



Make a Healthy Start

AMBETTER PPO – 2026 QUICK START GUIDE

Individual & Family Plans



Welcome!

Whether you're new to the Health Net family, new to this type of health coverage, or a renewing member, you'll want to make the most of all your health plan has to offer.

For specific information about your plan please refer to your Plan Contract and Evidence of Coverage (EOC) included in this welcome packet.

Get started using your health coverage

- 1** Find doctors and facilities in your network.
- 2** Set up your online member account.
- 3** Get your member ID card.
- 4** Learn where to get care.
- 5** Fill your prescriptions.
- 6** Use our wellness programs to help you stay strong.
- 7** More health and wellness programs for you.
- 8** Pay your monthly premium.
- 9** Know who to contact.

1 Find Doctors and Facilities in Your Network

When you need to access care, your Ambetter PPO plan uses providers from the **Ambetter PPO Individual & Family Plan network**. These include doctors, specialists and hospitals.

With Ambetter PPO, you have the freedom to use out-of-network providers. But, you'll often pay less out of pocket when you use in-network providers.

Your primary doctor, also known as a primary care physician

Every member has a doctor who is their Primary Care Physician (PCP or primary doctor). Your PCP helps you stay healthy and takes care of you when you are sick. **If you need to see a specialist, your PCP can help guide you, but you do not need a referral from your PCP to see a specialist.**

Note: Some of the covered benefits under your plan require prior authorization before services are received. Please refer to your Plan Contract and Evidence of Coverage for details on what services (including prescription drugs) require prior authorization and how you request approval.

You may have picked a PCP when you enrolled. If you did not, one was assigned to you from the Ambetter PPO network. Your PCP's name is listed on your Health Net member ID card. If you want to change your PCP, log in to your member account at myhealthnetca.com (see page 2), then go to *Select/Change PCP*.

Don't forget to select specialists from the Ambetter PPO Individual & Family Plan network.



To find providers, visit myhealthnetca.com and click on *Find a Provider*.



2 Set Up Your Online Member Account



This site is here to help you understand and manage your Ambetter from Health Net plan.

To set up your account, go to **myhealthnetca.com**. In the For Members section select *Create an Account* and follow the instructions to register/create an account. You will need your member ID number or your Social Security number to register. Once your account is set up and your health coverage begins, you can:

- Print a temporary member ID card or order a new card.
- Pay your bill and set up automatic bill pay.
- Find a doctor, urgent care or hospital in your network.
- Change your primary doctor/PCP.
- Review your health plan and pharmacy benefits.
- Find programs to help you manage weight or stop smoking.
- And more.

3 Get your Member ID Card

All new members will get a Health Net member ID card in the mail.

Your member ID card includes:

- **Your member ID #.**
- **Starting date of your health coverage.**
- **Your PCP name and contact info.**



Show this card to your provider when you get services. If you have not received your member ID card by your effective date and you need services, please visit **myhealthnetca.com** or call the Customer Contact Center:

- **Call 888-926-4988 (TTY: 711) if you enrolled through Covered California.™**
- **Call 800-839-2172 (TTY: 711) if you enrolled directly with Health Net.**

4 Learn Where to Get Care

Your plan offers a variety of ways to get the care you need, when you need it.



At a doctor's office

Your primary doctor

Go to your primary doctor (also called your primary care physician or PCP) for routine and preventive care. This includes annual wellness exams, illness, vaccinations, and general medical care.

Your primary doctor's name and number are on your Health Net member ID card.

Other in-network providers

Get care from other doctors, specialists or providers (like urgent care or hospitals) in your network. You don't need a referral from your primary doctor.

To find providers in the Ambetter PPO network, visit myhealthnetca.com and click on *Find a Provider*.

Behavioral Health Providers

Get mental health services like:

- Counseling
- Psychotherapy
- Treatment for addiction
- Psychiatric services

You don't need a referral from your primary doctor. And, you can check to see if you can obtain your sessions by phone or videochat.

Find a therapist or psychiatrist by calling the Mental Health Benefits number listed on your Health Net member ID card.



At home

Telehealth

See if your doctor offers telehealth services. Telehealth services through your doctor are subject to the same copayments as if the service was delivered in person. This is ideal when you can't meet with your primary doctor, or their office is closed.¹

Teladoc Virtual Visits

Teladoc Health (Teladoc) offers virtual health care that's convenient, with confidential access to quality U.S. board certified doctors.

