



Kim Aung
Health Net

How to Access Care as an Out-of-State PPO Member

A message from Health Net Life Insurance Company (Health Net)

Who is First Health?

Health Net has partnered with First Health, a prominent national network of doctors and hospitals throughout the U.S. This arrangement allows you as a Health Net out-of-state PPO member to receive health care services at a contracted rate since you reside outside of California.

When you make your appointment for regular services¹, **be sure you ask the doctor, hospital or facility if they participate in the First Health Network.** This will ensure your services are covered at the higher in-network level.

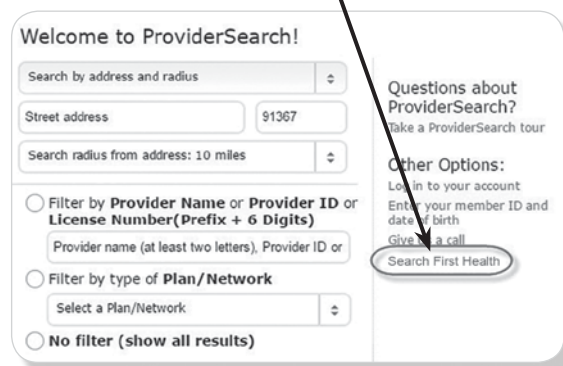
Did you know?

- As a Health Net out-of-state PPO plan member, you can go to any doctor or hospital in the First Health network or choose a provider outside the network.
- When you use the First Health provider network, *you usually pay less.*
- If you receive care from a provider not contracted with First Health, you may have to pay higher out-of-pocket costs at the time of service and will then need to submit a claim to receive your reimbursement.

Find a First Health provider online

With our ProviderSearch tool, you can find a participating First Health doctor, hospital, urgent care center, or other provider quickly. Visit www.healthnet.com and follow these simple steps:

- click on *ProviderSearch – Find a doctor*;
- click *Search First Health*;



- choose a search method and enter the required information; then
- click *Go* to get your results.

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Important:

When visiting a provider, be sure to show your Health Net ID card (with the First Health logo) to identify yourself as a First Health member.

¹Please refer to your Certificate of Insurance for exclusions and limitations.

Finding a pharmacy is easy

Our participating pharmacies include most major national chains, many regional chains and some local independents throughout the country. To find a participating pharmacy, go to www.healthnet.com/mypharmacy and then:

- click on *Finding a Pharmacy*; then
- click on *Continue* after reading the disclaimer. It will take you to the *Pharmacy Locator*.

What about emergency care?

In case of an emergency, go to the nearest emergency or urgent care facility, even if it's not a contracted First Health provider. Be sure you or a family member contacts Health Net as soon as possible after receiving care.

Contact us

If you have questions or need help finding a First Health PPO physician or hospital, you can also call the Customer Contact Center phone number on the back of your ID card, Monday through Friday, 8:00 a.m. to 6:00 p.m. Pacific time. We're here to help!

