Small Business



Application for Group Enrollment and Change

Medical and Life/AD&D plans are provided by Health Net of California, Inc. and/or Health Net Life Insurance Company (together, "Health Net"). Dental HMO plans, other than pediatric dental, are offered and administered by Dental Benefit Providers of California, Inc., and dental PPO insurance plans, other than pediatric dental, are underwritten by Unimerica Life Insurance Company and administered by Dental Benefit Administrative Services (together, "DBP"). Vision plans, other than pediatric vision, are underwritten by Health Net Life Insurance Company and serviced by EyeMed Vision Care, LLC ("EyeMed") and Envolve Vision, Inc.

Pediatric dental HMO plans are provided by Health Net of California, Inc. Pediatric dental PPO insurance plans are provided by Health Net Life Insurance Company.

Neither DBP nor EyeMed are affiliated with Health Net. Obligations under dental plans, other than pediatric dental, are not obligations of, and are not guaranteed by, Health Net.

Welcome to Health Net

SIMPLE STEPS FOR COMPLETING THE FORM:

- 1. Review the materials enclosed in your enrollment packet. Be sure that you understand the coverage options that are available to you by your employer.
- 2a. If you are declining coverage for yourself and/or your dependents, section 7 is required. Do not fill out any other sections.
- 2b. If you are accepting coverage for yourself and/or your dependents, sections 1, 2, 3, 5, and 8 are required.

The Affordable Care Act (ACA) requires Health Net to provide to the IRS confirmation of health care coverage for yourself, as the subscriber, and your covered dependents. The IRS uses this information to confirm each member has minimum essential coverage. We request you provide an accurate Social Security number (SSN) or Tax Identification number (TIN) for yourself and each dependent you are enrolling. A Matricular ID # is requested for any enrollees residing in Mexico when enrolling on a Salud HMO y Más plan. For more information about the individual shared responsibility payment provision, go to http://www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision.

3. If you choose to enroll in the Full HMO, WholeCare HMO, CommunityCare HMO, SmartCare HMO, Salud HMO y Más, PureCare HSP, or Dental HMO (DHMO) plans, you must select your participating physician group (PPG), primary care physician (PCP) or dental provider. Be sure to fill in the names and numbers as they appear in Health Net's online ProviderSearch tool.

Note: If you do not select a PPG, PCP and/or a dental provider, one will be selected for you.

- 4. If you choose to enroll in a PPO insurance plan, you are not required to select a PPG or PCP to enroll.
- 5. Make a copy of the completed application for your records. If a correction is needed, cross out and initial each correction. Please do not use a white-out product.

FOR ADMINISTRATIVE USE ONLY:

Existing Business/Group

New Business/Group

PO Box 9103 Van Nuys, CA 91409-9103 www.healthnet.com Please send all completed paperwork to your designated account executive or broker.

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TO BE COMPLETED BY EMPLOYER						
Employer name:						
Requested effective date:		Employer group number (medical):				
Employee eligibility date (new hire only)	<u>:</u>				
☐ Same as hired date ☐] Other:					



Important: Please print all sections in black ink. You are entitled to see a Summary of Benefits and Coverage (SBC) before you choose a plan. Please contact your employer if you do not have the SBC for the plan you have selected.

1. Health plan in	formation (All medical pl	lans includ	ıde pediatric dental and vision coverage.)				
FULL HMO NETWORK	(1		SMARTCARE HMO NETWORK ²				
Platinum	Gold 30 □\$30 □\$35 □\$40 □\$50	Silver ☐ \$50	Platinum Gold Silver \$0 \$10 \$20 \$30 \$30 \$35 \$40 \$50 \$50 \$50 \$50				
WHOLECARE HMO N	ETWORK ¹		SALUD HMO Y MÁS NETWORK ³				
Platinum □ \$0 □ \$10 □ \$20 □ \$	Gold 30 □\$30 □\$35 □\$40 □\$50	Silver ☐ \$50	Platinum Gold Silver \$0 \$10 \$20 \$30 \$30 \$35 \$40 \$50 \$50 \$50 \$50				
COMMUNITYCARE H	MO NETWORK ⁴						
Silver □ \$1750/\$50	Bronze ☐ CommunityCare Bro	onze 60 HM	10 6300/65 + Child Dental				
PURECARE HSP NET	WORK ¹						
☐ PureCare Platinum 90☐ PureCare Gold 80 HS) HSP 0/15 + Child Dental P 350/25 + Child Dental		☐ PureCare Silver 70 HSP 2250/50 + Child Dental☐ PureCare Bronze 60 HSP 6300/65 + Child Dental				
FULL PPO NETWORK			ENHANCEDCARE PPO NETWORK ⁵				
☐ Silver 70 Value PPO 1'☐ Bronze 60 PPO 6300,	/15 + Child Dental Alt Child Dental Alt + Child Dental + Child Dental Alt - Child Dental - Child Dental - Child Dental Alt		□ EnhancedCare Platinum 90 PPO 250/15 + Child Dental Alt □ EnhancedCare Gold 80 PPO 0/30 + Child Dental Alt □ EnhancedCare Gold 80 PPO 500/20 + Child Dental Alt □ EnhancedCare Gold 80 PPO 1000/30 + Child Dental Alt □ EnhancedCare Gold 80 PPO 1500/0 + Child Dental Alt □ EnhancedCare Gold 80 Value PPO 750/15 + Child Dental Alt □ EnhancedCare Silver 70 PPO 2250/55 + Child Dental Alt □ EnhancedCare Silver 70 HDHP PPO 1400/40% + Child Dental Alt □ EnhancedCare Silver 70 Value PPO 1700/50 + Child Dental Alt				
DENTAL (DHMO)	DENTAL (DPPO)		VISION (PPO)				
☐ HN Plus 150 ☐ HN Plus 225	` ' '	□ Essential □ Classic 4	· ·				
2. Reason for ap	plication						
☐ Plan change ☐ Change address/nam ☐ Delete dependent (list names below)	□ New hire □ Open Enroll Special Enrollment Period Qualifying event date:/ Add dependent:	I	COBRA ⁶ Effective date:// Qualifying event: Qualifying event date://				
Other:	☐ Marriage ☐ Newborn/Ad		egal guardianship/Court order/Assumption of parent-child relationship				