Teladoc is an option when you can't see your regular doctor. **You can book appointments through the Teladoc app, website or by calling 800-TELADOC (835-2362).**^{1,2}

24/7 Nurse advice line

Get advice from a registered nurse on whether to seek medical care or how to care for illness and injury at home, like self-care for minor injuries and illness like fevers and the flu. Our nurses are trained to ask the right questions to help you get the care you need and the help to better manage your health.¹

Call 800-893-5597 (TTY: 711)



In a clinic

Urgent care centers

Get same-day care for non-emergency illnesses or injuries.¹ Some urgent care centers now offer **X-rays and lab tests, too.**

To find an urgent care center in your Ambetter PPO network, visit myhealthnetca.com and click on *Find a Provider*.



You are in the Ambetter PPO Individual & Family Plan network.

¹Go straight to the nearest emergency room or call 911 if you have an emergency.

²You may receive services on an in-person basis or via telehealth, if available, from your primary care provider, a treating specialist or from another contracting individual health professional, contracting clinic, or contracting health facility consistent with the service and existing timeliness and geographic access standards required under California law. Any cost share for services received through Teladoc will accrue toward your out-of-pocket maximum and deductible (if your plan has a deductible). By scheduling through Teladoc, you consent to receive services via telehealth through Teladoc. See your health plan coverage document for coverage information and for the definition of telehealth services. You have a right to access your medical records for services received through Teladoc. Unless you choose otherwise, any services provided through Teladoc shall be shared with your primary care provider.

Understand Your Costs and Benefits

If you want to keep your costs as low as possible, choose doctors and specialists from the Ambetter PPO network. You are free to see providers that aren't in your network. But, they may charge more than Health Net will pay.

You may have to pay the difference between what the out-of-network provider charges, and what Health Net pays. This is called balance billing. Balance billing amounts are not covered by your plan.

See an example of how it works.



Joe sees a specialist who is not in his network



The specialist charges \$1500. Health Net pays \$700. Joe may get a bill for the remaining \$800.

Other good things to know:

- Balance billing amounts won't apply to your calendar year deductible or your out-of-pocket maximum.
- You pay these costs in addition to your deductible, copays, coinsurance and your monthly premium.
- You cannot be balanced billed for emergency services; including hospital or emergency room charges, emergency physician treatment and ground or air ambulance transportation.

Review your coverage

Your Welcome Kit includes details about your share of costs in your plan.

You can also find your Summary of Benefits and Coverage (SBC) document online:

1. Go to **myhealthnetca.com**
2. Go to *Our Health Plans*
3. Select *Plan Materials*



Estimate costs and compare care options

Our cost estimator tool lets you compare estimated costs. With this tool you can **compare estimated costs to find the best prices**. Get estimated average costs for hospital stays, surgeries, X-rays and more.

To use the tool:

1. Log in to your member account at **myhealthnetca.com**
2. Click on *Coverage*
3. Click on *Cost and Care Options*
4. Then click on *Launch Cost Estimator*



If your doctor refers you to a specialist, make sure the provider is in your network to avoid balance billing.

5 Fill Your Prescriptions

When your doctor prescribes you medicine (drugs) there are a few things you need to know.

Refer to the Essential Drug List

Health Net's Essential Drug List (or formulary) is a list of covered drugs selected by Health Net, along with a team of health care providers. These drugs are included because they are believed to be a key part of a quality treatment plan. The drug lists are updated regularly and may change.

The Essential Drug List can be found at **myhealthnetca.com** under the Pharmacy Information section. Please note, your doctor should get prior approval from Health Net before prescribing some drugs. Then, use pharmacies in your health plan's network – Ambetter Pharmacy Network.

Ask your doctor about generic drugs that may work for you. Generic drugs are proven to be safe, effective, and typically cost less than brand-name drugs.

If you take medicine for a long-term medical condition, you may be able to fill your prescription through our mail order pharmacy program. A 90-day supply is available. Some drugs may not be available through the mail order pharmacy program.

For more detailed information about prescription drugs, see the Plan Contract and EOC in this welcome packet.



Use pharmacies in the network

You must find and use a **pharmacy in Health Net's Ambetter Pharmacy Network** in order for your prescription to be covered.

In 2026, to find a pharmacy in your area:

1. Go to **myhealthnetca.com**
2. Select **Pharmacy**, then **Find a Pharmacy**
3. Select **Ambetter Pharmacy Network for PPO & HMO Plans**



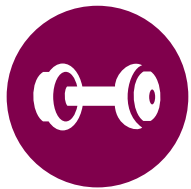
6 Use Our Health and Wellness Programs to Help You Stay Strong



Make Healthy Choices and Get Rewarded

Our My Health Pays[®] program is available to Ambetter from Health Net members.¹ It's a rewards program that pays you for the healthy decisions you're most likely already making every day. Did you get your annual wellness screening and share it with your primary doctor? You get points for that. Learning new ways to be healthy? You get points for that, too. Earn and be rewarded!

