

# 2019 Health Net Medicare Advantage Plan Information

Thank you for your interest in applying for the Health Net Medicare Advantage plan. Below are links to the items which are part of the Enrollment Packet you would receive if we were to mail it to you. Please take note and make sure to review the information. Health Net will send out an outbound enrollment verification letter by mail within 15 calendar days from receipt of the enrollment request.

## Enrollment Packet – click links below to view the information

Star Rating: [HMO](#) / [PPO](#)

[Download Application](#)

Benefits: [Aqua \(N\)](#) / [Aqua \(S\)](#) / [Ruby \(pdx\)](#) / [Ruby Lane](#) / [Ruby \(ccdj\)](#) / [Ruby \(other\)](#) / [Ruby \(djj\)](#) / [Violet 1 \(North\)](#) / [Violet 1 \(South\)](#) / [Violet 2 \(clmw\)](#) / [Violet 2 \(mp\)](#) / [Violet 2 \(bly\)](#) / [Violet 2 \(dj\)](#) / [Violet 2 \(j\)](#) / [Violet 3](#)

[Providers](#)

[Formulary](#)

[Pharmacy Locator](#)

## Initial Enrollment Period (IEP)

If you are new to Medicare, you can enroll during your Initial Enrollment Period (IEP); the three months before, the month of, and the three months after your Part B effective date. Once you have been enrolled in a Medicare Plan, you can only make changes during the Annual Enrollment Period (AEP). Please be aware of the AEP dates are now October 15<sup>th</sup> to December 7<sup>th</sup>. This will give you a January 1<sup>st</sup> effective date for your new plan.

## Annual Enrollment Period (AEP)

Applications must be signed and dated on, or between October 15<sup>th</sup> and December 7<sup>th</sup>. ***If they are signed prior to October 15<sup>th</sup> they will be returned to you with a new application.*** If they are received after December 7<sup>th</sup>, you will not be able to change plans until the next AEP for January of the following year.

## Special Enrollment Period (SEP)

There are a number of reasons for Special Enrollments; Loss of a job that provides benefits, death of a spouse who's plan provided benefits, moving to an area where your old plan is not available, etc...

Once you submit your application to us, we will review your application for completeness and accuracy before we submit it to the company. You may fax, upload, email or mail your application in to CDA Insurance:

CDA Insurance LLC  
PO Box 26540  
Eugene, Oregon 97402

Fax: 1.541.284.2994 or 888.632.5470  
Secure File Upload: [Click here](#)  
Email: [cs@cda-insurance.com](mailto:cs@cda-insurance.com)

If you should have any questions on the application, please call a licensed insurance agent at 1.800.884.2343 or 1.541.434.9613. Our website: <https://medicare-oregon.com/>

Y0062\_MULTIPLAN\_CDA INSURANCE Oregon 2019

# This is your Summary of Benefits.

2019

Health Net Ruby (HMO) H6815-003-001

Clackamas, Multnomah and Washington Counties, OR

This booklet provides you with a summary of what we cover and your cost-sharing responsibilities. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please call us at the number listed on the last page and ask for the “Evidence of Coverage” (EOC), or you may access the EOC on our website at [or.healthnetadvantage.com](http://or.healthnetadvantage.com).

You are eligible to enroll in Health Net Ruby (HMO) if:

- You are entitled to Medicare Part A and enrolled in Medicare Part B. Members must continue to pay their Medicare Part B premium if not otherwise paid for under Medicaid or by another third party.
- You must be a United States citizen, or are lawfully present in the United States and permanently reside in the service area of the plan (in other words, your permanent residence is within one of the Health Net Medicare (HMO) area counties). Our service area includes the following counties in Oregon: Clackamas, Multnomah and Washington.
- You do not have end-stage renal disease (ESRD). (Exceptions may apply for individuals who develop ESRD while enrolled in a Health Net commercial or group health plan, or a Medicaid plan.)

