



# Health Insurance Consulting

Contact Us: 760-576-6411

David C White  
2330 Hosp Way #303  
Carlsbad, CA 92008

Thank you for choosing Health Insurance Consulting. If you need any help in completing this application feel free to call us at **(760) 576-6411**. We are always here to help.

Send the completed application to:

David C White  
Health Insurance Consulting  
2330 Hosp Way # 303  
Carlsbad, Ca 92008

For faster service, feel free to fax the completed application:

**Fax (760) 729-2832**

Our email address is: [dcwhite4hins@gmail.com](mailto:dcwhite4hins@gmail.com)

Here at Health Insurance Consulting the customer is King. We will make every effort to see that your application is processed in a timely manner. We will provide prompt and courteous service. Over time, as your needs change and as the array of available health plans changes we will keep you abreast of current options to make sure that you always get the best value. If the occasion arises where you need help in dealing with claims, billing or any of the other myriad of matters that can crop up, we will intercede on your behalf.

**We work for you, not for the Insurance Company.**

*CA Insurance License #0F60827*

# INDIVIDUAL & FAMILY PPO ENROLLMENT APPLICATION

*Application must be typed or completed in blue or black ink.* **THE APPLICATION MUST BE COMPLETED BY THE APPLICANT. NEITHER BROKER NOR ANY OTHER PERSON MAY COMPLETE THE STATEMENT OF HEALTH OR SIGN THIS APPLICATION AND AGREEMENT ON BEHALF OF THE APPLICANT. The Statement of Health can be completed by the applicant for minor dependents.**

If you are applying for coverage with a spouse or domestic partner who is younger, indicating him or her as the Primary Applicant may qualify you for a more favorable rate. If you choose different plans for you and a spouse/domestic partner, "Single" rates will apply.

**Please see Part VII if applicant does not read/write English.** The Individual & Family Enrollment Application is available in Chinese and Spanish language versions.

## PART I: TELL US ABOUT YOURSELF

Primary Applicant's Last Name		First Name	MI	<input type="checkbox"/> Male <input type="checkbox"/> Female	
Home Address					
City		State	ZIP	County applicant resides in	
Home Phone Number ( ) ( )		Work Phone Number ( ) ( )		Email address	
Primary Applicant's Birth Date (mo/day/year) / /		Place of Birth	Primary Applicant's Social Security Number: - -		Height Weight (lbs)
In the past 6 months, have you been a resident of the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No		If "No," where was your last residence?			
Please select your language preference (optional): <input type="checkbox"/> English <input type="checkbox"/> Spanish <input type="checkbox"/> Chinese					
Type of Business: <input type="checkbox"/> Self Employed/Consultant <input type="checkbox"/> Unemployed (between jobs) <input type="checkbox"/> Professional/Management <input type="checkbox"/> Student <input type="checkbox"/> Retired <input type="checkbox"/> Employed (Non-managerial) <input type="checkbox"/> Other:		Occupation:		Salary Range (optional): <input type="checkbox"/> \$18,000–30,000 <input type="checkbox"/> \$60,001–75,000 <input type="checkbox"/> \$30,001–45,000 <input type="checkbox"/> \$75,001–90,000 <input type="checkbox"/> \$45,001–60,000 <input type="checkbox"/> \$90,001+	
Would you be interested in other Health Net or affiliated entities, products and services? <input type="checkbox"/> Yes <input type="checkbox"/> No					
May we contact you by email? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If "Yes," a Health Net representative or Authorized Agent will contact you.</i>					
How did you hear about Health Net's Individual and Family coverage? <input type="checkbox"/> Radio <input type="checkbox"/> Mail <input type="checkbox"/> Billboard <input type="checkbox"/> Newspaper <input type="checkbox"/> Yellow Pages <input type="checkbox"/> Broker <input type="checkbox"/> Internet <input type="checkbox"/> Other: _____					

## PART II: CHOOSE YOUR PLAN

<p><b>PPO:</b>  <input type="checkbox"/> <b>NetFirst</b> with <input type="checkbox"/> Generic Rx or <input type="checkbox"/> Combo Rx  <input type="checkbox"/> <b>ValueNet</b> <input type="checkbox"/> <b>BalanceNet</b>  <b>HSA (Compatible Plans)</b> <input type="checkbox"/> Optimum Advantage HSA 2500 <input type="checkbox"/> Optimum Advantage HSA 4500</p>
<p>If you have applied for Individual PPO coverage and do not meet the underwriting requirements for preferred premiums for the PPO plan for which you applied, Health Net may elect to offer you our <b>Modified Issue PPO option</b>. The Modified offer may be a plan that will have a <b>rate that could be substantially higher</b> than the standard rate for which you applied. If you meet the underwriting requirements for Modified Issue PPO, you will be automatically enrolled unless otherwise specified. Please check this box if you do not want to be automatically enrolled into the <b>Modified Issue PPO option</b>.  <input type="checkbox"/> <b>NO, do not enroll me in the Modified Issue PPO option</b></p>
<p><input type="checkbox"/> <b>Add – Term Life Insurance Coverage – (Part IV (page 3), must be completed.)</b>  <input type="checkbox"/> <b>Add – Dental and Vision Plus – If you are selecting different medical plans for each family member and noting these choices in Part III, please also note in Part III which family members you wish to enroll in Dental and Vision Plus.</b></p>

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Primary Applicant's Name: \_\_\_\_\_

<b>A. REQUESTED EFFECTIVE DATE</b>	
<input type="checkbox"/> 1 <sup>st</sup> of the month Please note date: _____/01/_____	<input type="checkbox"/> 15 <sup>th</sup> of the month Please note date: _____/15/_____
<b>B. REASON FOR APPLICATION</b>	
Family type: <input type="checkbox"/> Applicant <input type="checkbox"/> Applicant and Spouse/Domestic Partner <sup>1</sup> <input type="checkbox"/> Applicant and Child <input type="checkbox"/> Applicant and Children <input type="checkbox"/> Family: Applicant, Spouse/Domestic Partner and Child(ren) <sup>(<sup>1</sup>Please circle spouse or Domestic Partner)</sup>	
Enrollment type: <input type="checkbox"/> New Enrollment <input type="checkbox"/> Change Plan <sup>2</sup> <input type="checkbox"/> Add Dependent <sup>2</sup> Member ID number (listed on your ID card): _____	
<b>C. BILLING OPTIONS</b>	
Please select a billing option. This billing option does not apply to Term Life, which is billed and administered separately.	
<b>First Premium Payment (select one)</b>	
<input type="checkbox"/> Automated Bank Draft (Please complete the Simple Pay Option section.)	
<input type="checkbox"/> Pay by Check (Please include completed check and send with Application. Amount must match monthly premium.)	
<input type="checkbox"/> Credit Card (Please complete the credit card section.)	
<b>Monthly Premium Payments (select one, includes first month's premium)</b>	
<input type="checkbox"/> Automated Bank Draft (Please complete the Simple Pay Option section.)	
<input type="checkbox"/> Monthly Bill	
<input type="checkbox"/> Credit Card (Please complete the credit card section.)	

**PART III. FAMILY MEMBER(S) TO BE ENROLLED**

Health Net offers the following coverage options:

1. Single Coverage: If you are applying for coverage just for yourself, complete Part II.
2. Family Coverage (applicant plus one or more dependents): For family coverage, you need to fill out both Parts II and III. With family coverage, you have the option of enrolling in the same plan or choosing different plans for different family members. Please note that when each family member chooses a different plan, Single rates will apply to each family member. To specify different plans for different family members, be sure to write the plan name you are choosing for each family member in the spaces provided in Part III.
  1. List all eligible family members to be enrolled other than you. If a listed family member's last name is different from yours, please explain on a separate sheet of paper.
  2. For Domestic Partner coverage, all requirements for eligibility, as required by the applicable laws of the State of California, must be met and a joint Declaration of Domestic Partnership must be filed with the California Secretary of State.
  3. How to make different plan choices:
    - a. If you wish to choose different medical and Dental and Vision Plus coverage for each family member, please complete the Dental and Vision Plus coverage questions.<sup>3</sup>
    - b. Health Net bills to only one address per Applicant. Therefore, to be processed under one Applicant, all family members must be billed to the same address.
    - c. See Part IV to enroll in Supplemental Term Life Insurance.