Employee name:						Last 4 digits of	<mark>Social Se</mark>	curity #/TII	<mark>v:</mark>
3. EMPLOYEE PERSONAL II	NFORM	ATION							
Last name:			First name:				MI:	☐ Male	☐ Female
Residence address:							'		
City:				State	:	ZIP:	County	:	
Date of birth (mm/dd/yyyy):		Social Sec	curity #/TIN/Matric	cular ID #:			Job titl	e:	
Telephone #:		Work pho	ne #:			Email address:			
Date of hire:		Dept. #:				Marital status: □ Single □ Ma	ırried 🗆	Domestic	partner
If available, I would prefer to re	eceive co	ommunicat	ion and plan inforn	nation in Spa	anis	sh: 🗌 Yes 🔲 No			
Participating physician group:						care physician:			
PPG/PCP Enrollment ID # (4-d	igit PPG	and 6-digit	PCP numbers):	Is this	s yc	our current PCP?	☐ Yes [□No	
Dental HMO provider name:				Denta	al ⊢	HMO provider ID #	# :		
4. Family informatio (Attach additional she				amily me	em	nbers to be	enroll	ed.	
Spouse/Domestic partner	Last n	ame:		Fir	st r	name:			MI:
Residence address: Check	here if sa	ame as subs	scriber						
City:								State:	ZIP:
Date of birth (mm/dd/yyyy):				Soc	cial	Security #/TIN/I	<mark>Matricul</mark> a	ır ID #:	
Participating physician group:				Pri	ma	ry care physician	:		
PPG/PCP Enrollment ID # (4-da	igit PPG	and 6-digit	PCP numbers):			your current PCP?	?		
Dental HMO provider name:				De	nta	ıl HMO provider II	D #:		
Son Last name:				Firs	st n	name:			MI:
Residence address: Check	here if sa	ame as subs	scriber						
City:								State:	ZIP:
Date of birth (mm/dd/yyyy):				Soc	cial	Security #/TIN/I	Matricula Matricula	r ID #:	
Participating physician group:				Pri	ma	ry care physician	:		
PPG/PCP Enrollment ID # (4-da	igit PPG	and 6-digit	PCP numbers):			your current PCP?			
Dental HMO provider name:						ıl HMO provider II	D #:		

- 1			·	
Employee name	e:	Last 4 digits of Social S	Security #/ IIN	<u>:</u>
	information, please list all eligible family additional sheets if necessary.)	members to be enro	l led. (conti	nued)
☐ Son ☐ Daughter	Last name:	First name:		MI:
Residence add	dress: Check here if same as subscriber			
City:			State:	ZIP:
Date of birth (mm/dd/yyyy):	Social Security #/TIN/Matricu	lar ID #:	
Participating p	physician group:	Primary care physician:		
PPG/PCP Enro	llment ID # (4-digit PPG and 6-digit PCP numbers):	Is this your current PCP? ☐ Yes ☐ No		
Dental HMO p	rovider name:	Dental HMO provider ID #:		
☐ Son ☐ Daughter	Last name:	First name:		MI:
Residence add	dress: ☐ Check here if same as subscriber			
City:			State:	ZIP:
Date of birth (mm/dd/yyyy):	Social Security #/TIN/Matricu	lar ID #:	

Primary care physician:

Is this your current PCP?