The Health Net Ruby (HMO) plan gives you access to our network of highly skilled medical providers in your area. You can look forward to choosing a primary care provider (PCP) to work with you and coordinate your care. You can ask for a current provider directory or, for an up-to-date list of network providers, visit [or.healthnetadvantage.com](http://or.healthnetadvantage.com). (Please note that, except for emergency care, urgently needed care when you are out of the network, out-of-area dialysis services, and cases in which our plan authorizes use of out-of-network providers, if you obtain medical care from out-of-plan providers, neither Medicare nor Health Net Ruby (HMO) will be responsible for the costs.)

This Health Net Ruby (HMO) plan also includes Part D coverage, which provides you with the ease of having both your medical and prescription drug needs coordinated through a single convenient source.

# Summary of Benefits

JANUARY 1, 2019–DECEMBER 31, 2019

Benefits	Health Net Ruby (HMO) H6815-003-001 Premiums / Copays / Coinsurance
<b>Monthly Plan Premium</b>	\$0 You must continue to pay your Medicare Part B premium.
<b>Deductible</b>	<ul style="list-style-type: none"> <li>• \$0 deductible for medical services</li> <li>• \$125 deductible for Part D prescription drugs (applies to drugs on Tiers 3, 4 and 5)</li> </ul>
<b>Maximum Out-of-Pocket Responsibility</b> <i>(does not include prescription drugs)</i>	\$3,900 annually This is the most you will pay in copays and coinsurance for covered medical services for the year.
<b>Inpatient Hospital Coverage*</b>	\$465 copay per day, days 1 through 4 \$0 copay per day, days 5 and beyond
<b>Outpatient Hospital*</b>	<ul style="list-style-type: none"> <li>• Outpatient Hospital (includes observation services): \$400 copay per visit</li> <li>• Ambulatory Surgical Center: \$325 copay per visit</li> </ul>
<b>Doctor Visits*</b>	<ul style="list-style-type: none"> <li>• Primary Care: \$0 copay per visit</li> <li>• Specialist: \$45 copay per visit</li> </ul>
<b>Preventive Care</b> <i>(e.g. flu vaccine, diabetic screening)</i>	\$0 copay Other preventive services are available.
<b>Emergency Care</b>	\$90 copay per visit You do not have to pay the copay if admitted to the hospital immediately.
<b>Urgently Needed Services</b>	\$25 copay per visit
<b>Diagnostic Services/Labs/Imaging*</b>	<ul style="list-style-type: none"> <li>• Lab services: \$0 copay</li> <li>• Diagnostic tests and procedures: 0%-20% coinsurance</li> <li>• X-ray services: \$20 copay</li> </ul>
<b>Hearing Services</b>	<ul style="list-style-type: none"> <li>• Hearing exam (Medicare-covered): \$30 copay</li> <li>• Routine hearing exam: \$0 copay (1 every calendar year)</li> <li>• Hearing Aids: \$0 - \$1,580 copay (2 hearing aids every year)</li> </ul>

Services with an \* (asterisk) may require prior authorization and / or a referral from your doctor.

<b>Benefits</b>	<b>Health Net Ruby (HMO) H6815-003-001 Premiums / Copays / Coinsurance</b>
<b>Dental Services</b>	<ul style="list-style-type: none"> <li>• Dental services (Medicare-care covered): \$45 copay per visit</li> </ul> Additional preventive and comprehensive dental benefits are available for an extra premium. See optional supplemental benefits section.
<b>Vision Services</b>	<ul style="list-style-type: none"> <li>• Vision exam (Medicare-covered): \$10 copay per visit</li> <li>• Routine eye exam: \$10 copay</li> <li>• Routine eyewear: up to \$250 allowance for every 2 calendar years</li> </ul>
<b>Mental Health Services*</b>	Individual and group therapy: \$40 copay per visit
<b>Skilled Nursing Facility*</b>	For each benefit period, you pay: \$0 copay per day, days 1 through 20 \$170 copay per day, days 21 through 100
<b>Physical Therapy*</b>	\$30 copay per visit
<b>Ambulance*</b>	\$350 copay (per one-way trip)
<b>Transportation</b>	Not Covered
<b>Medicare Part B Drugs*</b>	<ul style="list-style-type: none"> <li>• Chemotherapy drugs: 20% coinsurance</li> <li>• Other Part B drugs: 20% coinsurance</li> </ul>

Services with an \* (asterisk) may require prior authorization and / or a referral from your doctor.

