Cigna Healthcare[SM] PPO Network[1] FAQs

What is the Cigna Healthcare PPO Network?

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

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

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

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

How do members find a Cigna Healthcare PPO Network provider?

They can call Health Net Member Services at the number on their Member ID card. They can also log in to their healthnet.com member account, click on *Find a Provider* and then on *Search National PPO Network* to find a provider online.

Note: To access an up-to-date list of Cigna Healthcare PPO Network providers, the link on healthnet.com must be used.

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

They should ask the provider's office if they contract with the Cigna Healthcare PPO Network. The Cigna Healthcare PPO Network logo is on the member's ID card.

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

Members can access medical and behavioral health services from Cigna Healthcare PPO Network providers.

For acupuncture and chiropractic benefits, they should contact **American Specialty Health Networks (ASH) at 800-678-9133**.

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

They can contact Health Net Member Services at the number on their Member ID card. The member services agent should be able to check contract status or help find another provider that is contracted and meets the member's care needs.

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

They 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 a member do in case of an emergency?

Members 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 members get services approved?

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

How do members find a network pharmacy?

Members can visit healthnet.com/mypharmacy and click on *Find a pharmacy* at the bottom of the page to locate an in-network pharmacy near their home or work. Larger retailers include Costco, CVS, Rite-Aid, and Walgreens.

How can a member get a cost estimate for services before getting services?

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

How can members request that a provider be added to the Cigna Healthcare PPO Network?

They can contact Health Net Member Services at the number on their Member ID card.

Does the Health Net PPO service area include U.S. territories?

The Health Net PPO service area is the continental United States. This does not include U.S. territories, Alaska, or Hawaii. However, members can access services in both Alaska and Hawaii with Cigna Healthcare PPO Network provider at in-network benefits.

[1]The Cigna Healthcare℠ 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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