

Cigna HealthcareSM PPO Network¹ FAQs

What is the Cigna Healthcare PPO Network?

The Cigna Healthcare PPO Network offers you a national network of doctors and hospitals located throughout the U.S. As a Health Net Employer Group PPO member, you have access to the Cigna Healthcare Network for health care services at a contracted rate, when you live or travel outside of California.

When do I use the Health Net PPO Network, and when do I use the Cigna Healthcare PPO Network?

California resident members (if you live in California), you should use the Health Net PPO Network when you're in California. When traveling outside of California, you should use the Cigna Healthcare PPO Network.

If you live outside of California and are on an out-of-state (OOS) plan, you should use the Cigna Healthcare PPO Network when you are outside of California, and the Health Net PPO Network when in California.

How do I find a Cigna Healthcare PPO Network provider?

You can call Health Net Member Services at the number located on the front of the Member ID Card.

You can also go to healthnet.com, select *Find a Provider/Provider Search* and then *Search National PPO Network* to access the custom Health Net/Cigna Provider Directory.

Note: Do not use other Cigna Provider Directory links as it may reflect Cigna Providers in California that are not accessible to Health Net members.

How do I check if a provider is in-network?

1. You can ask the provider's office if they contract with Cigna Healthcare PPO Network. The Cigna Logo is on your ID card.
2. You can check the custom Health Net/Cigna Provider Directory Website on Health Net Find a Provider/Search National PPO Network.
3. You can call Health Net Member Services at the number located on the ID Card to confirm if the provider is in the Cigna Healthcare PPO network or get assistance to find another contracted provider that meets your care needs.

(continued)

HELPFUL EXAMPLES

Travel benefit:

Sue has a PPO plan and lives in California.

- When Sue is at home in California, she uses her Health Net PPO Network to get in-network benefits.
- When Sue visits her son in Idaho (who is on her plan), she uses the Cigna Healthcare PPO Network to get in-network services.
- This also applies to Sue's son. Even though he lives in Idaho, he accesses care via Sue's travel benefit, using the Cigna Healthcare PPO Network.
- When Sue's son comes home to visit his mom in California, he would use the Health Net PPO Network to access in-network care.

OOS resident benefit:

Brad has a OOS PPO plan and lives in Nevada.

- When Brad is at home in Nevada, he uses the Cigna Healthcare PPO Network to get in-network services.
- When Brad travels in the United States, he uses the Cigna Healthcare PPO Network to get in-network services, unless he is in California, where he would use the Health Net PPO Network to access in-network care.

What type of care can I get from Cigna Healthcare PPO Network providers?

You can access medical and behavioral health services from Cigna Healthcare PPO Network providers. You can access out of state medical, behavioral and ancillary services from providers in Cigna Healthcare PPO Network.

You can check the custom Health Net/Cigna Provider Directory Website.

What should I do if a provider says they are out-of-network, but they show as in-network on the website?

You can call Health Net Member services at the number located on the front of the Member ID Card. The member services agents check contract status or help you find another provider that is contracted with Cigna PPO Network and meets your care needs.

What happens if I receive care from a provider that is not contracted with the Cigna Healthcare PPO Network?

You may have to pay higher out-of-pocket costs at the time of service and will then need to submit a claim form to be reimbursed at the out-of-network benefit level. This is subject to any applicable copayment, coinsurance, and deductible.

What can I do in case of an emergency?

You should go to the nearest emergency room, even if it is not a contracted Health Net Network or Cigna Healthcare PPO Network provider.

How do I get services approved?

Authorizations should be requested on your behalf by the facility/physician that would perform the services.

How do I find a network pharmacy?

Prescription drug benefits will vary depending on the your plan.

You can visit: [Member Employer Plans Pharmacy](#) Under *Find a pharmacy*, click on *Standard Pharmacy Network* to locate an in-network pharmacy near their home or work. Larger retailers may include Costco, CVS, Rite-Aid, and Walgreens.

How can I get a cost estimate for services before I get services?

You can contact the provider for a cost estimate. You can also call Health Net and get help with questions regarding coverage and benefit levels.

How can I ask that a provider be added to the Cigna Healthcare PPO Network?

You can contact Health Net Member Services at the number located on the front of the Member ID Card.

Does the Cigna PPO Network include U.S. Territories?

The Cigna PPO Network service area includes 49 states (excluding CA) and U.S. Territories.²



¹The Cigna HealthcareSM PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration.

²Health Net PPO members must reside in the continental U.S. (excluding HI, AK and US Territories). Members may use their travel benefit to access the Cigna PPO service area.

Cigna HealthcareSM is an independent company and not affiliated with Health Net of California. Access to the Cigna Healthcare PPO Network is available through the contractual relationship between Health Net of California and Cigna Healthcare. All Cigna Healthcare products are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other marks are owned by Cigna Intellectual Property, Inc.

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. All other identified trademarks/service marks remain the property of their respective companies. All rights reserved.