Relation	Last Name	First Name	MI	Social Security Number	Date of Birth	Place of Birth	Height/Weight (lbs.)
DEPENDENT 1 <input type="checkbox"/> Husband <input type="checkbox"/> Wife <input type="checkbox"/> Domestic Partner <input type="checkbox"/> Son <input type="checkbox"/> Daughter							

<b>Medical plan choice for each family member if different<sup>3</sup></b>	<b>Add Dental and Vision Plus</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
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<b>Full-Time Student?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Units carried</b>	<b>Name of School</b>
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Relation	Last Name	First Name	MI	Social Security Number	Date of Birth	Place of Birth	Height/Weight (lbs.)
DEPENDENT 2 <input type="checkbox"/> Son <input type="checkbox"/> Daughter							

<b>Medical plan choice for each family member if different<sup>3</sup></b>	<b>Add Dental and Vision Plus</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
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<b>Full-Time Student?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Units carried</b>	<b>Name of School</b>
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For additional dependents please attach another sheet with the requested information.

<sup>3</sup>Single rates apply when you enroll each family member in a different medical plan.

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Primary Applicant's Name: \_\_\_\_\_

**PART IV. INDIVIDUAL TERM LIFE INSURANCE** – Complete this section only if you wish to apply for life insurance coverage.

Life insurance coverage is different and separate from the PPO health care coverage previously discussed in this Application. The Primary Applicant and/or any dependents that are approved for a Health Net PPO medical plan will also qualify for Term Life coverage. Applicants under the age of one year and Applicants being offered Modified Issue or HIPAA plans are ineligible for Term Life Insurance. Coverage is optional and can be purchased at an additional charge.

- This insurance also is not intended to replace any Life Insurance Policy currently in force. If you would like supplemental Term Life coverage:
1. Please list all family members applying for Term Life Insurance Coverage (available for ages 1-64).
  2. Life insurance requires an additional premium. You will be billed for the premium after enrollment is confirmed by Health Net.
  3. Complete the beneficiary information. You can have one or more beneficiaries. If you have more than one, the percentages must add up to 100%.

Name of Family Member/Full Name	Relationship to Primary Applicant	Birthdate (mo/day/year)	Amount
	Self		<input type="checkbox"/> \$10,000 <input type="checkbox"/> \$40,000 <input type="checkbox"/> \$20,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$30,000
Beneficiary Name	Beneficiary Relationship	Percentage	
Signature of Applicant			Date

Name of Family Member/Full Name	Relationship to Primary Applicant	Birthdate (mo/day/year)	Amount
	Dependent 1		<input type="checkbox"/> \$10,000 <sup>4</sup> <input type="checkbox"/> \$40,000 <input type="checkbox"/> \$20,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$30,000
Beneficiary Name	Beneficiary Relationship	Percentage	
Signature of Spouse/Domestic Partner or Dependent 18 years of age or older			Date

Name of Family Member/Full Name	Relationship to Primary Applicant	Birthdate (mo/day/year)	Amount
	Dependent 2		<input type="checkbox"/> \$10,000 <sup>4</sup> <input type="checkbox"/> \$40,000 <input type="checkbox"/> \$20,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$30,000
Beneficiary Name	Beneficiary Relationship	Percentage	
Signature of Dependent 18 years of age or older			Date

<sup>4</sup>\$10,000 is the maximum amount for children age 1–17.

**PART V. PRIOR HEALTH COVERAGE**

- A.** During the previous 63 days, have you or any applicants been covered by health insurance?  Yes  No
- B.** Have you or any applicants been covered under a Health Net of California Plan or Health Net Life Insurance Company Policy in the last 5 years?  Yes  No
- If you answered "Yes" to A or B above, please provide the following information for each applicant:

Applicant Name	Insurer Name	Policyholder/Member ID No.	Group No.
Plan Name	State	Most recent coverage start date	End date
Applicant Name	Insurer Name	Policyholder/Member ID No.	Group No.
Plan Name	State	Most recent coverage start date	End date
Applicant Name	Insurer Name	Policyholder/Member ID No.	Group No.
Plan Name	State	Most recent coverage start date	End date

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Primary Applicant's Name: \_\_\_\_\_

**PART V. PRIOR HEALTH COVERAGE** (continued)

**C. HIPAA Guaranteed Issue Coverage**  
 If you do not qualify for the Individual PPO plans, you may be considered for coverage under the HIPAA Guaranteed Issue plans. The HIPAA Guaranteed Issue plans do not require medical underwriting and the rates are higher compared to the other Individual Plans. If I qualify, please offer the HIPAA coverage and send complete details regarding my options and rates.  Yes  No

1. Have you had a total of at least 18 months of health care coverage (including COBRA or Cal-COBRA, if applicable) without more than a 63-day break (excluding any employer-imposed waiting periods) in coverage? Please note that you must apply for HIPAA coverage within the 63-day break after your group health care coverage (including COBRA or Cal-COBRA, if applicable) ended.  Yes  No

2. Was your most recent coverage through a group health plan (COBRA and Cal-COBRA are considered group coverage)?  Yes  No

3. Currently are you eligible for coverage under a group health plan, Medicare or Medicaid? *(If "Yes," you are not eligible for HIPAA coverage.)*  Yes  No

4. Was your most recent coverage terminated because of nonpayment or fraud?  Yes  No

5. Were you eligible under COBRA or Cal-COBRA?  Yes  No  
 Yes, start date: \_\_\_\_\_ end date: \_\_\_\_\_  
 If "Yes," did you accept and use up all benefits that were available?  Yes  No  
 If "No," please explain: \_\_\_\_\_

**PART VI. (A) STATEMENT OF HEALTH – All questions must be answered.**

**THE STATEMENT OF HEALTH SECTION MUST BE COMPLETED FOR EACH FAMILY MEMBER APPLYING FOR COVERAGE.**

Check the appropriate "Yes" or "No" box for each applicant. If you need additional copies of this Statement of Health section, please contact your Health Net Broker who represents you or call Health Net at 1-800-909-3447. Please answer all questions "Yes" or "No." **IF "YES," PLEASE CIRCLE THE SPECIFIC CONDITIONS and complete Part VI (B).** For the purposes of this Statement of Health, a health care provider or practitioner is any health care professional capable of rendering any kind of health care service.

Applicants for HIPAA-only coverage should complete the Health Net HIPAA Enrollment Application. See Part V (C) for HIPAA eligibility information and how to obtain information regarding HIPAA coverage, including the HIPAA Enrollment Application. HIPAA law guarantees coverage, and applicants for HIPAA-only are not required to complete a Statement of Health.

Genetic Information Non-discrimination Act of 2008 (GINA) Compliance Statement: This Statement of Health is not a request for genetic information. In answering these questions you should not include any genetic information. That is, please do not include any family medical history or any information related to genetic testing, genetic services, genetic counseling, or genetic diseases for which you believe you may be at risk.

**NOTICE: You must provide truthful and complete answers to the following questions to the best of your ability. Even if you currently have health coverage or had prior coverage with Health Net, you must fully disclose and answer all health history questions. We are relying on the information you provide to determine whether you are eligible for coverage. During the first 24 months you are covered, we have the right to review all of your medical records to verify the accuracy of your information. If coverage is issued, we may not later rescind coverage unless we have made reasonable efforts to complete medical underwriting and resolved all reasonable questions arising from written information submitted by you on or with this Application before issuing coverage, except that any willful nondisclosure or misrepresentation in the Application of a material fact is also cause for disenrollment and rescission of the Insurance Policy. If we rescind coverage, we may revoke your coverage as if it never existed and you will lose health benefits including coverage for treatment already received. This means that we may recover from you any amounts paid from the original date of coverage. For additional information regarding rescission of membership, see Part IX, Conditions of Enrollment.**

		Primary Applicant	Dependent 1	Dependent 2
1)	During the past 12 months have you seen a health care provider(s) or practitioner(s), had a physical exam, laboratory test(s), EKG, X-ray(s), MRI, CT scan, PET, EEG, CAT scan, sonogram, ultrasound, mammogram, biopsy, colonoscopy, endoscopy, upper GI tests or series, urine test, or blood test(s) (other than an HIV test)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2)	Within the past 2 years, have you consulted with a health care provider(s) or practitioner(s) for, or been diagnosed with, or been treated for any of the following:			
	A. Bursitis, arthritis, gout, muscle or tendon pain?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

