



Postdoctoral Scholar Benefit Plan (PSBP)

How to Find a Provider Using the Insurance Carrier Directory

Important Note: Before selecting or visiting a provider, please call them to confirm if they are still an “In-Network Provider” with the insurance carrier.

Plan Type	Instructions
<p data-bbox="131 764 321 827">Medical HMO: Health Net</p> 	<ol data-bbox="456 590 1511 989" style="list-style-type: none"> 1. Visit: https://www.healthnet.com/portal/member/providerSearch.do?&region=CA 2. Select a Location Type 3. Select a filter by clicking on the circle next to “Filter by type of Plan/Network” 4. Select HMO Full Network Large Group 5. Click Continue 6. Select a Provider type from the menu of: <i>Doctors, Urgent Care and Walk-In Clinics, Hospital, Medical Group, Other Facilities or Ancillary Services</i> 7. A list of your desired providers will populate the lower part of the page 8. If you chose Doctors for your search, the doctor’s specialty, including whether he/she is a PCP, will be indicated by their name 9. You may narrow your results by applying the filter options listed including specialty, languages spoken, gender of doctor and accepting new patients <p data-bbox="407 1031 1240 1058">If you have any questions, you may contact Health Net at 1-888-893-1572.</p>
<p data-bbox="136 1274 316 1337">Medical PPO: Health Net</p> 	<ol data-bbox="456 1171 1523 1570" style="list-style-type: none"> 1. Visit: https://www.healthnet.com/portal/member/providerSearch.do?&region=CA 2. Select a Location Type 3. Select a filter by clicking on the circle next to “Filter by type of Plan/Network” 4. Select PPO -Large Group/Small Group (Platinum, Gold, Silver, Bronze, GF Plans, HSA Compatible, HDHP) 5. Click Continue 6. Select a Provider type from the menu of: <i>Doctors, Urgent Care and Walk-In Clinics, Hospital, Medical Group, Other Facilities or Ancillary Services</i> 7. A list of your desired providers will populate the lower part of the page 8. If you chose Doctors for your search, the doctor’s specialty, will be indicated by their name 9. You may narrow your results by applying the filter options listed including specialty, languages spoken, gender of doctor and accepting new patients <p data-bbox="407 1612 1240 1640">If you have any questions, you may contact Health Net at 1-888-893-1572.</p>

**Out-of-State PPO:
Health Net**



Until 11/1/2023 to find a First Health Network provider

1. Visit <https://providerlocator.firsthealth.com/LocateProvider/CustomPage>
2. Under Network Options, choose "First Health network"
3. Click "Start Now" button
4. Click what type of provider you are searching for
5. Enter **Zip code**
6. Select a **mile radius** from your location
7. Click "Search Now"
8. A new window will appear with a list of providers
9. Their office number will be listed for you to call as well as other important information such as accepting new patients.

**Check to see if your current First Health Network provider is in the Cigna Network
PRIOR TO 11/1/2023**

1. Visit <https://www.cigna.com/>
2. Click "Find a Doctor"
3. Enter your **Location**
4. Select "Employer or School"
5. Enter **Zip code**
6. Select "Doctor by Type"
7. Select "Continue as Guest"
8. Select "Continue"
9. Select "PPO, Choice Fund PPO" plan

Find a Cigna Network Provider **AFTER 11/1/2023**

1. Visit https://www.healthnet.com/content/healthnet/en_us.html
2. Click on "Find a Provider"
3. Select a **Location Type**
4. Select a filter by clicking on the circle next to "Filter by type of Plan/Network"
5. Search "National PPO Network"

If you have any questions, you may contact Health Net at 1-800-676-6976.

**Dental HMO:
Health Net**



1. Visit: <https://yourdentalplan.com/healthnet>
2. Click "Find a Dentist"
3. Select Health Net DHMO Commercial – CA Only
4. Select your search option for a Dentists by: Location, Dentist Name, Practice Name
5. You may perform a variety of searches and you can narrow down your search by selecting the specialty of the dentist you are trying to find
6. Click "Search" to obtain your list of dentists

If you have any questions, you may contact "Your Dental Plan" at 1-800-445-9090.

**Dental POS:
Principal**



For California enrollees:

1. Visit: http://c3.go2dental.com/member/dental_search/provsel.cgi
2. Click "**Continue**" on the screen
3. Select "**California**" as your state
4. Under "**Specify A Network**", select "**Principal POS Plan**"
5. If you are just looking for an EPO provider, you may select "**First Dental Health EPO**".
6. You may enter the name of a specific dentist if you already have a provider and wish to see if he/she is in the POS network
7. Enter your address and/or zip code, and your desired distance
8. You may choose a specialty and your preferred language at this point
9. Click "**Continue**"
10. The number of EPO and PPO providers in your specified area will populate with the list of EPO providers being shown first. All EPO providers are contracted as PPO providers as well, so the list of PPO providers will not include those shown as EPO providers.

For out-of-state enrollees: The EPO network of providers is California-specific. To find a provider on the POS plan, please follow the directions below:

1. Visit: http://c3.go2dental.com/member/dental_search/provsel.cgi
2. Click "**Continue**"
3. Select your **state**
4. Under "**Specify A Network**", select "**Principal Plan PPO**"
5. You may enter the name of a specific dentist if you already have a provider and wish to see if he/she is in the POS network
6. Enter your address and/or zip code, and your desired distance
7. You may choose a specialty and your preferred language at this point
8. Click "**Continue**"
9. The number PPO providers in your specified area will populate

If you have any questions, please call Principal at 1-800-986-3343.

Accessing PPO Dental Care In-Network vs. Out-of-Network	Cost of Service (Crown)	Deductible	Usual Customary and Reasonable (UCR) Rate Within Area	Insurance Pays 50% of UCR Rate	Final Member Cost
In-Network	\$800 (negotiated rate)	\$0	\$800	(\$400)	\$800—\$400 = \$400
Out-of-Network	\$1000 (rate not negotiated)	\$50	\$800	(\$400)	\$1,000—\$400 + \$50 = \$650

**Vision:
Health Net (EyeMed)**



1. Visit: [Vision Provider Locator \(eyemedvisioncare.com\)](http://eyemedvisioncare.com)
2. Enter your **Zip Code**
3. Under **Choose Network**, select **“Access”**
4. May select a search option under **“What else is important?”**
5. Click **“Get Results”**
6. A list of Vision Providers will be provided online

If you have any questions, you may contact Health Net Vision at 1-866-392-6058.