☐ Yes ☐ No

Dental HMO provider ID #:

Participating physician group:

Dental HMO provider name:

PPG/PCP Enrollment ID # (4-digit PPG and 6-digit PCP numbers):

Employee name:				Last 4 digits of Soc	cial Security =	<mark>#/TIN:</mark>	
5. Do you or yo	our dependent	s have o	ther health car	e coverage?			
□ No □ Yes If "Yes	;" please complete th	nis section inc	cluding Medicare.	•			
☐ Self Name:			Name of other insur	ance carrier:	Prior cover (mm/dd/y)	age start date /):	
Prior coverage end date (mm/dd/yy):	Reason for ending of	coverage:	Group #/Policy ID #:	Does it cover? Medical: Yes No Dental: Yes No Vision: Yes No	Medicare: Part A Part B	Medicare claim/ HICN #:	
☐ Spouse ☐ Domestic partner	Name:		Name of other insur	ance carrier:	Prior cover (mm/dd/y)	rage start date y):	
Prior coverage end date (mm/dd/yy):	Reason for ending coverage:	Group #/ Policy ID #:	Is this your dependent's primary coverage?	Does it cover? Medical: Yes No Dental: Yes No Vision: Yes No	Medicare: Part A Part B	Medicare claim/ HICN #:	
☐ Son ☐ Daughter	Name:		Name of other insur	ance carrier:	Prior cover (mm/dd/y)	rage start date y):	
Prior coverage end date (mm/dd/yy):	Reason for ending coverage:	Group #/ Policy ID #:	Is this your dependent's primary coverage?	Does it cover? Medical: ☐ Yes ☐ No Dental: ☐ Yes ☐ No Vision: ☐ Yes ☐ No	Medicare: Part A Part B	Medicare claim/ HICN #:	
☐ Son ☐ Daughter	Name:		Name of other insur	ance carrier:	Prior cover (mm/dd/y)	rage start date y):	
Prior coverage end date (mm/dd/yy):	Reason for ending coverage:	Group #/ Policy ID #:	Is this your dependent's primary coverage?	Does it cover? Medical: ☐ Yes ☐ No Dental: ☐ Yes ☐ No Vision: ☐ Yes ☐ No	Medicare: Part A Part B	Medicare claim/ HICN #:	
☐ Son ☐ Daughter	Name:		Name of other insur	ance carrier:	Prior cover (mm/dd/y)	rage start date y):	
Prior coverage end date (mm/dd/yy):	Reason for ending coverage:	Group #/ Policy ID #:	Is this your dependent's primary coverage?	Does it cover? Medical: ☐ Yes ☐ No Dental: ☐ Yes ☐ No Vision: ☐ Yes ☐ No	Medicare: Part A Part B	Medicare claim/ HICN #:	
6. Group term	life insurance,	if applica	able. (Attach sepa	rate sheet for additiona	ıl or contin	gent beneficiaries	s.)
Life/AD&D coverage:	☐ Yes ☐ No						
Life beneficiary (full na	ame):			Relationship:			%
Life beneficiary (full na	<u> </u>			Relationship:			%
Life beneficiary (full na	ame):			Relationship:			%

¹Available in all or parts of Alameda, Contra Costa, El Dorado, Fresno, Kern, Kings, Los Angeles, Madera, Marin, Merced, Napa, Nevada, Orange, Placer, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Joaquin, San Mateo, Santa Barbara, Santa Clara, Santa Cruz, Solano, Sonoma, Stanislaus, Tulare, Ventura, and Yolo counties.

Relationship:

%

²Available in all or parts of Los Angeles, Orange, Riverside, San Diego, San Bernardino, Santa Clara, and Santa Cruz counties.

³Available in Orange County and select ZIP codes of Kern, Los Angeles, Riverside, San Diego, and San Bernardino counties.

Life beneficiary (full name):

⁶Provide the effective date COBRA first began, whether you were eligible for a total of 18 months or 36 months of COBRA (including Cal-COBRA).

"Plan Contract" refers to the Health Net of California, Inc. and/or Dental Benefit Providers of California, Inc. Group Service Agreement and Evidence of Coverage; "Insurance Policy" refers to Health Net Life Insurance Company, Unimerica Life Insurance Company Group Policy and Certificate of Insurance.

⁴Available in Los Angeles, Orange and San Diego counties.

⁵Available in Los Angeles County.