(Continued on next page)

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Primary Applicant's Name: \_\_\_\_\_

**PART VI. (A) STATEMENT OF HEALTH** (continued)

	Primary Applicant	Dependent 1	Dependent 2
B. Chest pain, pneumonia, shortness of breath, pain or difficulty breathing, sleep apnea, or difficult chewing or swallowing?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
C. Acne, rosacea, psoriasis or keratosis, or eczema?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
D. Jaundice, chronic diarrhea, unintentional or unexplained weight loss?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
E. Dizziness?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
F. Recurrent or chronic pain (including back pain)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
G. Cataracts, ear infection (otitis), sinusitis, deviated nasal septum, TMJ (temporomandibular joint disorder), tonsillitis, or allergies?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
H. Asthma? If "Yes," have you been hospitalized or been to an emergency room in the past 24 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
If "Yes," have you received any adrenaline or epinephrine injections?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
I. Thyroid disorder?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3) During the past 5 years, have you consulted a health care provider(s) or practitioner(s), for any condition or symptom for which a diagnosis has not been established?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4) During the past 5 years, have you consulted a health care provider(s) or practitioner(s) for any condition or symptom for which you have not been made aware of the cause or diagnosis?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5) During the past 5 years, have you consulted a health care provider(s) or practitioner(s) for any condition or symptom for which you have been advised to have diagnostic test(s), treatment(s), surgery or hospitalization?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
6) Are you waiting for the results of any diagnostic tests?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
7) During the past 5 years, have you received Medicare benefits or any other disability benefits as a result of disability or chronic illness or condition?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
8) Within the last 5 years, have you consulted with a health care provider(s) or practitioner(s) for, or been diagnosed with, or been treated for any of the following:			
A. High or low blood pressure, hypertension, high cholesterol, phlebitis, Raynaud's disease, calf pain when walking, loss of consciousness, seizure disorder, headaches, anemia, varicose veins, or paralysis?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
B. Pyelonephritis, kidney stones, or kidney, bladder, or urinary tract disorder(s)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
C. Genital herpes, HPV (Human Papilloma Virus), genital or anal warts, or any other sexually transmitted disease?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
D. Carpal tunnel syndrome, osteopenia, osteoporosis, or muscle/bone/tendon/joint/vertebral disc injury or disorder(s)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
E. Pancreatitis, ulcers, spastic colitis, hemorrhoids, hernia or gallbladder, liver, stomach, intestines, or esophagus disorder(s)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
F. Cyst(s), lump(s), or tumor(s) in any part of the body?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
G. Nervous, mental, emotional or behavioral disorder or panic attack(s)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
H. Anxiety, depression, Epstein-Barr virus, chronic fatigue syndrome, attention deficit disorder, or ADHD?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
I. Developmental delay, premature birth, club foot, cleft lip or palate?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
J. Glaucoma, cataracts or retinal degeneration?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No



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Primary Applicant's Name: \_\_\_\_\_

**PART VI. (A) STATEMENT OF HEALTH (continued)**

	Primary Applicant	Dependent 1	Dependent 2
K. Male reproductive system: disorder of the prostate, infections, impotency, sexual dysfunction, or male reproductive system disorder(s)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
L. Female reproductive system: disorder of the breast, repeated breast biopsy, bleeding/drainage from the nipple, fibroid tumors, menstruation disorders, abnormal Pap test, infections, abnormal bleeding, endometriosis, disorder of the ovaries, or female reproductive system disorder(s)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
9) Have you ever consulted with a health care provider(s) or practitioner(s) for, or been diagnosed with, or been treated for any of the following:			
A. Manic depression, bipolar disorder, schizophrenia, obsessive compulsive disorder, suicide attempt, or eating disorder?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
B. Cancer, melanoma, leukemia, bone marrow transplant, Kaposi's sarcoma, Hodgkin's disease, enlarged lymph nodes, or any other malignancy?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
C. Cerebral palsy, Alzheimer's disease, Parkinson's disease, stroke, or brain or nervous system disorder(s)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
D. Heart attack, angina, heart murmur, heart valve replacement, irregular heart beat, palpitations, peripheral vascular disease, blood clot, poor circulation, pacemaker, shunt, heart disease, heart valve disorder, or heart, cardiovascular, or circulatory disorder(s)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
E. Emphysema, chronic obstructive pulmonary disease (COPD), pneumocystis carinii pneumonia, cystic fibrosis, tuberculosis or coughing up blood?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
F. Colitis, ulcerative colitis, Crohn's disease, cirrhosis, liver disease, hepatitis, or gastric bypass surgery?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
G. Infertility (infertility is defined as either (1) the presence of a demonstrated condition recognized by a licensed physician and surgeon as a cause of infertility, or (2) the inability to conceive a pregnancy or to carry a pregnancy to a live birth after a year or more of regular sexual relations without contraception)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
H. Ankylosing spondylitis, spondylosis, herniated, ruptured or bulging disc, rheumatoid arthritis, scleroderma, joint replacement, or fixation device(s) (pins, plates, rods)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
I. Amyotrophic lateral sclerosis (ALS), Lou Gehrig's disease, multiple sclerosis, muscular dystrophy, Down's syndrome, or any congenital disorder?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
J. Diabetes, adrenal disorder, lupus, endocrine or metabolic disorder?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
K. Alcoholism, alcohol or substance abuse/dependency?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
L. Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC)? (Note: California law prohibits an HIV test from being required or used by health care service plans or insurance companies as a condition of obtaining coverage.)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
M. Breast implants, reconstructive or cosmetic surgery, or any other prosthesis or implant?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
N. Hemophilia or blood or bleeding disorder(s)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
O. Organ transplant?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
10) During the past 12 months, have you had a physical injury or experienced reoccurring pain or symptoms that have not been evaluated by a licensed health care provider or practitioner or for which you plan to have evaluated by a licensed health care provider or practitioner?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

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Primary Applicant's Name: \_\_\_\_\_

**PART VI. (A) STATEMENT OF HEALTH (continued)**

		Primary Applicant	Dependent 1	Dependent 2
11)	Within the past two years, have you visited or consulted a physician, psychiatrist, chiropractor, physician assistant, nurse practitioner, physical therapist, or other licensed health care provider or practitioner that has not been disclosed elsewhere on this Application?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
12)	Are you currently taking prescription medication? If "Yes," please complete Part VI (B).	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
13)	Have you been prescribed or taken any prescription medication during the past 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
14)	During the past 12 months, have you smoked cigarettes, cigars, pipes, or used chewing tobacco?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
15)	Do you consume alcoholic beverages? If "Yes," please indicate Primary Applicant, Dep. 1 or Dep. 2 and the number of alcoholic beverages you consume weekly (a beverage is 12 ounces of beer, 6 ounces of wine, 1 ounce of liquor):	<input type="checkbox"/> Yes <input type="checkbox"/> No _____	<input type="checkbox"/> Yes <input type="checkbox"/> No _____	<input type="checkbox"/> Yes <input type="checkbox"/> No _____
16)	During the past 5 years have you received counseling or been a member of a support group related to personal alcohol or substance abuse?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
17)	During the past 5 years have you been convicted of driving under the influence of alcohol or any controlled substance and as a consequence been required to receive counseling or attend a support group or class related to driving under the influence of alcohol or any controlled substance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>MALE APPLICANT ONLY</b>				
18)	Are you expecting a child with anyone, even if the mother is not listed on this Application?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
19)	Has your spouse, even if not listed on this Application, performed a home pregnancy test during the previous 90 days, which has indicated she was pregnant?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>FEMALE APPLICANT ONLY</b>				
20)	Are you currently pregnant?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
21)	During the previous 90 days, have you performed a home pregnancy test which indicated you were pregnant?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
22)	A. Have you had a menstrual period in each of the last six months, including within the last 30 days? If "No," please indicate Primary Applicant, Dep. 1 or Dep. 2 and explain: (attach additional pages as needed to provide complete information) _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	B. (i) Have you had a pelvic exam? If "Yes," indicate Primary Applicant, Dep. 1 or Dep. 2 and list date of last pelvic exam (Mo/Dy/Yr): _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	(ii) Have you had a Pap smear? If "Yes," indicate Primary Applicant, Dep. 1 or Dep. 2 and date of last Pap smear (Mo/Dy/Yr): _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	(iii) Were the results of the exam(s) normal? If "No," indicate Primary Applicant, Dep. 1 or Dep. 2 and please explain: (attach additional pages as needed to provide complete information) _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No



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Primary Applicant's Name: \_\_\_\_\_

**PART VI. (B) STATEMENT OF HEALTH** (continued) – If you answered “Yes” to any questions in Part VI (A) (except questions 14, 15, 22(A) and 22(B) (iii) please identify the question number and explain in FULL DETAIL below. If additional space is necessary, please attach extra pages.

