Treatment Review Program. If you do not obtain prior authorization, your benefits maybe reduced or denied.¹	Requires prior authorization by calling the Treatment Review Program. If you do not obtain prior authorization, your benefits maybe reduced or denied.¹
X-rays/lab work 	No charge if authorized by your PCP.	Confirm that the facility is part of the Health Net network. Certain procedures must be authorized in advance.	You pay a percentage of the cost. Some procedures must be authorized in advance. See out-of-pocket costs section above. ¹
Emergency care 	Requires copayment (waived if admitted to hospital) or coinsurance.	Covered at the HMO tier of benefit. If nonemergency services are provided at an ER or UCC, the PPO benefits would apply.	Covered at the HMO tier of benefit. If nonemergency services are provided at an ER or UCC, the out-of-network benefits would apply.
Claim forms 	No need to submit claim forms.	Some claim forms may be needed. Claim forms may be obtained online or by calling Health Net Member Services.	You need to submit claim forms for all services. In most cases, you will need to pay in full and submit a claim for reimbursement. Claim forms may be obtained online or by calling Health Net Member Services.
Prescriptions 	Prescription coverage only available through Health Net-contracted pharmacies.		

Do more with our online tools!

Sign up at our website and start getting more done!

Visit healthnet.com/csc > **Register**.

Then follow the easy registration steps.

Questions?
Call Member Services
Center at
800-676-6976.

¹**Important tip:** To keep your costs as low as possible, go to doctors and specialists in the contracted network. Doctors outside your network may charge more than Health Net will pay. You may have to pay the difference between what the doctor charges and what Health Net pays. This is called balance billing.

You pay these costs in addition to your deductible, copays, coinsurance and your monthly premium. Balance billing amounts are not covered by your plan and do not apply to your annual deductible or your out-of-pocket maximum.

Refer to your plan documents, including Summary of Benefits and Coverage and Evidence of Coverage, for more information.

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