## Part D Prescription Drugs

<b>Deductible Phase</b>	\$125 deductible (Deductible does not apply to Tiers 1, 2 and 6.)		
<b>Initial Coverage Phase</b> <i>(after you pay your Part D deductible, if applicable)</i>	<b>Preferred Retail Rx 30-day supply</b>	<b>Standard Retail Rx 30-day supply</b>	<b>Mail-Order Rx 90-day supply</b>
Tier 1: Preferred Generic	\$3 copay	\$8 copay	\$6 copay
Tier 2: Generic	\$8 copay	\$15 copay	\$16 copay
Tier 3: Preferred Brand	\$37 copay	\$47 copay	\$74 copay
Tier 4: Non-Preferred Drug	\$90 copay	\$100 copay	\$225 copay
Tier 5: Specialty	30% coinsurance	30% coinsurance	Not available
Tier 6: Select Care Drugs	\$0 copay	\$0 copay	\$0 copay
<b>Important Info:</b>	Cost-sharing may change depending on the level of help you receive, the pharmacy you choose (such as Preferred Retail, Standard Retail, Mail-Order, Long-Term Care or Home Infusion) and when you enter another of the four phases of the Part D benefit. For more information about the costs for Long-Term Supply, Home Infusion, or additional pharmacy-specific cost-sharing and the phases of the benefit, please call us or access our EOC online.		

<b>Additional Covered Benefits</b>	
<b>Benefits</b>	<b>Health Net Ruby (HMO) H6815-003-001 Premiums / Copays / Coinsurance</b>
<b>Chiropractic Care*</b>	Chiropractic services (Medicare-covered): \$15 copay per visit
<b>Medical Equipment/ Supplies*</b>	<ul style="list-style-type: none"> <li>• Durable Medical Equipment (e.g., wheelchairs, oxygen): 20% coinsurance</li> <li>• Prosthetics (e.g., braces, artificial limbs): 20% coinsurance</li> <li>• Diabetic supplies: \$0 copay</li> </ul>
<b>Foot Care* (Podiatry Services)</b>	Foot exams and treatment (Medicare-covered): \$45 copay per visit
<b>Virtual Visit</b>	Teladoc offers 24 hours a day/7 days a week/365 days a year virtual visit access to board certified doctors to help address a wide variety of health concerns/questions.
<b>Wellness Programs</b>	<ul style="list-style-type: none"> <li>• Fitness program: \$0 copay</li> <li>• 24-hour nurse advice line: \$0 copay</li> <li>• Supplemental smoking and tobacco use cessation (counseling to stop smoking or tobacco use): \$0 copay</li> </ul> <p>For a detailed list of wellness program benefits offered, please refer to the EOC.</p>
<b>Worldwide Emergency Care</b>	\$50,000 plan coverage limit for supplemental urgent/emergent services outside the U.S. and its territories every year.
<b>Routine Annual Exam</b>	\$0 copay

Services with an \* (asterisk) may require prior authorization and / or a referral from your doctor.

## Optional Supplemental Benefits

*(you must pay an extra premium each month for these benefits)*

### Preventive and Diagnostic Plus Dental PPO

<b>Monthly Premium</b> This additional monthly premium is in addition to your monthly plan premium and the monthly Medicare Part B premium.	\$19 per month
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**Preventive Dental Care**  
You can see any licensed dentist to receive covered preventive services; however, you pay a little more to use providers who are out-of-network.