Question #	Indicate Applicant	Diagnosis, condition, treatment or recommendation	Still under treatment?	Dates of treatment or Hospitalization (Mo/Yr)		Full name, address and telephone number of every health care provider or practitioner, clinic, hospital or any other medical facility (include ZIP code)
				Began	Ended	
	<input type="checkbox"/> Prim. App. <input type="checkbox"/> Dep. 1 <input type="checkbox"/> Dep. 2		<input type="checkbox"/> Yes <input type="checkbox"/> No			
	<input type="checkbox"/> Prim. App. <input type="checkbox"/> Dep. 1 <input type="checkbox"/> Dep. 2		<input type="checkbox"/> Yes <input type="checkbox"/> No			
	<input type="checkbox"/> Prim. App. <input type="checkbox"/> Dep. 1 <input type="checkbox"/> Dep. 2		<input type="checkbox"/> Yes <input type="checkbox"/> No			
	<input type="checkbox"/> Prim. App. <input type="checkbox"/> Dep. 1 <input type="checkbox"/> Dep. 2		<input type="checkbox"/> Yes <input type="checkbox"/> No			

**DOCTOR'S VISITS** – Please provide information regarding the last health care provider or practitioner visit or physical examination. If additional space is necessary, please attach extra pages.

Date of visit	Indicate Applicant	Reason for visit	Result of visit	Full name, address and telephone number of every health care provider or practitioner, clinic, hospital or any other medical facility (include ZIP code)
	<input type="checkbox"/> Prim. App. <input type="checkbox"/> Dep. 1 <input type="checkbox"/> Dep. 2			
	<input type="checkbox"/> Prim. App. <input type="checkbox"/> Dep. 1 <input type="checkbox"/> Dep. 2			
	<input type="checkbox"/> Prim. App. <input type="checkbox"/> Dep. 1 <input type="checkbox"/> Dep. 2			
	<input type="checkbox"/> Prim. App. <input type="checkbox"/> Dep. 1 <input type="checkbox"/> Dep. 2			

**MEDICATIONS** – Please list all prescription medications you are currently taking. If additional space is necessary, please attach extra pages.

Condition	Indicate Applicant	Name of Medication	Prescribing Physician	Most Recent Refill Date	Strength (No. of milligrams)	Dosage and Frequency (How many pills and how often taken?)	Number of refills per year
	<input type="checkbox"/> Prim. App. <input type="checkbox"/> Dep. 1 <input type="checkbox"/> Dep. 2						
	<input type="checkbox"/> Prim. App. <input type="checkbox"/> Dep. 1 <input type="checkbox"/> Dep. 2						

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Primary Applicant's Name: \_\_\_\_\_

**PART VII. INDIVIDUAL & FAMILY PLANS EXCEPTION TO STANDARD ENROLLMENT – STATEMENT OF ACCOUNTABILITY**

**Instructions for Part VII:** The following process is to be used when the Applicant cannot complete the Application because he or she cannot read, write and/or speak the language of the Application. Health Net requires that if you need assistance in completing this Application, you must employ the services of a qualified interpreter. Please contact Health Net at 1-800-909-3447, option 2 for information about qualified interpreter services and how to obtain them. This form must be submitted with the Individual & Family Enrollment Application when applicable.

I, \_\_\_\_\_ was assisted in the completion of this Application by a qualified interpreter authorized by Health Net because I:

Do not read the language of this Application.    Do not speak the language of this Application.    Do not write the language of this Application.

Other (explain): \_\_\_\_\_

A qualified interpreter assisted me with the completion of:    The entire Application.    The Statement of Health.

Other (explain): \_\_\_\_\_

A qualified interpreter read this Application to me in the following language: \_\_\_\_\_

SIGNATURE of APPLICANT	Today's Date
Date Application was interpreted	Time Application was interpreted
Qualified interpreter number	

**PART VIII. APPLICANT'S AGENT/BROKER INFORMATION – Complete agent/broker name and address is necessary for correspondence to be sent to the agent/broker.**

**Instructions for Part VIII:** The following form is to be completed by the applicant's broker (if applicable).

**Health Net Broker ID:** AB962

Name (print): David C White      Phone number: (760) 576-6411

Address: 2330 Hosp Way      Suite 303      Fax number: (760) 729-2832

Carlsbad, CA 92008      Email address: dcwhite4hins@gmail.com

Applicant's Broker Signature/Number (Required)      Date signed (Required)

**Broker Certification**

I \_\_\_\_\_ (Name of Broker)

**(NOTE: You must select the appropriate box. You may only select one box.)**

(\_\_\_\_\_) did not assist the applicant(s) in any way in completing or submitting this application. All information was completed by the applicant(s) with no assistance or advice of any kind from me. I understand that, if any portion of this statement by me is false, I may be subject to civil penalties, including but not limited to a fine of up to \$10,000.

**OR**

(\_\_\_\_\_) assisted the applicant(s) in submitting this application. All information in the health questionnaire(s) was completed by the applicant(s). I advised the applicant(s) that he or she should answer all questions completely and truthfully and that no information requested on the application should be withheld. I explained that withholding information could result in rescission or cancellation of coverage in the future. The applicant(s) indicated to me that he or she understood these instructions and warnings. To the best of my knowledge, the information on the application is complete and accurate. I understand that, if any portion of this statement by me is false, I may be subject to civil penalties, including but not limited to a fine of up to \$10,000.

**Please answer all questions 1 through 4:**

1) **Who filled out and completed the application form?** \_\_\_\_\_

2) Did you personally witness the applicant(s) sign the application?    Yes    No

3) Did you review the application after the applicant(s) signed it?    Yes    No

4) Are you aware of any information, including but not limited to medical history, not disclosed in this application, that might have a bearing on the risk?    Yes    No

If "Yes," please explain: \_\_\_\_\_

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Primary Applicant's Name: \_\_\_\_\_

**PART IX. CONDITIONS OF ENROLLMENT**

**GENERAL CONDITIONS:** Health Net reserves the right to reject any Application for enrollment. Health Net may selectively accept the Applicant or only a dependent(s). There is no coverage unless this Application is accepted by Health Net's Underwriting Department and a Notice of Acceptance is issued to the Applicant even though you paid money to Health Net for the first month's premium. Cashing your check does not mean your Application is approved. If rejected, your money will be returned to you. No other department, officer, agent or employee of Health Net is authorized to grant enrollment. The Applicant's broker or agent cannot grant approval, change terms or waive requirements of this Application. Health Net may require that you take a medical examination and you will be responsible for payment of any related fees in such event. This Application and all medical information or examination reports shall become a part of the Insurance Policy.

Family Members who are covered under another Health Net Individual plan are not eligible for coverage hereunder. Should a Family Member enrolling for coverage become covered under another Health Net Individual plan at a later date, his or her coverage under this plan will terminate on the effective date of coverage under the other Health Net Individual plan.

**RESCISSION OF MEMBERSHIP FOR HEALTH NET LIFE INSURANCE COMPANY INDIVIDUAL PPO PLANS:** Health Net Life Insurance Company ("HNL") is an Insurance Company licensed and regulated under the California Insurance Code. HNL underwrites Individual PPO health insurance plans. HNL will undertake reasonable steps to complete medical underwriting and resolve all reasonable questions arising from the written information you have submitted on or with your Application before issuing an Insurance Policy. However, intentional or unintentional nondisclosure or misstatement of material facts in written information you have submitted on or with your Application materials may be cause for disenrollment and rescission of the Insurance Policy, and HNL may recoup from the Policyholder (or from You or from the applicant) any amounts paid under the Insurance Policy obtained as a result of such nondisclosure or misstatement of material facts. In addition, if a Policyholder makes an intentional or unintentional nondisclosure, misstatement or omission of material facts in written information submitted on or with the Application as to the Policyholder's or Family Member's health status or history, HNL shall have no liability for the provision of coverage under the Insurance Policy. By signing this Application, you represent that all responses to the Statement of Health are true, complete and accurate and that should your Application be accepted by HNL, the Application will become part of the contract between HNL and yourself. By signing this Application you further represent and agree to abide by the terms of the contract. Should the contract be rescinded, HNL will provide a written notice that will explain the basis of the decision and your appeals rights. HNL will refund all amounts paid by you, less any medical expenses that HNL paid.

