

Health Net

HMO/POS

Travel Guide

*Using your health plan benefits
away from your home*



Aristotle Ibay,
Health Net

*We understand the
needs of our members.*



Health Net®



Working on **Location** *or*
Vacationing for **Pleasure...**

Wherever you go, Health Net has you covered. This handy guide is your ticket to using your health plan benefits in California and around the world.



Healthy travel packing list

- Health Net ID card** – Your ID card tells doctors, medical facilities and pharmacies that you have Health Net coverage.
- Medications** – Be sure to pack any medications you take on a regular basis. If you need refills, place your refill orders early.
- Know what's covered** – Review your Evidence of Coverage before traveling so you're familiar with your benefit coverage.
- Health Net Travel Guide** – This guide provides instruction on how to seek appropriate care while traveling. Also, be sure to fill and print out your personal Health Record online at **www.healthnet.com**, or fill out the brief health profile included with this guide.

Care Away from Home: In the U.S.



Travel note!

Depending on the type of provider you use, you may have to pay your copayment or the full amount for services received and then file a claim with Health Net for reimbursement. Be sure to request an itemized statement and medical records from the hospital or other medical provider at the time services are rendered. It is difficult to get this information after you get home, and you'll need it to file a claim with Health Net for reimbursement.





Medical care

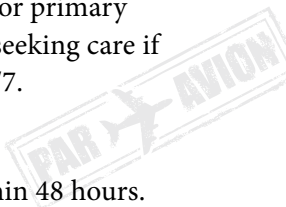
As a Health Net HMO or POS member, you're covered for emergency or urgent care services without prior authorization when traveling.

1. Get the emergency care you need:

- If you have an emergency while traveling, call **911** or go to the nearest emergency facility. Examples of emergency conditions are shortness of breath, excessive bleeding and severe pain to body functions, parts or organs.
- If you don't have an emergency but still need care – say for a sprained ankle or high fever – an urgent care center is your best bet because your out-of-pocket costs are often lower.
- Contact your physician group or primary care physician (PCP) prior to seeking care if possible. They are available 24/7.

2. After receiving care:

- Call your physician group within 48 hours. Identify yourself as a Health Net member and explain what has happened. If you don't contact your group, you may not be covered for any follow-up care you may require.



- Follow the instructions your physician group gives you for additional care.
 - » **HMO members:** You will need authorization for any follow-up care the out-of-area treating physician may recommend.
 - » **POS members:** You need authorization for any follow-up care in order to be covered at the Tier 1 (in-network) level. However, you may choose to use your out-of-network benefits for follow-up care while traveling.
- Keep a copy of all itemized billing statements you receive for your out-of-area care. You will need to submit these to Health Net for reimbursement.

Pharmacy

If you have prescription drug benefits with your Health Net plan, you can fill covered prescriptions at any Health Net participating pharmacy in the U.S.

- Pay the same copayment (if you have one) that you do at home.
- There are no claim forms to complete.





- To find a participating pharmacy, call Health Net at the number on the back of your ID card or go to www.healthnet.com.

Prescriptions – Fill before you go

Get up to three months of medication by using our convenient mail order pharmacy program. Call or have your doctor call FastStart directly at 1-800-875-0867. Be sure to request refills at least three weeks in advance of your departure date to ensure you receive your medication.

Travel note!

Prescriptions filled at a nonparticipating pharmacy may be covered in an urgent or emergency situation. You'll pay for the prescription and then file a claim. Attach the pharmacy receipt that comes with your prescription and the sales receipt to the claim form, and make a copy for your records.



Care Away from Home:
International



Health Net covers you for emergency or urgent care services received from licensed providers or treatment centers anywhere in the world. Be sure to contact your PCP as soon as possible. Follow his or her instructions regarding follow-up care.

If you need to talk with our Customer Contact Center, AT&T's USADirect® service makes it easy. Here is how it works:

1. Dial the AT&T USADirect access number for the country you are calling from (visit www.usa.att.com/traveler for a list of country access codes).



2. After the prompts, dial toll-free¹ 1-800-552-3971 to be connected to our main customer service system.



¹Calling U.S. 800 numbers may be toll-free or AT&T USADirect charges may apply. AT&T USADirect is not available from all international countries.



Claims:

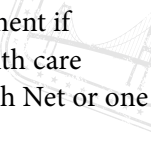
When to File



Travel note!

Log on to www.healthnet.com
to download claim forms.





You'll need to file a claim for reimbursement if you received emergency care from a health care professional not participating with Health Net or one outside the Health Net service area.

Claims for services received in the U.S.

Here are some helpful tips for efficient filing of claims while traveling away from home.

1. Take the medical and prescription drug claim forms with you – just in case there isn't a Health Net provider at your destination. Completing the form(s) at the time you receive service will speed the reimbursement process.
2. Make a photocopy of the itemized statement from the doctor or facility for your records.
3. Include the original itemized statement and proof of payment (in U.S. dollars) with your claim form. Proof can be a bank or credit card statement, a bill or invoice indicating zero balance or stamped "paid."
4. Mail claim forms within 90 days of service date to Health Net. **Important:** Claims filed more than one year from date of service will not be paid.

Claims for services received internationally

Follow the same steps as for domestic claims, but also include the following information when you mail your claim:

- Name of country and currency used.
- Foreign Claim Questionnaire, that can be downloaded at www.healthnet.com, must accompany your claim submission explaining the nature of the emergency.
- In order to expedite your claims, all claims documentation (procedures, drug names, medical records, etc.) must be in English. Health Net cannot process claims with information in other languages. **Tip: Request documentation in English, if possible, or get forms translated to English before submitting your claim.**



Travel note!

Submit medical and pharmacy charges together only if both services are provided as part of an inpatient stay. Otherwise, submit your medical and pharmacy claims separately.



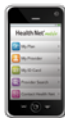
- Proof of payment (credit card statements, canceled checks), receipts and legible statement showing zero balance is required for all member reimbursement requests.

Travel quick tips

Lost ID card

Health Net offers several options for accessing an image, printing a copy or ordering a replacement of your ID card:

- Via smartphone with Health Net Mobile.
- Online at www.healthnet.com.
- By calling the number located on the back of your Health Net ID card.



Health Profile

Fill this out before you travel, and take it with you! Or print your personal Health Record summary from our website www.healthnet.com > *Decision Power® Health & Wellness*.

Subscriber name:	Subscriber #:	Group #:
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Tip! The subscriber is the person whose name the insurance plan is under. The subscriber # and the group # are on the ID card.

Traveler name:	Age:	Birthday:	Allergies:
Last tetanus shot:	Primary doctor:		Phone number:
Participating physician group name:			Phone number:

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Emergency contacts

<i>Name:</i>	<i>Relationship:</i>	<i>Phone number:</i>

Don't forget to pack immunization records for your child/children.

Contact us

Call the Health Net Customer Contact Center at the number shown on the back of your ID card or visit our website at

www.healthnet.com

Health Net of California, Inc.

PO Box 9103

Van Nuys, California 91409-9103