7. Declination of coverage (complete this section if any coverage is being declined by you or your eligible dependent EMPLOYEE PERSONAL INFORMATION Last name: First name: Mi: Social Security #/Matricular ID #: Declining medical coverage for: Beason: Other group coverage through this employer Individual coverage (Property of the property of the prope				Last 4 di	gits of Social Security #/TIN:
Last name: Declining medical coverage for: Dependent(s) Reason: Other group coverage through this employer Individual coverage Declining defatal coverage for: Other group coverage by another group (i.e., spouse's employ Declining defatal coverage for: Other group coverage by another group (i.e., spouse's employ Declining defatal coverage for: Other group coverage through this employer Individual coverage Other group coverage by another group (i.e., spouse's employ Safe Spouse Demestic partner Dependent(s) Declining vision coverage for: Dependent(s) Other group coverage through this employer Individual coverage Other group coverage by another group (i.e., spouse's employ Same(s): Declining vision coverage for myself and/or my dependent(s) Declining coverage for myself and/or my dependent of the chack marks above Employee signature (or e-signature) Declining coverage for myself and or my dependent of the chack marks above Declining coverage for myself and or my dependent and initial.) 8. Acceptance of coverage (Signature required.) 2. California Law prohibits an HIV test from being required or used by health insurance companies as a condition of obtainine health insurance coverage. Acknowledge marks and the terms of this application, and my signature below indicates that the information entered in this application is complete, true and cornect to the best of my knowledge and belief, and is proper for the partical promoter of the parti	7. Declination of coverage (Complete	e this sect	ion if any coverage is be	ing declir	ned by you or your eligible dependents.)
Declining medical coverage for: Dependent(s) Declining medical coverage for: Dependent(s) Declining dental coverage for: Dependent(s) Declining vision coverage for involved in the first pour coverage brancher group (i.e., spouse's employ Declining vision coverage for involved in the first pour coverage brancher group (i.e., spouse's employ Declining vision coverage for involved for i	EMPLOYEE PERSONAL INFORMATION				
Set Spouse Domestic partner Dependent(s) Anme(s): Other group coverage by another group (i.e., spouse's employ Name(s): Declining dental coverage for: Reason: Other group coverage through this employer Individual coverage Set Spouse Domestic partner Dependent(s) Other group coverage by another group (i.e., spouse's employ Name(s): Declining vision coverage for: Reason: Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Coverage by another group (i.e., spouse's employ Mame(s): Other group coverage by another group (i.e., spouse's employ Coverag	Last name:	First nam	e:	MI:	Social Security #/Matricular ID #:
Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ Name(s): Other group coverage by another group (i.e., spouse's employ on the surface of	☐ Self ☐ Spouse ☐ Domestic partner ☐ Dep	pendent(s)	☐ Other group		
Services Demonstic partner Dependent(s) Other group coverage by another group (i.e., spouse's employ Name(s): IF YOU ARE DECLINING COVERAGE - STOP AND READ CAREFULLY I have decided to decline coverage for myself and/or my dependent(s). I acknowledge that my dependents and I may have to wa be enrolled until the next annual Open Enrollment Period or Special Enrollment Period due to a qualifying event. The available coverage been explained to me by my employer, and I have been given the chance to apply for the available coverages. Additionally, by signing be certify, to the best of my knowledge or belief, that the reason I am declining coverage is accurate as indicated by the check marks above Employee signature (or e-signature): Signature required or used by health insurance companies as a condition of obtainin health insurance coverage. If signed in error, please cross out and initial.) 8. Acceptance of coverage (Signature required or used by health insurance companies as a condition of obtainin health insurance coverage. 8. Acknowled dependents are obligated to understand and abide by the terms, conditions and provisions of the Plan Contract or insurance Policy. I represent that I have read and understand and abide by the terms, conditions and provisions of the Plan Contract or insurance Policy. I represent that it have read and understand the terms of this application, and my signature below indicates that the information entered in this application is complete, true and correct to the best of my knowledge and belief, and accept these terms. BINDING ARBITRATION AGREEMENT: I, the Applicant, understand and agree that any and all disputes between me (including any of my enrolled family members or heirs or personal representatives) and Health Net, except disputes concerning adverse benefit determinations as defined in 45 CFR 147.136, arising from or relating to the Evidence of Coverage or Certificate of Insurance or my Health Net coverage, must be submitted to individual, final and binding arbitr	☐ Self ☐ Spouse ☐ Domestic partner ☐ Dep	pendent(s)	☐ Other group		
I have decided to decline coverage for myself and/or my dependent(s). I acknowledge that my dependents and I may have to we be enrolled until the next annual Open Enrollment Period or Special Enrollment Period due to a qualifying event. The available coverage been explained to me by my employer, and I have been given the chance to apply for the available coverages. Additionally, by signing be certify, to the best of my knowledge or belief, that the reason I am declining coverage is accurate as indicated by the check marks above Employee signature (or e-signature): Sign only if declining coverage. If signed in error, please cross out and initial.) 8. Acceptance of coverage (Signature required.) California law prohibits an HIV test from being required or used by health insurance companies as a condition of obtainir health insurance coverage. ACKNOWLEDGMENT AND AGREEMENT: I understand and agree that by enrolling with or accepting services from Health Net and/or DBP I and any enrolled dependents are obligated to understand and abide by the terms, conditions and provisions of the Plan Contract or Insurance Policy. I represent that I have read and understand the terms of this application, and my signature below indicates that the information entered in this application is complete, true and correct to the best of my knowledge and belief, and I accept these terms. BINDING ARBITRATION AGREEMENT: I, the Applicant, understand and agree that any and all disputes between me (including any of my enrolled family members or heirs or personal representatives) and Health Net, except disputes concerning adverse benefit determinations as defined in 45 CFR 147.136, arising from or relating to the Evidence of Coverage or Certificate of Insurance or my Health Net coverage, must be submitted to individual, final and binding arbitration instead of a jury or court trial, and that I am waiving all rights to class arbitration. This agreement to arbitrate applies even if other parties, such as health care providers or their dispute s	☐ Self ☐ Spouse ☐ Domestic partner ☐ Dep	pendent(s)	☐ Other group		
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all disputes between me (including any of my enrolled family members or heirs or personal representatives) and Health Net, except disputes concerning adverse benefit determinations as defined in 45 CFR 147.136, arising from or relating to the <i>Evidence of Coverage</i> or <i>Certificate of Insurance</i> or my Health Net coverage, must be submitted to individual, final and binding arbitration instead of a jury or court trial, and that I am waiving all rights to class arbitration. This agreement to arbitrate applies even if other parties, such as health care providers or their agents or employees, are involved in the dispute. I understand that, by agreeing to submit all disputes, except disputes concerning adverse benefit determinations, to final and binding arbitration, all parties including Health Net are giving up their constitutional right to have their dispute decided in a court of law by a jury. I also understand that disputes that I may have with Health Net involving claims for medical malpractice (that is, whether any medical services rendered were unnecessary or unauthorized or were improperly, negligently or incompetently rendered) are also subject to final and binding arbitration. I understand that a more detailed arbitration provision is included in the <i>Evidence of Coverage</i> or <i>Certificate of Insurance</i> . Mandatory Arbitration may not apply to certain disputes if the Employer's plan is subject to ERISA, 29 U.S.C. §§ 1001-1461. My signature below indicates that I understand and agree with the terms of this Binding Arbitration Agreement and agree to submit any disputes, except disputes		المراج والمستوال	al a anna a file an landa a na Historia.	. dala in a single	and in the state of the state o
concerning adverse benefit determinations, to binding arbitration instead of a court of law.	DBP I and any enrolled dependents are obligated or Insurance Policy. I represent that I have read a information entered in this application is comple	to underst nd underst te, true and	and and abide by the tern and the terms of this appl d correct to the best of my	ns, conditions ication, an knowledg	ons and provisions of the Plan Contract d my signature below indicates that the e and belief, and I accept these terms.

