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HEALTH NET BASICS • NEWS FOR MEMBERS

January 31, 2008

Welcome to Health Net Member Basics!

This is the first in a new series of monthly communications. Our goal is to simplify your health coverage so that you can make the most of your benefits and take advantage of all that Health Net has to offer. Check your email periodically for more useful information that will help you get the most from your health plan.

In this first edition, we take the mystery out of common health insurance terms. Because once you understand what it all means, you can then use your benefits with the confidence of knowing what to expect.

Deciphering the Lingo

Ever wonder what all those “insurance terms” mean? Here, we put some of them in language you can understand. It’s one thing to have benefits; it’s another to understand them. Please keep in mind that these are general definitions. For more details, refer to your Evidence of Coverage.

Click on the link in each question to view the answer:

What does [“in-network”](#) mean?

What does [“out-of-network”](#) mean?

What is a [“deductible”](#)?

What is a [“copayment”](#)?

What is [“coinsurance”](#)?

What does [“allowed amount”](#) mean?

What is an [“out-of-pocket maximum”](#)?

[Click here](#) to view all of the answers in printable format.

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