**USE AND DISCLOSURE OF PROTECTED HEALTH INFORMATION:** I acknowledge and understand that health care providers may disclose health information about me or my dependents to Health Net. Health Net uses and may disclose this information for purposes of treatment, payment and health plan operations, including but not limited to, utilization management, quality improvement, disease or case management programs. Health Net's Notice of Privacy Practices is included in the Insurance Policy, and that I may also obtain a copy of this Notice on the website at [www.healthnet.com](http://www.healthnet.com) or through the Health Net Customer Contact Center. Authorization for use and disclosure of protected health information shall be valid for a period of 24 months from the date of my signature below.

**IF SOLE APPLICANT IS A MINOR:** If the sole Applicant under this Application is under 18 years of age, the Applicant's parent or legal guardian must sign as such. By signing, he or she does hereby agree to be legally responsible for the accuracy of information in this Application and for payments of premiums. If such responsible party is not the natural parent of the Applicant, copies of the court papers authorizing guardianship must be submitted with this Application.

**IF APPLICANT CANNOT READ THE LANGUAGE OF THIS APPLICATION:** If an Applicant does not read the language of this Application and an interpreter assisted with the completion of the Application, the Applicant must sign and submit the **Statement of Accountability** (see PART VII of this Application, "Individual & Family Plans Exception to Standard Enrollment – Statement of Accountability").

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Primary Applicant's Name: \_\_\_\_\_

**PART X. IMPORTANT PROVISIONS**

NOTICE: For your protection, California law requires the following to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**HIV TESTING PROHIBITED: California law prohibits an HIV test from being required or used by health care services plans or insurance companies as a condition of obtaining coverage.**

**ACKNOWLEDGEMENT AND AGREEMENT:** I, the Applicant, understand and agree that by enrolling with or accepting services from Health Net, I and any enrolled dependents shall comply with the terms, conditions and provisions of the Insurance Policy. I, the Applicant, 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, and I accept these terms.

**BINDING ARBITRATION: I, the Applicant, understand and agree that any and all disputes or disagreements between me (including any of my enrolled family members or heirs or personal representatives) and Health Net regarding the construction, interpretation, performance or breach of the Health Net Insurance Policy, or regarding other matters relating to or arising out of my Health Net membership, whether stated in tort, contract or otherwise, and whether or not other parties such as health care providers, or their agents or employees, are also involved, must be submitted to final and binding arbitration in lieu of a jury or court trial. I understand that, by agreeing to submit all disputes to final and binding arbitration, all parties, including Health Net, are giving up their constitutional right to the extent permitted by law to have their dispute decided in a court of law before 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. A more detailed arbitration provision is included in the Insurance Policy. My signature below indicates that I understand the terms of this Binding Arbitration Clause and agree to submit disputes to binding arbitration.**

<b>APPLICANT OR PARENT OR LEGAL GUARDIAN'S SIGNATURE IF APPLICANT IS UNDER 18 YEARS OLD</b>	<b>Date Signed</b>
<b>SPOUSE/DOMESTIC PARTNER'S SIGNATURE</b>	<b>Date Signed</b>
<b>SIGNATURE OF APPLICANT'S DEPENDENT (age 18 or older)</b>	<b>Date Signed</b>
<b>SIGNATURE OF APPLICANT'S DEPENDENT (age 18 or older)</b>	<b>Date Signed</b>

The Application and this Arbitration Clause must be signed by the Applicant. The Applicant must personally sign his or her name in ink and agree to comply with the Arbitration Clause and the terms, conditions and provisions of the Application and the Insurance Policy in order for this Application to be processed. For this Application to be considered, neither Broker nor any other person may sign this Application and Arbitration Clause.

Make personal check payable to "Health Net." **Return Completed Application to:**  
 Health Net Individual & Family Enrollment, Post Office Box 1150 Rancho Cordova, California 95741-1150

You may submit a photocopy or facsimile of the Application and Authorizations. Health Net recommends that you retain a copy of this Application and Authorizations for your records.

**All references to "Health Net" herein include the affiliates and subsidiaries of Health Net which underwrite or administer the coverage to which this Enrollment Application applies. "Insurance Policy" refers to Health Net Life Insurance Company Explanation of Your Insurance Plan, Health Net PPO Policy.**

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**HEALTH NET'S PAY OPTION – MONTHLY AUTOMATIC PAYMENT FOR INDIVIDUAL & FAMILY PLANS AND CALIFORNIA FARM BUREAU MEMBER'S HEALTH INSURANCE PROGRAM**

<b>SIMPLE PAYMENT OPTION (Automatic Bank Draft)</b> <input type="checkbox"/> First month's payment <input type="checkbox"/> Monthly premium payment Monthly premium charge can be withdrawn directly from your personal checking or savings account. The premium will be withdrawn from your bank account about ten days in advance of the due date. Please select your account type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings	
<b>Transit Routing Number (9-digits)</b>	<b>Account Number</b>
<b>Bank Name</b>	<b>State</b>
<p>As a convenience, I request and authorize Health Net to pay and charge to the above account checks drawn on that account by and payable to the order of "Health Net" provided there are sufficient collected funds in said account to pay the same upon presentation. I understand that the Premium withdrawn from my account will be for the future bill period plus any past due balances and my first month's withdraw may be for multiple periods if I did not submit a check or due to the timing of the set up. I agree that Health Net's rights in respect to each such check shall be the same as if it were a check written to Health Net and signed personally by me. This authority is to remain in effect until revoked by me in writing and until Health Net actually receives such notice, I agree that Health Net shall be fully protected in honoring any such check. <i>(Note: A 30-day notice is required to discontinue this service due to the time required to initiate this change with your bank.)</i></p> <p>Automatic Bank Draft (ABD) transmissions are withdrawn from your bank approximately the 20th of every month, for the following month's premium. It can take upwards of 6 weeks to process an ABD request. Therefore, your premium should be submitted with your request for ABD.</p> <p>I further agree that if any such check be dishonored, whether with or without cause and whether intentionally or inadvertently, I will be charged a \$25 service charge for each occurrence. I understand Health Net shall be under no liability whatsoever even though such dishonor may result in the forfeiture of health coverage.</p>	
<b>SIGNATURE of ACCOUNT HOLDER (Required to Process)</b>	<b>Date</b>

<b>CREDIT CARD</b> <input type="checkbox"/> First month's payment <input type="checkbox"/> Monthly premium payment Monthly premium charge can be charged directly to your credit card account. The premium will be charged to your credit card account approximately ten days in advance of the due date. Your card will be charged for the first month's premium on the day your Application is approved by underwriting.			
<b>First Name (as on card)</b>	<b>Middle (as on card)</b>	<b>Last Name (as on card)</b>	<b>Card Type</b> <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard
<b>Account Number 16-digits (complete)</b>		<b>Expiration Date (MM/YYYY)</b>	
<b>Billing Address</b>	<b>City</b>	<b>State</b>	<b>ZIP<sup>1</sup></b>
<p>As a convenience, I request and authorize Health Net Life Insurance Company ("Health Net") to charge my credit card account identified above for the payment of my initial premium and/or my monthly premium. I understand that the Premium charged to my account will be for the future bill period plus any past due balances and that my first month's withdraw / charge may be for multiple periods depending upon date of approval and the bill period. This authority is to remain in effect until revoked by me in writing and until Health Net actually receives such notice, I agree that Health Net shall be fully protected in honoring any such charge. <i>(Note: A 30-day notice is required to discontinue this service due to the time required to initiate this change with your credit card company.)</i> I further agree that if my credit card is declined for payment, whether with or without cause and whether intentionally or inadvertently, I will be charged a \$25 service charge for each occurrence. Credit card account will be charged approximately the 20th of every month, for the following month's premium.</p>			
<b>SIGNATURE of CREDIT CARD ACCOUNT HOLDER (Required to Process)</b>			<b>Date</b>

<sup>1</sup>The ZIP code must match the cardholder's address otherwise the credit card cannot be processed.