### *Dental Care Benefits*

	In-network	Out-of-network
<b>Annual deductible</b> (deductible applies to all services)	\$35 in- and out-of-network (applies to all services)	
<b>Annual benefit maximum</b>	\$500 in- and out-of-network combined	
<b>Preventive services:</b> Oral exams, cleanings (prophylaxis), fluoride treatment, dental x-rays – 1 set of preventive x-rays (up to 4 bitewing x-rays)	Covered at 100%	You pay 20%



## Optional Supplemental Benefits

*(you must pay an extra premium each month for these benefits)*

### Comprehensive Dental PPO

**Monthly Premium**

This additional monthly premium is in addition to your monthly plan premium and the monthly Medicare Part B premium.

\$39 per month

***Preventive/Comprehensive Dental Care***

You can see any licensed dentist to receive covered preventive and/or comprehensive services with minor restorative and non-surgical periodontics; however, you pay a little more to use providers who are out-of-network.

### *Dental Care Benefits*

	In-network	Out-of-network
<b>Annual deductible</b> (deductible applies to all services)	\$50	\$100
<b>Annual benefit maximum</b>	\$1,000 in- and out-of-network combined	
<b>Preventive services:</b> Oral exams, cleanings (prophylaxis), fluoride treatment, dental x-rays – 1 set of preventive x-rays (up to 4 bitewing x-rays)	Covered at 100%	You pay 50%
<b>Diagnostic services:</b>	Covered at 100%	You pay 50%
<b>General services: fillings, general anesthetics</b>	You pay 20%	You pay 50%
<b>Major services: crowns, removable and fixed bridges, complete and partial dentures, oral surgery, periodontics, endodontics</b>	You pay 50%	You pay 50%

Section 1557 Non-Discrimination Language  
Notice of Non-Discrimination

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Health Net complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Health Net does not exclude people or treat them differently because of race, color, national origin, 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 California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO); Oregon: 1-888-445-8913 (HMO and PPO) (TTY: 711).

From October 1 to March 31, you can call us 7 days a week from 8 a.m. to 8 p.m. From April 1 to September 30, you can call us Monday through Friday from 8 a.m. to 8 p.m. A messaging system is used after hours, weekends, and on federal holidays.

If you believe that Health Net has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by calling the number above and telling them you need help filing a grievance; Health Net's Customer Contact Center is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available 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>.

Health Net is contracted with Medicare for HMO, HMO SNP and PPO plans, and with some state Medicaid programs. Enrollment in Health Net depends on contract renewal.

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Section 1557 Non-Discrimination Language  
Multi-Language Interpreter Services

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ARABIC	تتبيه: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال بالرقم. California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO); Oregon: 1-888-445-8913 (HMO and PPO) (مكبلا و مصلا فتا ه مقرر: 711).
ARMENIAN	ՈՒՇԱԴԴՈՒԹՅՈՒՆ՝ Եթե խոսում եք հայերեն, ապա ձեզ անվճար կարող են տրամադրվել լեզվական աջակցության ծառայություններ: Զանգահարեք: California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO) (TTY: 711).
CHINESE	注意：如果您說中文，您可以免費獲得語言援助服務。請致電 California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO); Oregon: 1-888-445-8913 (HMO and PPO) (TTY: 711)。
CUSHITE	XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa Oregon: 1-888-445-8913 (HMO and PPO) (TTY: 711).
FRENCH	ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le Oregon: 1-888-445-8913 (HMO and PPO) (TTY: 711).
GERMAN	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer Oregon: 1-888-445-8913 (HMO and PPO) (TTY: 711).
HINDI	ध्यान दें: यदि आप हिंदी बोलते हैं, आपको भाषा सहायता सेवाएं, निःशुल्क उपलब्ध हैं। कृपया California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO) (TTY: 711). पर कॉल करें।
HMONG	LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO) (TTY: 711).
JAPANESE	注意事項：日本語を話される場合、無料の言語支援サービスをご利用い ただけます。California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO); Oregon: 1-888-445-8913 (HMO and PPO) (TTY:711) にお電話ください。
KOREAN	주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO); Oregon: 1-888-445-8913 (HMO and PPO) (TTY: 711) 번으로 전화해 주십시오.