Please contact the Health Net Customer Contact Center at the toll-free numbers below if you need assistance in completing this form or if you have questions about your coverage:

English 1-800-522-0088
Cantonese 1-877-891-9053
Korean 1-877-339-8596
Mandarin 1-877-891-9053
Spanish 1-800-331-1777
Tagalog 1-877-891-9051
Vietnamese 1-877-339-8621

If you have questions about your dental, vision or life coverage, please call:

Dental 1-866-249-2382 Vision 1-866-392-6058 Life 1-800-865-6288

If you have questions about your PPG or PCP, call your PPG directly, or contact Health Net Provider Services at 1-800-641-7761.

You can use your copy of the Health Net enrollment form as your temporary ID card until you receive your permanent ID card.

EMERGENCY AND URGENTLY NEEDED CARE

- If your situation is life-threatening or an emergency: Call 911 or go to the nearest hospital.
- If your situation is not so severe: If you cannot call your primary care physician or physician group, or you need medical care right away, go to the nearest hospital or urgent care center.
- If you are outside your physician group's service area: Go
 to the nearest hospital, medical center or call 911. In all
 cases, contact your primary care physician or participating
 physician group as soon as possible to inform them about
 your condition.
- Call the number on your ID card within 48 hours of being admitted, or as soon as possible.

PRECERTIFICATION

You, the member, are responsible for obtaining certification for certain services. Please check your plan certificate for a list of services requiring precertification.

For precertification, please call 1-800-977-7282.

DISABLING CONDITIONS

If you or your family member were disabled as of the date of termination of coverage with a prior health insurer, and the loss of coverage was due to the termination of the employer's insurance policy, you may be entitled to an extension of health benefits according to California Insurance Code section 10128. Under this law, the prior insurer retains responsibility until whichever of the following occurs first: (a) the member is no longer totally disabled, (b) the maximum benefits of the prior insurer's coverage are paid, or (c) a period of 12 consecutive months has passed since the date coverage ended with prior insurer.

