

# Choose Coverage for a Lifetime of Health

YOUR 2027 HEALTH NET SELECT POINT OF SERVICE PLAN MEMBER GUIDE

County of Santa Clara



[HealthNet.com/csc](https://HealthNet.com/csc)



# Good Health You Can Make Your Own

*Our health is a personal thing. What we do to stay healthy and how it makes us feel – that’s also personal.*

*Use this guide to make informed decisions about the health coverage you need to help you live a healthy lifestyle – that’s right for you – now and into the future!*

Reading this guide, you’ll get information to help you:

- Understand your health coverage.
- See what our wellness programs can do for you!
- Know your pharmacy benefits.



## Teladoc Health – Access to doctor appointments 24/7<sup>1</sup>

Enjoy full access to Teladoc Health, our telehealth provider – just for being a Health Net member.

### **Through Teladoc Health, you can now:**

- Book a telephone or video appointment 24/7<sup>1</sup> for a non-emergency medical condition.
- Make a behavioral health telephone or video appointment 7 days a week.
- Tap into a full suite of digital mental health care tools.
- Get medicine prescribed if needed.<sup>2</sup>
- When your regular doctor isn’t available, a Teladoc Health provider can help with everyday, non-emergency conditions like the flu, sinus infections, stomach bugs and more.

### **Talk to a health care provider – with a \$0 copay!**

Medical appointments are available 24 hours a day, 7 days a week from wherever you are. Behavioral health professionals are available 7 days a week 7:00 a.m. to 9:00 p.m. (Pacific time). **You can book**

**appointments through the Teladoc app, website or call 1-800-TELADOC (835-2362).**<sup>3</sup>

To register or for more information, visit [teladochealth.com](https://www.teladochealth.com).

## Your benefits, on your terms

Your Health Net SELECT Point of Service (POS) plan is flexible, yes. But that’s just the beginning. When you need care, you choose which benefit option is right for you.

- **Through the Select 1 – HMO tier**, your primary doctor will coordinate your routine and hospital care.  
Plus, you’ll get fixed-dollar amount copayments for most services.
- **Through the Select 2 – PPO and Select 3 – Out-of-Network tiers**, you have the freedom to see specialists both in- and out-of-network without referrals.
  - You’ll often pay less using in-network providers.
  - You’ll also avoid claim forms using in-network services.

- If you go out-of-network, you may have to pay the difference between what the out-of-network provider charges, and what Health Net pays. This is called balance billing. Balance billing amounts are not covered by your plan.

## Choosing the right doctor

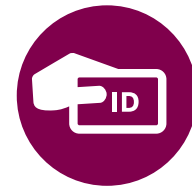
The right doctor can be key to getting on a healthy path – and staying that way. When you enroll in your Health Net SELECT POS plan, you’ll pick a doctor under **Select 1 HMO tier**. Here’s what that process looks like:

- 1 Choose a participating physician group (PPG) from our network.
- 2 Then choose a primary care physician (PCP) from that group.

Note: The PCP/PPG selected for your **Select 1 HMO tier** will be printed on your member ID card.

Each of your covered dependents can choose a different PCP and a different PPG to meet their needs.

If you have questions or want to change your PCP, call Member Services at **800-676-6976**.



You will receive your member ID card by mail after you enroll. Confirm that your PCP/PPG for Select 1 HMO tier is correct. If not, call Member Services at 800-676-6976. Keep it with you as you will need to show it each time you access care.

## Find your costs – Your three-tier benefit package

SELECT POS benefit	Select 1 – HMO Tier	Select 2 – PPO Tier	Select 3 – Out-of-Network Tier
	Primary care physician (PCP)	Contracted Health Net network physicians	Noncontracting, licensed physicians <sup>1</sup>
<b>Deductible</b>	n/a	n/a	\$200 individual/\$600 family
<b>Out-of-pocket maximum</b>	\$1,500 individual/ \$4,500 family	\$2,000 individual/ \$6,000 family	\$3,000 individual/ \$9,000 family
<b>Office Visits (PCP/Specialist)</b>	\$15	\$20	30% (deductible applies)
<b>Preventive care services</b>	\$0	\$0	\$0 (deductible applies)
<b>Telehealth by Teladoc</b>	\$0	n/a	n/a
<b>Inpatient hospital</b>	\$0	10%	30% (deductible applies)
<b>Urgent care services</b>	\$15	\$20	30% (deductible applies)
<b>Behavioral Health (Outpatient)</b>	\$15	\$15	30% (deductible applies)

For a complete listing of benefits, refer to your *Evidence of Coverage* booklet.