Questions? Call Member Services at **800-839-2172** (TTY: 711) or visit <https://member.healthnetcalifornia.com/marketplace>.



The Active&Fit Direct™ program

The Active&Fit Direct Program² offers discount memberships to more than 11,500+ standard fitness centers. The cost is just \$28 a month (plus the first and second months' fee). Follow the steps below to sign up.

1. Log on to your member account at myhealthnetca.com.
2. Select *Coverage* on the navigation bar at the top of the screen.
3. Select *Wellness Center* at the top of the next page.
4. Select *Healthy Discounts*, then choose *Fitness Clubs*.
5. Select the link provided within the expanded window activeandfitdirect.com/Fitness/HealthNet and you will be sent to the Active&Fit Direct homepage to sign up.



Eat Right Now[®]

According to the CDC, more than 1 in 3 Americans have prediabetes, meaning they're at high risk of developing type 2 diabetes in the next few years, and more than 80% of them don't even know it.

The Eat Right Now³ program offers digital therapeutic tracks for weight loss and diabetes prevention that combine mindful awareness with a science-based, step-by-step approach to help you rewire your brain for health so you can change habits. Learn more and check to see if you are eligible at healthnet.sharecare.com.

¹My Health Pays is available to Ambetter from Health Net members who can earn up to a maximum of \$422 or 4,220 points per calendar year. Rewards can only be used for utilities, cell phone bills, transportation, education, rent or childcare. You will only be able to purchase public transportation directly from the agency either in-person or online. Passes cannot be purchased through retail locations such as grocery or convenience stores. Points can be redeemed at the My Health Pays[®] Online Rewards Store. Certain components require members to be age 18 and older. My Health Pays[®] rewards cannot be used for health coverage premiums or cost shares. Funds expire immediately upon termination of health coverage.

²There is a 2-month commitment required. The Active&Fit Direct Program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). ASH reserves the right to modify any aspect of the Active&Fit Program (including, without limitation, the Enrollment Fee, the Monthly Fee, and/or the Introductory Period) at any time by amending these Terms and Conditions. If ASH modifies a fee or makes a material change to the Program, ASH will provide you with no less than 30 days' notice prior to the effective date of the change. ASH may discontinue the Program entirely at any time upon advance written notice. The Active&Fit logo is a trademark of ASH and used with permission herein.

³Members have access to Eat Right Now[®] through current enrollment with Health Net. If you or your adult family members are at risk for type 2 diabetes or heart disease, the cost of the program is covered.

7 More Health and Wellness Programs for You



Teladoc Mental Health (Digital Program)

Teladoc Mental Health (Digital Program)¹ is a tool designed to help you become happier and healthier. Available 24/7 online and via mobile app, this self-help program provides proven ways that can support you to achieve lasting, positive changes. It is safe, secure, and personalized – just for you!

Sign up today at teladochealth.com and click *Register Now* near the top of the page and start your journey today!



Health Coaching

Coaching is confidential and is provided by trained and qualified experts, who have been in your shoes and faced their own health challenges.² Work with a coach to:

- Determine life stressors and how to better manage them daily.
- Build a fitness routine or healthy eating plan.
- Create a plan to help you quit tobacco or vaping for good.

Coaching is available to all eligible Health Net members. Learn more at healthnet.sharecare.com.



¹Members have access to Teladoc Mental Health (Digital Program) through current enrollment with Health Net of California, Inc.

²If you are not eligible for Eat Right Now, Health Net's telephonic Health Coaching program is available at no additional cost. This behavior change program allows you to choose your area of focus from weight management, exercise, healthy eating and more. To register or learn more about the program call 855-430-5272 and select the menu option for Health Coaching.

8

Pay Your Monthly Premium

Your premium (or “bill”) is the amount you pay each month for your health coverage. There are many ways to pay your premium.

Choose the premium payment method that works for you!



To avoid the risk of losing coverage, make sure you pay your premium before the first day of every month.

Pay online

- 1. Pay monthly.** Just log in to your member account at **myhealthnetca.com** (see page 3) each month before your premium is due and follow the instructions. It's secure and easy!
- 2. Enroll in automatic bill pay** using your prepaid debit card, bank debit card, bank account, or credit card.
- 3. Make a quick payment – no log in required.** Visit **myhealthnetca.com** and go to *Pay My Bill*, then select *Pay your bill now*.