PRODUCTS/ENTITIES

Health Net of California, Inc. offers the following products: PureCare HSP Network, CommunityCare HMO Network, Full HMO Network, WholeCare HMO Network, SmartCare HMO Network, and Salud HMO y Más Network.

Health Net Life Insurance Company offers the following products: PPO, EnhancedCare PPO, Life and AD&D insurance.

Dental Benefit Providers of California, Inc. offers the following products: Dental HMO (DHMO).

Unimerica Life Insurance Company offers the following products: Dental PPO.

Health Net Life Insurance Company offers the following products serviced by EyeMed Vision Care, LLC ("EyeMed") and Envolve Vision, Inc.: PPO Vision.

DECLINATION OF COVERAGE

If you decline coverage for yourself or an eligible dependent because of coverage under other health insurance and you lose that coverage, or if you acquire a new dependent due to marriage, domestic partnership, birth, adoption, placement for adoption, or assumption of parent-child relationship, you and your dependent may be eligible for special enrollment rights. You must request special enrollment within 60 days of the loss of coverage or acquisition of a new dependent.

Nondiscrimination Notice

In addition to the State of California nondiscrimination requirements (as described in benefit coverage documents), Health Net of California, Inc. and Health Net Life Insurance Company (Health Net) comply 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, 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:

Individual & Family Plan (IFP) Members On Exchange/Covered California 1-888-926-4988 (TTY: 711) Individual & Family Plan (IFP) Members Off Exchange 1-800-839-2172 (TTY: 711) Individual & Family Plan (IFP) Applicants 1-877-609-8711 (TTY: 711) Group Plans through Health Net 1-800-522-0088 (TTY: 711)

If you believe that Health Net has failed to provide these services or discriminated in another way based on one of the characteristics listed above, you can file a grievance by calling Health Net's Customer Contact Center at the number above and telling them you need help filing a grievance. Health Net's Customer Contact Center is available to help you file a grievance. You can also file a grievance by mail, fax or email at:

Health Net of California, Inc./Health Net Life Insurance Company Appeals & Grievances PO Box 10348, Van Nuys, CA 91410-0348

Fax: 1-877-831-6019

Email: Member.Discrimination.Complaints@healthnet.com (Members) or Non-Member.Discrimination.Complaints@healthnet.com (Applicants)

For HMO, HSP, EOA, and POS plans offered through Health Net of California, Inc.: 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.

For PPO and EPO plans underwritten by Health Net Life Insurance Company: You may submit a complaint by calling the California Department of Insurance at 1-800-927-4357 or online at https://www.insurance.ca.gov/O1-consumers/101-help/index.cfm.

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, if you have an ID card, please call the Customer Contact Center number. Employer group applicants please call Health Net's Commercial Contact Center at 1-800-522-0088 (TTY: 711). Individual & Family Plan (IFP) applicants please call 1-877-609-8711 (TTY: 711).

Arabic

خدمات لغوية مجانية. يمكننا أن نوفر لك مترجم فوري. ويمكننا أن نقرأ لك الوثائق بلغتك. للحصول على المساعدة، يرجى الاتصال برقم مركز خدمة العملاء المبين على بطاقتك. فيما يتعلق بمقدمي طلبات مجموعة صاحب العمل، يرجى التواصل مع مركز الاتصال التجاري في Health Net عبر الرقم: 870-522-800-1 (711 :711). فيما يتعلق بمقدمي طلبات خطة الأفراد والعائلة، يرجى الاتصال بالرقم (TTY: 711).

Armenian

Անվձար լեզվական ծառայություններ։ Դուք կարող եք բանավոր թարգմանիչ ստանալ։ Փաստաթղթերը կարող են կարդալ ձեր լեզվով։ Եթե ID քարտ ունեք, օգնության համար խնդրում ենք զանգահարել Հաձախորդների սպասարկման կենտրոնի հեռախոսահամարով։ Գործատուի խմբի դիմորդներին խնդրում ենք զանգահարել Health Net-ի Կոմերցիոն սպասարկման կենտրոն՝ 1-800-522-0088 հեռախոսահամարով (TTY՝ 711)։ Individual & Family Plan (IFP) դիմորդներին խնդրում ենք զանգահարել 1-877-609-8711 հեռախոսահամարով (TTY՝ 711)։

Chinese

免費語言服務。您可使用口譯員服務。您可請人將文件唸給您聽並請我們將某些文件翻譯成您的語言寄給您。如需協助且如果您有會員卡,請撥打客戶聯絡中心電話號碼。雇主團保計畫的申請人請撥打1-800-522-0088(聽障專線:711)與 Health Net 私人保險聯絡中心聯絡。Individual & Family Plan (IFP)的申請人請撥打1-877-609-8711(聽障專線:711)。