**Have questions? That's why we're here!**  
 You can log in to [healthnet.com/csc](https://healthnet.com/csc) or  
 call us toll-free at **800-676-6976**.

## Know your prescription drug coverage

When you understand your pharmacy benefit, you can take more control of your health and your wallet.

Helpful tips include:

- Use pharmacies in your health plan's pharmacy network
- Select generic drugs to reduce your out-of-pocket costs
- Take advantage of our mail order program for your prescriptions for chronic conditions

## Here is a look at your pharmacy benefit:

Benefit	Tier 1 drugs	Tier 2 drugs	Tier 3 drugs
	Generic drugs on the Health Net Drug List	Brand drugs on the Health Net Drug List	Brand drugs on the Health Net Drug List
<b>Retail pharmacy (up to a 30-day supply)</b>	\$5	\$15	\$30
<b>Mail order pharmacy (up to a 90-day supply of maintenance medications)</b>	\$10	\$30	\$60
<b>CVS Pharmacy (up to a 90-day supply of maintenance medications)</b>	\$10	\$30	\$60
<b>Maintenance medications</b>	For maintenance medications, you can use mail order or a CVS retail pharmacy for a 90-day supply.		
<b>Generic substitutions</b>	You may get a brand-name drug when a generic version is available. However, you will pay the full cost of the drug, unless your doctor gets prior authorization from Health Net.		

**Note:** This overview provides highlights of benefit information about the County of Santa Clara Health Net SELECT POS Plan. Complete details about the plan are contained in the legal plan documents that govern plan operations and administration. If there is a discrepancy between the information provided above and the provisions of the plan documents, the plan documents will govern.

# More Details about Your Coverage

## Behavioral health

Your behavioral health benefits provide treatment for mental health and substance use disorders. Behavioral health providers include therapists, psychologists, clinical social workers, and psychiatrists.

### **What services are covered?**

Your mental health and substance use disorder benefits include:

- Sessions with a therapist, psychologist, or psychiatrist.
- Treatment follow-up and aftercare.
- Other medically necessary inpatient and outpatient services.

### **How do I get help?**

If you need help, simply call the Mental Health Benefits number on the back of your Health Net Member ID card. Customer service reps and licensed Care Managers are available to take your call.

Behavioral Health Staff can:

- Answer questions you have about your benefits.
- Get help right away if you are experiencing a crisis or emergency.
- Help find a provider with availability.<sup>4</sup>

You won't need approval for outpatient appointments with a network provider.

## Continuity of care (COC)

When you switch health plans during Open Enrollment, you don't want your care put on hold.

The COC program is there to make sure certain treatments you may be receiving stay on track. Here is a list of conditions eligible for COC:

- An acute condition;
- A serious chronic condition – up to twelve months;
- A pregnancy (including the duration of the pregnancy and immediate postpartum care);
- Mental health for the person giving birth – up to 12 months from the diagnosis or from the end of the pregnancy;
- A newborn up to 36 months of age for up to 12 months after your effective date of coverage under this plan;
- A terminal illness; or
- A surgery or other procedure that has been authorized by your prior health plan as part of a documented course of treatment



To learn more about Health Net's COC program, contact Member Services at 800-676-6976.



# What Will You Do With Your Health Plan?

Health Net is focused on giving you the tools you need to live a healthier, more productive life. Our programs can help you to make healthy lifestyle choices for you and your family. To access our Wellness programs, log in to [healthnet.com/csc](https://healthnet.com/csc) and then click Health & Wellness.



## RealAge® Program

RealAge Program is our healthy behavior program targeting the 4 highest lifestyle risks — **Stress, Sleep, Nutrition, and Activity**.