## AUTHORIZATION FOR USE OR DISCLOSURE OF INFORMATION FOR ENROLLMENT

Please detach and keep this copy for your records.

Information regarding your insurability will be treated as confidential. Health Net or its reinsurers may, however, make a brief report thereon to the MIB, Inc., formerly known as Medical Information Bureau, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 1-866-692-6901 (TTY 1-866-346-3642). If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734.

Health Net, or its reinsurers, may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at [www.mib.com](http://www.mib.com).



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# AUTHORIZATION FOR USE OR DISCLOSURE OF INFORMATION FOR ENROLLMENT

This authorization for use or disclosure of personal health information is being requested by Health Net to comply with the terms of federal HIPAA regulations, 45 C.F.R. § 164.508. A copy of this form is as valid as the original.

**THIS AUTHORIZATION FORM MUST BE COMPLETED IN ORDER TO ENABLE HEALTH NET TO UNDERWRITE YOUR COVERAGE. THE ENROLLMENT PROCESS CANNOT BE COMPLETED WITHOUT YOUR EXPRESS AUTHORIZATION WHICH IS MORE FULLY DESCRIBED BELOW. THIS FORM MUST BE SIGNED BY THE APPLICANT AND EACH ADULT FAMILY MEMBER APPLYING FOR COVERAGE (including dependents age 18 and over).**

### APPLICANT AND FAMILY MEMBERS REQUESTING ENROLLMENT:

Applicant name	Social Security Number
Spouse name	Social Security Number
Dependent (age 18 or older)	Social Security Number
Dependent (age 18 or older)	Social Security Number

I, \_\_\_\_\_, \_\_\_\_\_  
Applicant (print name) Spouse (print name)

\_\_\_\_\_, \_\_\_\_\_  
Adult dependent (print name) Adult dependent (print name)

hereby authorize the use or disclosure of personal health information as described below.

Additional adult dependents may be listed below.

As the (applicant) parent, I, (print name) \_\_\_\_\_, authorize the use or disclosure of personal health information about my minor dependent(s), age 17 and under, as described below:

\_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
(print dependent[s] name[s])

\_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_

1. Person(s) or group of persons authorized to disclose the information to Health Net include:
  - Any medical professional, hospital or other health care facility, clinic, pharmacy, insurer or health benefit plan administrator, Medicare or Medicaid, MIB, Inc., (MIB), or any other health care provider or health plan that has medical information about me or my dependent(s);
  - Health care providers or health plans indicated in my application for coverage or on my dependents' applications for coverage, or identified by me during a health history interview in regard to myself or my dependent(s), or identified by me or my dependent(s) to my agent, or any other healthcare provider or health plan referred to in my medical records or my dependent's(s') medical records.

Information regarding your insurability will be treated as confidential. Health Net or its reinsurers may, however, make a brief report thereon to the MIB, Inc., formerly known as Medical Information Bureau, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 1-866-692-6901 (TTY 1-866-346-3642). If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734.

Health Net, or its reinsurers, may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at [www.mib.com](http://www.mib.com).

2. I authorize the following person(s) or group of persons to receive the information disclosed by one of the persons or organizations listed in paragraph 1 above, and to use that information and the information included on my application for coverage to underwrite and rate the health plan coverage for which I have applied:
  - Health Net and its affiliates including, but not limited to, its agents, underwriting operations, including independent contractors who have executed Business Associates contracts to conduct underwriting activities on behalf of Health Net or do post-enrollment review of any information for determination whether policy should be rescinded for misrepresentation, who have agreed to safeguard protected health information from unauthorized disclosure, claims operations, legal representatives, its Medical Director or his/her designees, and its sales and

marketing operations. I understand that Health Net may condition my or my dependent's(s') enrollment in the health plan on my signing this Authorization and initialing this paragraph 2.

Applicant \_\_\_\_\_ Spouse \_\_\_\_\_ Dependent \_\_\_\_\_ Dependent \_\_\_\_\_

3. Description of the information that may be used or disclosed includes: All health information pertaining to me or my minor dependent(s), if applicable, related to the diagnosis, treatment or prognosis with respect to any physical, accident, illness, medical or mental condition, including but not limited to, alcohol abuse, substance abuse, mental or emotional disorders, AIDS (Acquired Immune Deficiency Syndrome), or ARC (AIDS-Related Complex), except psychotherapy notes, and any other related information, including but not limited to, the information provided on my application.
4. I understand that if this Authorization is for disclosures to someone other than Health Net, personal health information disclosed may be subject to re-disclosure by the recipient, in which case it would no longer be protected by federal Privacy Rules. However, Health Net is subject to federal Privacy Rules and any information Health Net receives is protected by these Rules.
5. I understand that my enrollment in Health Net's health plan may be conditioned on my signing this Authorization and initialing paragraph 2. I understand that I may refuse to initial paragraph 2 of this Authorization, and that such refusal could affect my enrollment in the health plan or eligibility for benefits under the health plan.
6. If the person completing this Authorization is the personal representative of the applicant or dependent, describe your authority to act on this person's behalf.  

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7. As described in the "Notice of Privacy Practices," I understand that I may revoke this Authorization in writing at any time, except to the extent that action has been taken by Health Net and its subsidiaries and affiliates in reliance on this Authorization. I may send a written and dated revocation to Health Net to: Health Net Privacy Office, 21650 Oxnard Street, Ste. 2211, Woodland Hills, CA 91367. Health Net's "Notice of Privacy Practices" is available on the Health Net website at [www.healthnet.com](http://www.healthnet.com) or will be provided to me in writing upon request.
8. I understand that either I am, or my personal representative is, entitled to receive a copy of my signed Authorization and, by my signature below, I acknowledge that I have been provided with a copy.
9. This authorization will become effective immediately and shall remain valid for thirty (30) months from the date the authorization form is signed as to Health Net's determination on enrollment.

**SIGNATURES (REQUIRED IN INK)**

Applicant's signature	Date signed
Spouse's signature	Date signed
Signature of applicant's dependent (age 18 or older)	Date signed
Signature of applicant's dependent (age 18 or older)	Date signed
Personal representative's name, if applicable (print)	Date signed
Personal representative's signature	Date signed

**PLEASE RETURN THIS FORM TO:**

Health Net Individual & Family Plans  
PO Box 1150  
Rancho Cordova, CA 95741-1150



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, call us at the number listed on your ID card, or employer group applicants please call Health Net's Commercial Contact Center at 800-522-0088. Individual and Family Plan (IFP) or Farm Bureau applicants please call 800-909-3447, option 2. Medicare Supplemental applicants please call 800-926-4178. For more help call the CA Dept. of Insurance at 1-800-927-4357 if you are enrolling in a PPO plan. If you are enrolling in an HMO plan, call the DMHC Helpline at 1-888-HMO-2219.

**English**

Servicios de Idiomas Sin Costo. Usted puede solicitar un intérprete. Puede solicitar que una persona le lea los documentos y que algunos se le envíen en su idioma. Para obtener ayuda, llámenos al número que aparece en su tarjeta de identificación; los solicitantes de grupo de empleadores deben llamar al Centro de Comunicación Comercial de Health Net al 800-522-0088. Los solicitantes del Plan Individual y Familiar (IFP, por sus siglas en inglés) o de la Oficina Agrícola, deben llamar al 800-909-3447, opción 2. Los solicitantes de un Plan Suplementario a Medicare deben llamar al 800-926-4178. Para obtener ayuda adicional llame al Departamento de Seguros de California al 1-800-927-4357, si desea inscribirse en un plan PPO. Si usted se inscribe en un plan HMO, llame a la Línea de ayuda de DMHC, al 1-888-HMO-2219.