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: 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., Appeals & Grievances
PO Box 10348, Van Nuys, CA 91410-0348

Fax: 1-877-831-6019

Email: Member.Discrimination.Complaints@healthnet.com (Members)

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 us at the number listed on your ID card or call 1-800-522-0088 (TTY: 711).

Arabic

خدمات اللغة مجانية. يمكنك الحصول على مترجم فوري. ويمكنك الحصول على وثائق مقروءة لك. للحصول على المساعدة، اتصل بنا على الرقم الموجود على بطاقة الهوية، أو اتصل على مركز الاتصال التجاري 1-800-522-0088 (TTY: 711)

Armenian

Անվճար լեզվական ծառայություններ: Դուք կարող եք բանավոր թարգմանիչ ստանալ: Փաստաթղթերը կարող են կարդալ ձեզ համար: Օգնության համար զանգահարեք մեզ ձեր ID քարտի վրա նշված հեռախոսահամարով կամ զանգահարեք 1-800-522-0088 (TTY: 711).

Chinese

免費語言服務。您可使用口譯員。您可請人使用您的語言將文件內容唸給您聽，並請我們將有您語言版本的部分文件寄給您。如需協助，請致電您會員卡上所列的電話號碼與我們聯絡，或致電 1-800-522-0088 (TTY: 711)。

Hindi

बनिा लागत की भाषा सेवाएँ। आप एक दुभाषयिा प्राप्त कर सकते हैं। आपको दस्तावेज पढ़ कर सुनाए जा सकते हैं। मदद के लिए, आपके आईडी कार्ड पर दिए गए सूचीबद्ध नंबर पर हमें कॉल करें, या 1-800-522-0088 (TTY: 711)।

Hmong

Kev Pab Txhais Lus Dawb. Koj xav tau neeg txhais lus los tau. Koj xav tau neeg nyeem cov ntaub ntawv kom yog koj hom lus los tau. Xav tau kev pab, hu peb tau rau tus xov tooj ntawm koj daim npav los yog hu 1-800-522-0088 (TTY: 711).

Japanese

無料の言語サービス。通訳をご利用いただけます。文書をお読みします。援助が必要な場合は、IDカードに記載されている番号までお電話いただくか、1-800-522-0088、(TTY: 711)。

Khmer

សេវាភាសាដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្តាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូមទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅមជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្មនៃក្រុមហ៊ុន 1-800-522-0088 (TTY: 711)។

Korean

무료 언어 서비스. 통역 서비스를 받을 수 있습니다. 귀하가 구사하는 언어로 문서의 낭독 서비스를 받으실 수 있습니다. 도움이 필요하시면 보험 ID 카드에 수록된 번호로 전화하시거나 1-800-522-0088 (TTY: 711).

Navajo

Saad Bee Áká E'eyeed T'áá Jíík'e. Ata' halne'ígíí hólq. T'áá hó hazaad k'ehjí naaltsoos hach'í' wóltah. Shíká a'doowoł nínízingo naaltsoos bee néího'dólinígíí bikáa'gi béésh bee hane'í bikáa' áají' hodíílnih éí doodaii' 1-800-522-0088 (TTY: 711).

Persian (Farsi)

خدمات زبان به طور رایگان. می توانید یک مترجم شفاهی بگیرید. می توانید درخواست کنید که اسناد برای شما قرائت شوند. برای دریافت راهنمایی، با ما به شماره ای که روی کارت شناسایی شما درج شده تماس بگیرید یا با مرکز تماس بازرگانی 1-800-522-0088 (TTY: 711).

Panjabi (Punjabi)

ਬਨਿ ਕਰਿ ਲਾਗਤ ਤੇ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀਆ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦਿੱਤੇ ਨੰਬਰ ਤੇ ਸਾਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਕਰਿਪਾ ਕਰਕੇ 1-800-522-0088 (TTY: 711)।

Russian

Бесплатная помощь переводчиков. Вы можете получить помощь устного переводчика. Вам могут прочесть документы. За помощью обращайтесь к нам по телефону, приведенному на вашей идентификационной карточке участника плана. Кроме того, вы можете позвонить в 1-800-522-0088 (TTY: 711).

Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete. Puede obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, llámenos al número que figura en su tarjeta de identificación o comuníquese con el 1-800-522-0088 (TTY: 711).

Tagalog

Walang Bayad na Mga Serbisyo sa Wika. Makakakuha kayo ng isang interpreter. Makakakuha kayo ng mga dokumento na babasahin sa inyo. Para sa tulong, tawagan kami sa nakalistang numero sa inyong ID card o tawagan ang 1-800-522-0088 (TTY: 711).

Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้สามได้ คุณสามารถให้อ่านเอกสารให้ฟังได้ สำหรับความช่วยเหลือ โทรหาเราตามหมายเลขที่ให้ไว้บนบัตรประจำตัวของคุณ หรือ โทรหาศูนย์ติดต่อเชิงพาณิชย์ของ 1-800-522-0088 (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. Để nhận trợ giúp, hãy gọi cho chúng tôi theo số được liệt kê trên thẻ ID của quý vị hoặc gọi 1-800-522-0088 (TTY: 711).