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MON-KHMER  
CAMBODIAN

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ចំណាប់អារម្មណ៍: បេសនអ្នកនយាយភាសាខ្មែរ សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គមានសវាបអ្នក។ សូម  
ទូរស័ព្ទទៅលេខ California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP),  
1-800-275-4737 (all other HMO); Oregon: 1-888-445-8913 (HMO and PPO) (TTY: 711) ។

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PERSIAN

توجه: اگر زبان شما فارسی است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد.  
لطفاً با شماره California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP),  
1-800-275-4737 (all other HMO); Oregon: 1-888-445-8913 (HMO and PPO)  
تماس بگیرید. (TTY:711)

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PUNJABI

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਤੁਹਾਡੇ ਲਈ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ  
ਬਿਲਕੁਲ ਮੁਫਤ ਉਪਲਬਧ ਹਨ। ਕਿਰਪਾ ਕਰਕੇ California: 1-800-431-9007 (Jade,  
Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO) (TTY: 711)  
ਤੇ ਕਾਲ ਕਰੋ।

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ROMANIAN

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență  
lingvistică, gratuit. Sunați la Oregon: 1-888-445-8913 (HMO and PPO) (TTY: 711).

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RUSSIAN

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны  
бесплатные услуги перевода. Звоните California: 1-800-431-9007 (Jade, Sapphire,  
Amber, and HMO SNP), 1-800-275-4737 (all other HMO); Oregon: 1-888-445-8913  
(HMO and PPO) (TTY: 711).

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SPANISH

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de  
asistencia lingüística. Llame al California: 1-800-431-9007 (Jade, Sapphire, Amber,  
and HMO SNP), 1-800-275-4737 (all other HMO); Oregon: 1-888-445-8913 (HMO and  
PPO) (TTY: 711).

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TAGALOG

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga  
serbisyo ng tulong sa wika nang walang bayad. Tumawag sa California:  
1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other  
HMO) (TTY: 711).

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THAI

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร California:  
1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other  
HMO); Oregon: 1-888-445-8913 (HMO and PPO) (TTY: 711).

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UKRAINIAN

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до  
безкоштовної служби мовної підтримки. Телефонуйте за номером  
Oregon: 1-888-445-8913 (HMO and PPO) (TTY: 711).

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VIETNAMESE

CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi sẵn có dịch vụ hỗ trợ ngôn ngữ miễn  
phí dành cho quý vị. Xin gọi California: 1-800-431-9007 (Jade, Sapphire, Amber,  
and HMO SNP), 1-800-275-4737 (all other HMO); Oregon: 1-888-445-8913 (HMO and  
PPO) (TTY:711).

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**For more information, please contact:**

Health Net Health Plan of Oregon, Inc.  
Health Net Ruby (HMO)  
PO Box 10420  
Van Nuys, CA 91410

[or.healthnetadvantage.com](http://or.healthnetadvantage.com)

Current members should call: 1-888-445-8913 (TTY: 711)

Prospective members should call: 1-800-949-6192 (TTY: 711)

From October 1 to March 31, you can call us 7 days a week from 8 a.m. to 8 p.m. From April 1 to September 30, you can call us Monday through Friday from 8 a.m. to 8 p.m. A messaging system is used after hours, weekends, and on federal holidays.

If you want to know more about the coverage and costs of Original Medicare, look in your current “Medicare & You” handbook. View it online at [www.medicare.gov](http://www.medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

This information is not a complete description of benefits. Call 1-888-445-8913 (TTY: 711) for more information.

“Coinsurance” is the percentage you pay of the total cost of certain medical and prescription drug services.

This document is available in other formats such as Braille, large print or audio.

The provider network may change at any time. You will receive notice when necessary.

Health Net is contracted with Medicare for HMO, HMO SNP and PPO plans, and with some state Medicaid programs. Enrollment in Health Net depends on contract renewal.