**Spanish**

免費語言服務。您可以取得口譯員服務。我們可以把文件朗讀給您聽，部分文件可以翻譯成您的語言並寄送給您。如需協助，請撥打您會員卡上所列的電話號碼，雇主團體申請人請致電 Health Net 的商業聯絡中心，電話 800-522-0088。個人和家庭計畫 (IFP) 或農業局申請人請撥打 800-909-3447，請按 2。Medicare 附加保險申請人請撥打 800-926-4178。若您投保 PPO 計畫，請致電 1-800-927-4357 與加州保險局聯絡，詢求額外協助。若您投保 HMO 計畫，請撥打加州醫療保健計畫管理局 (DMHC) 協助專線，電話 1-888-HMO-2219。

**Chinese**

Các Dịch Vụ Trợ Giúp Ngôn Ngữ Miễn Phí. Quý vị có thể được nhận dịch vụ thông dịch và được người khác đọc giúp các tài liệu bằng ngôn ngữ của quý vị. Để được giúp đỡ, xin gọi chúng tôi tại số điện thoại ghi trên thẻ hội viên của quý vị. Những người muốn xin bảo hiểm theo nhóm do hãng sở đài thọ xin gọi Trung Tâm Liên Lạc Thương Mại của Health Net tại số 800-522-0088. Những người muốn xin bảo hiểm của Chương Trình Bảo Hiểm Cá Nhân và Gia Đình (IFP) hoặc Farm Bureau, xin gọi số 800-909-3447, bấm số 2. Những người nộp đơn xin Medicare Supplemental (Medicare Phụ Trợ) vui lòng gọi số 800-926-4178. Để được giúp đỡ thêm, xin gọi Sở Bảo Hiểm California tại số 1-800-927-4357 nếu quý vị muốn tham gia một chương trình PPO. Nếu quý vị đang tham gia một chương trình HMO, xin gọi Đường Dây Trợ Giúp của DMHC tại số 1-888-HMO-2219.

**Vietnamese**

무료 언어 지원 서비스. 무료 통역사 서비스 및 여러분에게 편한 언어로 서류 낭독 서비스를 받을 수 있습니다. 도움이 필요하신 분은 본인의 ID 카드상에 적힌 안내 번호로 전화해 주십시오. 고용주 그룹 가입 신청자님의 경우 Health Net의 상업 (Commercial) 고객 서비스 센터, 안내번호 800-522-0088 번으로 전화해 주십시오. 개인 및 가족 플랜 (IFP) 혹은 Farm Bureau 가입 신청자님은 안내번호 800-909-3447번, 옵션 2를 이용해 주십시오. Medicare 보조 보험 가입 신청자님은 안내번호 800-926-4178번으로 전화해 주십시오. PPO 플랜에 가입하신 경우, 더 많은 도움이 필요하신 분은 캘리포니아 보험 담당국 안내번호 1-800-927-4357번으로 문의하십시오. HMO 플랜에 가입하신 경우, DMHC(보건관리부) 헬프라인, 안내번호 1-888-HMO-2219번으로 문의하십시오.

**Korean**

Walang Gastos na mga Serbisyo sa Wika. Makakakuha ka ng interpreter o tagasalin at maipababasa mo sa iyong wika ang mga dokumento. Para sa tulong, tawagan kami sa numerong nakalista sa iyong ID card, o para sa employer group applicants, mangyaring tumawag sa Commercial Contact Center ng Health Net sa 800-522-0088. Para sa Individual and Family Plan (IFP) o Farm Bureau applicants, mangyaring tumawag sa 800-909-3447, opsyon 2. Para sa Medicare Supplemental na mga aplikante, mangyaring tumawag sa 800-926-4178. Para sa karagdagang tulong, tumawag sa CA Dept. of Insurance sa 1-800-927-4357 kung ikaw ay nag-reenroll sa isang PPO plan. Kung ikaw ay nag-reenroll sa isang HMO plan, tawagan ang DMHC Helpline sa 1-888-HMO-2219.

**Tagalog**

Անվճար Լեզվական Ծառայություններ: Դուք կարող եք թարգման ձեռք բերել և փաստաթղթերը ընթերցել տալ ձեզ համար ձեր լեզվով: Օգնության համար մեզ զանգահարեք ձեր ինքնության (ID) տումսի վրա նշված համարով, կամ եթե գործատիրոջ խմբի ղեկավարը եք, խնդրում ենք 800-522-0088 համարով զանգահարել Health Net-ի Հաճախորդի Կապի Կենտրոն: Անհատական և Ընտանեկան Ծրագրի (Individual and Family Plan/IFP) ղեկավարներից խնդրվում է զանգահարել 800-909-3447 համարով, ընտրանք 2: Լրացուցիչ Medicare-ի ղեկավարներից խնդրվում է զանգահարել 800-926-4178 համարով: Լրացուցիչ օգնության համար 1-800-927-4357 համարով զանգահարեք Կալիֆոռնիայի Ասպիտակաբուժության Բաժանմունք, եթե գրանցվում եք PPO ծրագրում: Եթե գրանցվում եք HMO ծրագրում, 1-888-HMO-2219 համարով զանգահարեք DMHC-ի Օգնության գծին:

**Armenian**

Бесплатные услуги перевода. Вы можете воспользоваться услугами переводчика, и вам могут прочесть документы на вашем языке. Если вам требуется помощь, звоните нам по номеру, указанному на вашей идентификационной карте. Участники плана группового страхования по месту работы могут обратиться в коммерческий контактный центр компании Health Net по телефону 800-522-0088. Участники планов индивидуального или семейного страхования (Individual and Family Plan, IFP), а также планов страхования Фермерского бюро: пожалуйста, звоните по номеру 800-909-3447, добавочный 2. Участников плана Medicare Supplemental просим звонить по номеру 800-926-4178. Если вы участвуете в плане системы предпочтительного выбора (Preferred Provider Organization, PPO), для получения дополнительной помощи звоните в Департамент страхования штата Калифорния по телефону 1-800-927-4357. Если вы состоите в плане организаций медицинского обслуживания (Health Maintenance Organizations, HMO), пожалуйста, звоните в горячую линию Департамента организованного медицинского обслуживания (DMHC) по телефону 1-888-HMO-2219.

**Russian**



無料の言語サービス。日本語で通訳をご提供し、書類をお読みします。サービスをご希望の方は、IDカード記載の番号までお問い合わせください。雇用者団体への加入申込の方は、Health Net 民間コンタクト・センター、800-522-0088 までご連絡ください。個人・家族プラン (IFP) またはファーム・ビューローへの加入申込の方は、800-909-3447 (ダイヤル後 2 を選択) までお問い合わせください。メディケア・サブリメント保険への加入申込の方は、800-926-4178 までご連絡ください。更なるお問い合わせ事項がある場合、PPO プランにご加入の方は、カリフォルニア州保険庁、1-800-927-4357 までご連絡ください。HMOプランにご加入の方は、カリフォルニア州管理医療庁 (DMHC) の相談窓口、1-888-HMO-2219 までご連絡ください。

**Japanese**

خدمات مجاني مربوط به زبان. میتوانید از خدمات یک مترجم شفاهی برخوردار شده و بگوئید مدارک به زبان خودتان برایتان خوانده شوند. برای دریافت کمک، با ما از طریق شماره تلفنی که روی کارت شناسائی شما قید شده است تماس بگیرید. و یا متقاضیان گروههای کارفرمایان لطفاً با مرکز جاری Health Net شماره 800-522-0088 تماس بگیرید. متقاضیان «طرح افراد و خانواده ها» (IFP) یا «دفتر مزاج» لطفاً به شماره 800-909-3447 گزینه 2 تلفن کنند. متقاضیان «مکمل مدیکر» (Medicare Supplemental) لطفاً به شماره 800-926-4178. تلفن کنند. برای دریافت کمک بیشتر به اداره بیمه کالیفرنیا به شماره 1-800-927-4357 تلفن کنید اگر در یک طرح PPO ثبت نام میکنید. اگر در یک طرح HMO ثبت نام میکنید. به خط کمکی DMHC به شماره 1-888-HMO-2219 تلفن کنید.