Pay by mail

Send a check, cashier's check or money order to the address listed on your billing invoice payment coupon. Remember to write your policy number (listed on your invoice) on the check, cashier's check or money order. Tear off the premium payment coupon from the billing invoice and mail it with your premium payment. *Sign up for paperless billing to receive your monthly invoices online.*

Pay by phone 24/7

Call us at 800-539-4193 and use our automated system to make a premium payment quickly. If you need assistance, you can also call our Customer Contact Center, listed on the back of your ID card.

Pay with MoneyGram®

- 1. Find a MoneyGram location near you** by visiting MoneyGram.com or calling 800-926-9400.
- 2. You will need:**
 - Cash for your premium payment. **Health Net covers your MoneyGram transaction fee!**
 - Your Health Net member ID number.
 - Receive code: 16375
- 3. Fill out the blue MoneyGram ExpressPayment® form and use the MoneyGram phone or kiosk to complete your premium payment.**

Ask a store employee if you need any help in making your premium payment.

To learn more about making your Health Net invoice payment using MoneyGram, visit www.moneygram.com/mgo/us/en/paybills.

Licensed as a Money Transmitter by the Banking Department of the State of New York. MoneyGram and the Globe are marks of MoneyGram. All other marks are the property of their respective owners. © 2019 MoneyGram.

9 Know Who to Contact

Health Net is here to help you when you have questions about your Health Net plan.

For all Ambetter PPO Health Net members

Call the Health Net Customer Contact Center when you need to:

- Ask questions about benefits and eligibility.
- Get help finding resources.
- Find info on billing and premium payments.
- Change your primary doctor/PCP.
- Get claims info.

Health Net's Customer Contact Center has two numbers, depending on how you enrolled:

- 1. Call 800-839-2172 (TTY: 711) if you enrolled directly with Health Net.**
- 2. Call 888-926-4988 (TTY: 711) if you enrolled through Covered California.**

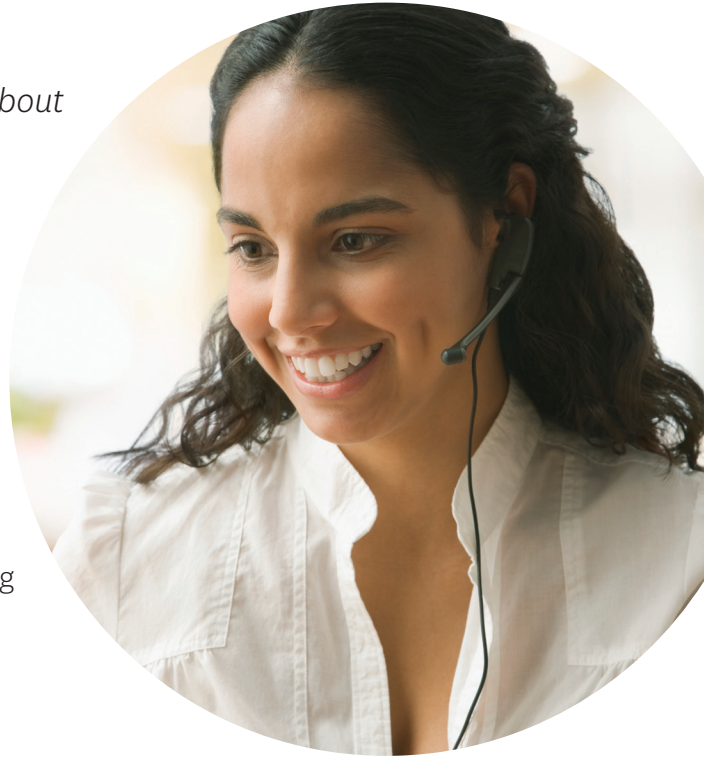
We're here Monday through Friday from 8 a.m. – 6 p.m., except on federal holidays.

If you enrolled through Covered California

Contact Covered California to:

- Update your address and contact info.
- Report any changes to your income.
- Update info, such as citizenship and proof of where you live.
- Make changes to your health coverage.
- Ask questions about financial help.
- Cancel your health coverage.
- Request a copy of your health insurance related tax documents from the IRS, and when applicable, the state of California.

Call Covered California at 800-300-1506 or visit [CoveredCA.com](https://www.CoveredCA.com).





Your
journey begins.
myhealthnetca.com

Ambetter PPO plans are offered by Health Net of California, Inc. (Health Net). Health Net of California, Inc. is a subsidiary of Health Net, LLC. and Centene Corporation. Health Net is a registered service mark of Health Net, LLC. Covered California is a registered trademark of the State of California. All other identified trademarks/service marks remain the property of their respective companies. All rights reserved.

BKT066037EP00 (1/26)