

# Rest Easy – You’ve Got Healthcare Coverage from Coast to Coast

## THE CIGNA HEALTHCARE PPO NETWORK PROTECTS YOU NATIONWIDE

As a Health Net PPO member, you have access to the **Cigna Healthcare Network for healthcare services, when you live or travel outside of California.** The Cigna Healthcare PPO Network offers you a national network of doctors and hospitals throughout the U.S.

This means that no matter where you live or travel within the United States you’ll **always have access to the care you need!**<sup>1</sup> It’s all part of how Health Net provides you with quality care options.

### How to get started

If you live outside California or are traveling, here’s how to find in-network providers, pharmacies, and facilities across the nation:

**Providers and facilities** – Call **Health Net Member Services** at the number on your Member ID card. You can also log in to your [healthnet.com](https://healthnet.com) member account, click *Find a Provider* and then Search *National PPO Network*. A new window will open where you can access the custom Health Net | Cigna Provider Directory.

**Note:** To access an up-to-date list of Cigna Healthcare PPO Network providers and facilities, you **must use** the link on [healthnet.com](https://healthnet.com).

**Pharmacies** – Visit [healthnet.com/mypharmacy](https://healthnet.com/mypharmacy) and click *Find a pharmacy*<sup>2</sup> at the bottom of the page to locate an in-network pharmacy near your home or work. Larger stores include Costco, CVS, Rite-Aid, and Walgreens.

### How to access care

Sometimes, Cigna PPO Network providers may not be familiar with Health Net PPO Plans. **If they do not** recognize your insurance card, have them call Health Net Member Services at **800-861-7214**.

Explain to your provider you are a **qualified Health Net member looking to access services through the Cigna PPO Network.** You can then show them the Cigna logo on your member ID card.

**Note:** If you need behavioral health benefits please call **800-797-7016 (TTY:711)**.

(continued)



To verify your benefits or find out if you qualify, **providers should not call Cigna Healthcare.** Cigna does not have benefits information. Providers must call Health Net Member Services at **800-861-7214**.

<sup>1</sup>Access to U.S. territories only applies when travelling. Cigna does not insure members living in Hawaii, Alaska and U.S. territories.

<sup>2</sup>Only impacts employer group business.

## When to use the Network

You may be asking when you should use the Cigna Healthcare PPO Network and if or when you should use the Health Net PPO Network? The answer is simple:

**If you live in California (resident members)** use the Health Net PPO Network when in California. When traveling outside of California use the Cigna Healthcare PPO Network.

**If you live outside of California and have an out-of-state (OOS) plan** use the Cigna Healthcare PPO Network. Use the Health Net PPO Network when in California.

## Claims

Claim submission details are on the back of your ID card. They should be sent to:

Cigna Medical Claims  
Payer ID#62308  
PO Box 188061  
Chattanooga, TN 37422-8061

**Note: Claims are sent to Cigna Healthcare first** and then Cigna Healthcare will contact Health Net.

## 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.

## More information

1. You can access medical and behavioral health services from Cigna Healthcare PPO Network providers. Life, dental and vision services **are not** included.
2. Contact Health Net Member Services at **800-861-7214** to:
  - Ensure the status of the provider you'd like to visit. Or, to help you find a provider that meets your care needs.
  - Get help with your questions about coverage and benefits.
  - Ask if a provider can be added to the Cigna Healthcare PPO Network.
3. In case of an emergency, **go to the nearest emergency room** even if it isn't a part of the Health Net PPO Network or Cigna Healthcare PPO Network.

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

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## Nondiscrimination Notice

In addition to the State of California nondiscrimination requirements (as described in benefit coverage documents), Health Net of California, Inc. (Health Net) complies with applicable federal civil rights laws and do 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 **1-800-522-0088 (TTY: 711)**

If you believe that Health Net has failed to provide these services or discriminated in another way, 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 grievance by mail, fax or online at:

Health Net of California, Inc./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](mailto:Member.Discrimination.Complaints@healthnet.com) (Covered Persons)

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](http://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 مفروءة 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

बना लागत की भाषा सेवाएँ। आप एक दुभाषिया 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

សេវាកម្មដោយឥតគិតថ្លៃ។ 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 보혐 ID 카드에 수록된 번호로 전화하시거나 1-800-522-0088 (TTY: 711).

## Navajo

Saad Bee Áká E'eyeed T'áá Jíík'e. Ata' halne'ígíí hóló. T'áá hó hazaad k'ehjí naaltsoos hach'í' wóltah. Shíká a'doowoł ninízingo naaltsoos bee néhó'dólzínígíí bikáa'gi béésh bee hane'í bikáá' áajj' 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)

ਬਨਿਾਂ ਕਸਿ ਲਾਗਤ ਤੇ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ 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 прочитать 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).