**Farsi**

ਮੁਫਤ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ: ਤੁਸੀਂ ਦੁਭਾਸ਼ੀਏ ਦੀਆਂ ਸੇਵਾਵਾਂ ਹਾਸਲ ਕਰ ਸਕਦੇ ਹੋ ਅਤੇ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਨੂੰ ਪੰਜਾਬੀ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਤੁਹਾਡੇ ਆਈਡੀ (ID) ਕਾਰਡ 'ਤੇ ਦਿੱਤੇ ਨੰਬਰ ਤੇ ਸਾਨੂੰ ਫੋਨ ਕਰੋ। ਇੰਪਲਾਇਰ ਗਰੁੱਪ ਦੇ ਮੈਂਬਰ ਕਿਰਪਾ ਕਰਕੇ ਹੈਲਥ ਨੈੱਟ ਦੇ ਵਪਾਰਕ ਸੰਪਰਕ ਕੇਂਦਰ ਨੂੰ 800-522-0088 ਨੰਬਰ ਤੇ ਫੋਨ ਕਰੋ। ਵਿਅਕਤੀਗਤ ਅਤੇ ਪਰਿਵਾਰਕ ਪਲਾਨ (IFP) ਜਾਂ ਫਾਰਮ ਬਿਊਰੋ ਦੇ ਅਰਜ਼ੀਦਾਰ ਕਿਰਪਾ ਕਰਕੇ 800-909-3447, ਆਪਸ਼ਨ 2 ਤੇ ਫੋਨ ਕਰੋ। ਮੈਡੀਕੇਅਰ ਸਪਲੀਮੈਂਟਲ ਦੇ ਅਰਜ਼ੀਦਾਰ ਕਿਰਪਾ ਕਰਕੇ 800-926-4178 ਨੰਬਰ ਤੇ ਫੋਨ ਕਰੋ। ਜੇ ਤੁਸੀਂ ਕਿਸੇ PPO ਪਲਾਨ ਲਈ ਨਾਂ ਲਿਖਵਾ ਰਹੇ ਹੋ ਤਾਂ ਵਧੇਰੇ ਮਦਦ ਲਈ ਕੈਲੀਫੋਰਨੀਆ ਡਿਪਾਰਟਮੈਂਟ ਆਫ ਇਨਸੂਰੈਂਸ ਨੂੰ 1-800-927-4357 ਨੰਬਰ ਤੇ ਫੋਨ ਕਰੋ। ਜੇ ਤੁਸੀਂ ਕਿਸੇ HMO ਪਲਾਨ ਲਈ ਨਾਂ ਲਿਖਵਾ ਰਹੇ ਹੋ ਤਾਂ ਡਿਪਾਰਟਮੈਂਟ ਆਫ ਮੈਨੇਜਡ ਹੈਲਥ ਕੇਅਰ (DMHC) ਦੀ ਹੈਲਪਲਾਈਨ 1-888-HMO-2219 ਨੰਬਰ ਤੇ ਫੋਨ ਕਰੋ।

**Punjabi**

ការបកប្រែភាសាដោយឥតគិតថ្លៃ ។ អ្នកអាចទទួលបានការបកប្រែភាសា និងឲ្យគេអានឯកសារជូនអ្នកជាភាសាខ្មែរបាន ។ សំរាប់ជំនួយសូមទូរស័ព្ទមកយើង តាមលេខដែលមានកត់នៅលើអតសញ្ញាណប័ណ្ណរបស់អ្នក ឬអ្នកដាក់ពាក្យសុំជំនួយក្រុមប្រឹក្សាសុខភាពសាធារណៈ សូមទូរស័ព្ទទៅ មណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្មរបស់ Health Net តាមលេខ 800-522-0088 ។ គំរោងបុគ្គលម្នាក់ៗ និងគ្រួសារ (IFP) ឬអ្នកដាក់ពាក្យសុំ Farm Bureau សូមទូរស័ព្ទទៅលេខ 800-909-3447 ចុចជំរើសទី 2 ។ អ្នកដាក់ពាក្យសុំ ជំនួយបន្ថែម Medicare សូមទូរស័ព្ទទៅលេខ 800-926-4178 ។ សំរាប់ជំនួយថែមទៀត សូមទូរស័ព្ទទៅ ក្រសួងធានារ៉ាប់រងកាលីហ្វ័រនីញ៉ា តាមលេខ 1-800-927-4357 បើសិនជាអ្នកកំពុងតែចុះឈ្មោះក្នុងគំរោង PPO ។ បើសិនជាអ្នកកំពុងតែចុះឈ្មោះក្នុងគំរោង HMO សូមទូរស័ព្ទទៅខ្សែជំនួយ DMHC តាមលេខ 1-888-HMO-2219 ។

**Khmer**

Cov Kev Pab Txhais Lus Uas Tsis Tau Them Nqi. Koj thov tau kom muaj ib tug neeg txhais lus thiab nyeem cov ntawv ua koj hom lus rau koj. Yog xav tau kev pab, hu rau peb ntawm tus xov tooj nyob hauv koj daim yuaj ID los sis cov neeg thov kev pab tom hauj lwm thov hu rau Health Net's Commercial Contact Center ntawm 800-522-0088. Cov neeg thov kev pab hauv pawg Tus Kheej thiab Tsev Neeg (Individual and Family Plan [IFP]) los sis Farm Bureau thov hu rau 800-909-3447, xaiv nqe 2. Cov neeg thov kev pab los ntawm Medicare Supplemental thov hu rau 800-926-4178. Yog xav tau kev pab ntxiv hu rau CA Qhov Chaw Saib Xyuas Txog Kev Tuav Pov Hwm (Dept. of Insurance) ntawm 1-800-927-4357 yog hais tias koj koom rau hauv ib qho kev pab los ntawm PPO. Yog hais tias koj koom rau hauv ib qho kev pab los ntawm HMO, hu rau DMHC Tus Xov Tooj Muab Kev Pab ntawm 1-888-HMO-2219.

**Hmong**

ບໍລິການພາສາໂດຍບໍ່ເສຍຄ່າ. ທ່ານສາມາດໄດ້ຮັບບໍລິການແປພາສາແລະມີຜູ້ອ່ານເອກກະສານໃຫ້ທ່ານຟັງເປັນພາສາຂອງທ່ານເອງ. ເພື່ອຈະໄດ້ຮັບຄວາມຊ່ວຍເຫລືອ, ໃຫ້ໂທຫາພວກເຮົາຕາມໝາຍເລກທີ່ລະບຸໄວ້ໃນບັດປະກັນໄພຂອງທ່ານ ຫລືສະມາຊິກກຸ່ມລູກຈ້າງຜູ້ຂໍເອົາແຜນການປະກັນສຸກຂະໜາບ ຂໍໃຫ້ໂທຫາສູນຮັບການຕິດຕໍ່ເລື່ອງແຜນການພານິດແຫ່ງ Health Net ຕາມ ໝາຍເລກ 800-522-0088. ຜູ້ຂໍເອົາແຜນການ Individual and Family Plan (IFP) ແລະຜູ້ຂໍເອົາແຜນການ Farm Bureau ຂໍໃຫ້ໂທຕາມໝາຍເລກ 800-909-3447 ແລ້ວເລືອກຂໍ້ທີ່ 2. ຜູ້ຂໍເອົາແຜນການເສີມເມດິແຄຣ໌ [Medicare Supplement] ຂໍໃຫ້ໂທຕາມໝາຍເລກ 800-926-4178. ຖ້າທ່ານກຳລັງຈະລົງທະບຽນແຜນການ PPO, ໃຫ້ໂທໄປຫາກົມປະກັນໄພ ແຫ່ງລັດຄາລິຟໍເນຍຕາມໝາຍເລກ 1-800-927-4357 ເພື່ອຈະໄດ້ຮັບຄວາມຊ່ວຍເຫລືອເພີ່ມຕື່ມ. ຖ້າທ່ານກຳລັງຈະລົງທະບຽນແຜນການ HMO, ໃຫ້ໂທຕາມສາຍດ່ວນ DMHC ຕາມໝາຍເລກ 1-888-HMO-2219.

**Laotian**

خدمات لغوية بدون تكلفة. يمكنك الاستعانة بمترجم وطلب قراءة الوثائق لك بلغتك. للحصول على المساعدة، اتصل بنا على الرقم المبين على بطاقة عضويتك (ID) وبالنسبة لأعضاء المصالح التجارية رجاء الاتصال بمركز خدمات القطاع التجاري لمؤسسة Health Net على الرقم 800-522-0088. المتقدمين بطلبات الحصول على تأمين لشخص واحد أو لعائلة (IFP) أو Farm Bureau رجاء الاتصال بالرقم 800-909-3447. خيار 2. المتقدمين بطلب الحصول على مساعدات Medicare Supplemental رجاء الاتصال بالرقم 800-926-4178. للحصول على المزيد من المساعدة، اتصل بإدارة التأمين لولاية كاليفورنيا على الرقم 1-800-927-4357 إذا كنت مشتركاً في برنامج PPO. وإذا كنت مشتركاً في برنامج HMO اتصل بالخط الساخن لـ DMHC على الرقم 1-888-HMO-2219.

**Arabic**