Hindi

बिना शुल्क भाषा सेवाएं। आप एक दुभाषिया प्राप्त कर सकते हैं। आप दस्तावेजों को अपनी भाषा में पढ़वा सकते हैं। मदद के लिए, यदि आपके पास आईडी कार्ड है तो कृपया ग्राहक संपर्क केंद्र के नंबर पर कॉल करें। नियोक्ता सामूहिक आवेदक कृपया हेल्थ नेट के कमर्शियल संपर्क केंद्र को 1-800-522-0088 (TTY: 711) पर कॉल करें। व्यक्तिगत और फैमिली प्लान (आईएफपी) आवेदक कृपया 1-877-609-8711 (TTY: 711) पर कॉल करें।

Hmong

Tsis Muaj Tus Nqi Pab Txhais Lus. Koj tuaj yeem tau txais ib tus kws pab txhais lus. Koj tuaj yeem muaj ib tus neeg nyeem cov ntaub ntawv rau koj ua koj hom lus hais. Txhawm rau pab cuam, yog tias koj muaj daim npav ID, thov hu rau Neeg Qhua Lub Chaw Tiv Toj tus npawb. Tus tswv ntiav neeg ua haujlwm pab pawg sau ntawv thov ua haujlwm thov hu rau Health Net Qhov Chaw Tiv Toj Kev Lag Luam ntawm 1-800-522-0088 (TTY: 711). Tus Neeg thiab Tsev Neeg Qhov Kev Npaj (IFP) cov neeg thov ua haujlwm thov hu rau 1-877-609-8711 (TTY: 711).

Japanese

無料の言語サービスを提供しております。通訳者もご利用いただけます。日本語で文書をお読みすることも可能です。ヘルプについては、IDカードをお持ちの場合は顧客連絡センターまでお電話ください。雇用主を通じた団体保険の申込者の方は、Health Netの顧客連絡センター (1-800-522-0088、TTY: 711) までお電話ください。個人・家族向けプラン (IFP) の申込者の方は、1-877-609-8711 (TTY: 711) までお電話ください。

Khmer

សេវាភាសាដោយឥតគិតថ្លៃ។ លោកអ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ លោកអ្នកអាចស្ដាប់គេអានឯកសារឱ្យ លោកអ្នកជាភាសារបស់លោកអ្នក។ សម្រាប់ជំនួយ ប្រសិនបើលោកអ្នកមានប័ណ្ណសម្គាល់ខ្លួន សូមហៅទូរស័ព្ទទៅកាន់ លេខរបស់មជ្ឈមណ្ឌលទំនាក់ទំនងអតិថិជន។ អ្នកដាក់ពាក្យសុំគម្រោងជាក្រុមដែលជាបុគ្គលិក សូមហៅទូរស័ព្ទទៅ កាន់មជ្ឈមណ្ឌលទំនាក់ទំនងរបស់ Health Net តាមរយៈលេខ 1-800-522-0088 (TTY: 711)។ អ្នកដាក់ពាក្យសុំ គម្រោងជាលក្ខណៈបុគ្គល និងក្រុមគ្រួសារ (IFP) សូមហៅទូរស័ព្ទទៅកាន់លេខ 1-877-609-8711 (TTY: 711)។

Korean

무료 언어 서비스입니다. 통역 서비스를 받으실 수 있습니다. 문서 낭독 서비스를 받으실 수 있으며 일부 서비스는 귀하가 구사하는 언어로 제공됩니다. 도움이 필요하시면 ID 카드에 수록된 번호로 고객서비스 센터에 연락하십시오. 고용주 그룹 신청인의 경우 Health Net의 상업 고객서비스 센터에 1-800-522-0088(TTY: 711)번으로 전화해 주십시오. 개인 및 가족 플랜(IFP) 신청인의 경우 1-877-609-8711(TTY: 711)번으로 전화해 주십시오.

Navajo

Doo bááh ílínígóó saad bee háká ada'iiyeed. Ata' halne'ígíí da la' ná hádídóot'íil. Naaltsoos da t'áá shí shizaad k'ehjí shichí' yídooltah nínízingo t'áá ná ákódoolnííl. Ákót'éego shíká a'doowoł nínízingo Customer Contact Center hoolyéhíji' hodíílnih ninaaltsoos nanitingo bee néého'dolzinígíí hodoonihji' bikáá'. Naaltsoos nehiltsóosgo naanish bá dahikahígíí éí koji' hodíílnih Health Net's Commercial Contact Center 1-800-522-0088 (TTY: 711). T'áá hó dóó ha'álchíní (IFP) báhígíí éí koji' hojilnih 1-877-609-8711 (TTY: 711).

