

# Postdoctoral Scholar Benefit Plan (PSBP)

## How to Find a Provider Using the Insurance Carrier Directory

**Important Note:** Before selecting or visiting a provider, please call them to confirm if they are still an “In-Network Provider” with the insurance carrier.

Plan Type	Instructions
<p data-bbox="126 764 326 827"><b>Medical HMO: Health Net</b></p> 	<ol data-bbox="456 590 1518 989" style="list-style-type: none"> <li>1. Visit: <a href="https://www.healthnet.com/portal/member/providerSearch.do?&amp;region=CA">https://www.healthnet.com/portal/member/providerSearch.do?&amp;region=CA</a></li> <li>2. Select a Location</li> <li>3. Select a filter by clicking on the circle next to “<b>Filter by type of Plan/Network</b>”</li> <li>4. Select <b>HMO Full Network Large Group</b></li> <li>5. Click <b>Continue</b></li> <li>6. Select a <b>Provider type</b> from the menu of: <i>Doctors, Urgent Care and Walk-In Clinics, Hospital, Medical Group, Other Facilities or Ancillary Services</i></li> <li>7. A list of your desired providers will populate the lower part of the page</li> <li>8. If you chose <b>Doctors</b> for your search, the doctor’s specialty, including whether he/she is a PCP, will be indicated by their name</li> <li>9. You may narrow your results by applying the filter options listed including specialty, languages spoken, gender of doctor and accepting new patients</li> </ol> <p data-bbox="407 1031 1256 1058">If you have any questions, you may contact Health Net at 1-888-893-1572.</p>
<p data-bbox="134 1276 321 1339"><b>Medical PPO: Health Net</b></p> 	<ol data-bbox="456 1171 1534 1570" style="list-style-type: none"> <li>1. Visit: <a href="https://www.healthnet.com/portal/member/providerSearch.do?&amp;region=CA">https://www.healthnet.com/portal/member/providerSearch.do?&amp;region=CA</a></li> <li>2. Select a Location</li> <li>3. Select a filter by clicking on the circle next to “<b>Filter by type of Plan/Network</b>”</li> <li>4. Select <b>PPO -Large Group/Small Group (Platinum, Gold, Silver, Bronze, GF Plans, HSA Compatible, HDHP)</b></li> <li>5. <b>Click Continue</b></li> <li>6. Select a <b>Provider type</b> from the menu of: <i>Doctors, Urgent Care and Walk-In Clinics, Hospital, Medical Group, Other Facilities or Ancillary Services</i></li> <li>7. A list of your desired providers will populate the lower part of the page</li> <li>8. If you chose <b>Doctors</b> for your search, the doctor’s specialty, will be indicated by their name</li> <li>9. You may narrow your results by applying the filter options listed including specialty, languages spoken, gender of doctor and accepting new patients</li> </ol> <p data-bbox="407 1619 1256 1646">If you have any questions, you may contact Health Net at 1-888-893-1572.</p>

**Out-of-State PPO:  
Health Net**



1. Visit <https://providerlocator.firsthealth.com/LocateProvider/CustomPage>
2. Under Network Options, choose "**First Health network**"
3. Click "**Start Now**" button
4. Click what type of provider you are searching for
5. Enter Zip code
6. Select a mile radius from your location
7. Click "**Search Now**"
8. A new window will appear with a list of providers
9. Their office number will be listed for you to call as well as other important information such as accepting new patients.

If you have any questions, you may contact Health Net at 1-800-676-6976.

**Dental HMO:  
Health Net**



1. Visit:  
<https://www.yourdentalplan.com/member/prewelcome.do?currentLanguageFromPreCheck=en>
2. On the right-hand side of the page click on **Find a Dentist**
3. On the next screen select the network "**Health Net DHMO Commercial - CA Only**"
4. Select your search option for a Dentist, by: **Location, Dentist Name, Practice Name**
5. You may perform a variety of searches and you can narrow down your search by selecting the specialty of the dentist you are trying to find
6. Click **Search** to obtain your list of dentists

If you have any questions, you may contact "Your Dental Plan" at 1-800-445-9090.

**Dental POS:  
Principal**



**For California enrollees:**

1. Visit: [http://c3.go2dental.com/member/dental\\_search/provsel.cgi](http://c3.go2dental.com/member/dental_search/provsel.cgi)
2. Click “**Continue**” on the screen
3. Select ‘**California**’ as your state
4. Under “**Specify A Network**”, select ‘**Principal POS Plan**’
5. If you are just looking for an EPO provider, you may select ‘**First Dental Health EPO**’.
6. You may enter the name of a specific dentist if you already have a provider and wish to see if he/she is in the POS network
7. Enter your address and/or zip code, and your desired distance
8. You may choose a specialty and your preferred language at this point
9. Click ‘**Continue**’
10. The number of EPO and PPO providers in your specified area will populate with the list of EPO providers being shown first. All EPO providers are contracted as PPO providers as well, so the list of PPO providers will not include those shown as EPO providers.

**For out-of-state enrollees: The EPO network of providers is California-specific. To find a provider on the POS plan, please follow the directions below:**

1. Visit: [http://c3.go2dental.com/member/dental\\_search/provsel.cgi](http://c3.go2dental.com/member/dental_search/provsel.cgi)
2. Click “**Continue**” on the screen
3. Select your state
4. Under “**Specify A Network**”, select ‘**Principal Plan PPO**’
5. You may enter the name of a specific dentist if you already have a provider and wish to see if he/she is in the POS network
6. Enter your address and/or zip code, and your desired distance
7. You may choose a specialty and your preferred language at this point
8. Click ‘**Continue**’
9. The number PPO providers in your specified area will populate

If you have any questions, please call Principal at 1-800-986-3343.

Accessing PPO Dental Care In-Network vs. Out-of-Network	Cost of Service (Crown)	Deductible	Usual Customary and Reasonable (UCR) Rate Within Area	Insurance Pays 50% of UCR Rate	Final Member Cost
<b>In-Network</b>	\$800 (negotiated rate)	\$0	\$800	(\$400)	\$800—\$400 = \$400
<b>Out-of-Network</b>	\$1000 (rate not negotiated)	\$50	\$800	(\$400)	\$1,000—\$400 + \$50 = \$650

**Vision:  
Health Net (EyeMed)**



1. Visit:

<https://eyedoclocator.eyemedvisioncare.com/member/en>

2. Enter your **Zip Code**
3. Under Choose Network, select **“Access”**
4. May select a search option under “What else is important?”
5. Click **“Get Results”**
6. A list of Vision Providers will be provided online

If you have any questions, you may contact Health Net Vision at 1-866-392-6058.