Persian (Farsi)

خدمات زبان بدون هزینه. می توانید یک مترجم شفاهی بگیرید. می توانید درخواست کنید اسناد به زبان شما برایتان خوانده شوند. برای دریافت کمک، اگر کارت شناسایی دارید، لطفاً با شماره مرکز تماس مشتریان تماس بگیرید. متقاضیان گروه کارفرما لطفاً با مرکز تماس تجاری Health Net به شماره 800-522-800-1 (TTY:711) تماس بگیرند. متقاضیان طرح فردی و خانوادگی (IFP)* لطفاً با شماره 8711-877-10 (TTY:711) تماس بگیرید.

Panjabi (Punjabi)

ਬਿਨਾਂ ਕਿਸੇ ਲਾਗਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀਏ ਦੀ ਸੇਵਾ ਹਾਸਲ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਜੇ ਤੁਹਾਡੇ ਕੋਲ ਇੱਕ ਆਈਡੀ ਕਾਰਡ ਹੈ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਗਾਹਕ ਸੰਪਰਕ ਕੇਂਦਰ ਨੰਬਰ ਤੇ ਕਾਲ ਕਰੋ। ਮਾਲਕ ਦਾ ਗਰੁੱਪ ਬਿਨੈਕਾਰ, ਕਿਰਪਾ ਕਰਕੇ ਹੈਲਥ ਨੈੱਟ ਦੇ ਵਪਾਰਕ ਸੰਪਰਕ ਕੇਂਦਰ ਨੂੰ 1-800-522-0088 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ। ਵਿਅਕਤੀਗਤ ਅਤੇ ਪਰਿਵਾਰਕ ਯੋਜਨਾ (IFP) ਬਿਨੈਕਾਰਾਂ ਨੂੰ ਕਿਰਪਾ ਕਰਕੇ 1-877-609-8711 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

Russian

Бесплатная помощь переводчиков. Вы можете получить помощь переводчика. Вам могут прочитать документы на Вашем родном языке. Если Вам нужна помощь и у Вас при себе есть карточка участника плана, звоните по телефону Центра помощи клиентам. Участники коллективных планов, предоставляемых работодателем: звоните в коммерческий центр помощи Health Net по телефону 1-800-522-0088 (ТТҮ: 711). Участники планов для частных лиц и семей (IFP): звоните по телефону 1-877-609-8711 (ТТҮ: 711).

Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete, obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, si tiene una tarjeta de identificación, llame al número del Centro de Comunicación con el Cliente. Los solicitantes del grupo del empleador deben llamar al Centro de Comunicación Comercial de Health Net, al 1-800-522-0088 (TTY: 711). Los solicitantes de planes individuales y familiares deben llamar al 1-877-609-8711 (TTY: 711).

Tagalog

Walang Bayad na Mga Serbisyo sa Wika. Makakakuha kayo ng interpreter. Makakakuha kayo ng mga dokumento na babasahin sa inyo sa inyong wika. Para sa tulong, kung mayroon kayong ID card, mangyaring tumawag sa numero ng Customer Contact Center. Para sa mga grupo ng mga aplikante ng tagapag-empleyo, mangyaring tumawag sa Commercial Contact Center ng Health Net sa 1-800-522-0088 (TTY: 711). Para sa mga aplikante ng Planong Pang-indibiduwal at Pampamilya (Individual & Family Plan, IFP), mangyaring tumawag sa 1-877-609-8711 (TTY: 711).

Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังเป็นภาษาของคุณได้ หากต้องการความช่วย เหลือ และคุณมีบัตรประจำตัว โปรดโทรหมายเลขศูนย์ลูกค้าสัมพันธ์ ผู้สมัครกลุ่มนายจ้าง โปรดโทรหาศูนย์ลูกค้าสัมพันธ์เชิง พาณิชย์ของ Health Net ที่หมายเลข 1-800-522-0088 (โหมด TTY: 711) ผู้สมัครแผนบุคคลและครอบครัว (Individual & Family Plan: IFP) โปรดโทร 1-877-609-8711 (โหมด TTY: 711)

Vietnamese

Các Dịch Vụ Ngôn Ngữ Miễn Phí. Quý vị có thể có một phiên dịch viên. Quý vị có thể yêu c`ài được đọc cho nghe tài liệu bằng ngôn ngữ của quý vị. Để được giúp đỡ, nếu quý vị có thẻ ID, vui lòng gọi đến số điện thoại của Trung Tâm Liên Lạc Khách Hàng. Những người nộp đơn xin bảo hiểm nhóm qua hãng sở vui lòng gọi Trung Tâm Liên Lạc Thương Mại của Health Net theo số 1-800-522-0088 (TTY: 711). Người nộp đơn thuộc Chương Trình Cá Nhân & Gia Đình (IFP), vui lòng gọi số 1-877-609-8711 (TTY: 711).