It's personalized based on RealAge Test results and user interests, and fully integrates with Sharecare features like trackers to sustain engagement and promote behavior change — helping users lower their RealAge.



## RealAge® Test

The RealAge Test provides you with a personalized report of your behavioral and medical health risks. After taking the online RealAge Test, you will receive a personalized action plan. Take the RealAge Test now at [healthnet.sharecare.com](https://healthnet.sharecare.com).

You'll receive a **\$50 gift card** for taking the test. Earn an extra **\$25 gift card** when you share your results with your doctor or complete three health coaching calls. Get another **\$25 gift card** when you complete two online Sharecare programs.<sup>5</sup>



## Craving to quit®

This tobacco cessation program covers most types of tobacco, connects you with a quit coach for support and encouragement, and provides a personalized plan to help you quit. This innovative 21-day program teaches awareness of cravings and habits to help participants quit smoking, dipping or vaping.

Plus, you can earn a **\$25 gift card** for completing the program with a coach, and complete one other online Sharecare offering.



## Unwinding by Sharecare

This digital program uses mindfulness to help you build resilience. Whether you're feeling stressed during the day or winding down at night, you can tap in for a quick dose of calm. With breathing exercises, meditations, sleep support, and more, it supports a less-stressed life.

Note: The total maximum reward available for participation in these Sharecare programs is \$100.



## Health Coaching program

- **Health Coaching program (telephonic):** With one-on-one support, you and your Health Coach find what motivates you and address the specific health behaviors that affect short-term health risks and long-term goals. Earn a **\$25 reward** for completing 3 health coaching calls plus an evaluation call.
- **Health Coaching lessons (digital):** Consists of multiple lessons related to stress, smoking cessation, exercise, weight, gaps in care and more!



## Eat Right Now® program

Step off the diet rollercoaster and create healthy habits that last. The program offers three tracks: **Mindful Eating, Weight Loss, and Diabetes Prevention.** After taking a brief assessment, you'll be matched to a track that supports your health goals.

- **Mindful Eating** – Build healthy eating habits and a better relationship with food. Complete this track plus one other Sharecare offering to earn a **\$25 gift card.**
- **Weight Loss** – builds upon mindful eating principles, providing additional tools for effective and lasting weight loss. You'll work with a personal coach, join live weekly calls, and receive a free scale and activity tracker.<sup>6</sup>
- **Diabetes Prevention Program** – recognized by the CDC, offers tailored guidance for preventing Type 2 diabetes. Prediabetic participants receive personalized coaching, join live weekly calls, and receive a free scale and activity tracker.<sup>6</sup>
- **Note: The maximum reward available for participation these Sharecare programs is \$100.**



## Active&Fit Direct™ program

With Active&Fit Direct program, you'll have access to:

- 17,000+ digital workout videos for working out at home or on-the-go.
- 12,800+ standard fitness centers, with the ability to change anytime, plus 10,200+ premium exercise studios.
- Lifestyle coaching in fitness, nutrition, stress management, and sleep.
- Activity tracking through integration with 250+ wearable devices and apps.
- No long-term contract. All for just \$28 a month for standard fitness centers (plus a one-time \$28 sign-up fee and applicable taxes)<sup>7</sup>
- To learn more, log in to [healthnet.com/csc](https://healthnet.com/csc) to access the Active&Fit Direct website.



## Welvie – Make better health care decisions

Surgery isn't always expected, and choosing a treatment plan with your doctor can be confusing. Welvie helps you prepare. This online program guides you through diagnosis, treatment options, preparation, and recovery.

Not considering surgery? Welvie still helps you ask better questions and make more informed decisions with your doctor. Go to [welvie.com](https://welvie.com) to register and get started.

Learn how to make better health care decisions and get a **\$25 gift card.**<sup>8</sup>



## Start Smart for Your Baby® program

Every pregnancy is different. Moderate and high-risk pregnancies require special care to protect you and your baby from adverse health outcomes.

The Start Smart for Your Baby program provides you with extra support by care managers who work with you and your doctor to ensure you receive the best care during your pregnancy, after birth and postpartum. They connect you to the right information and resources such as:

- Benefits available
- Help finding a doctor
- Breastfeeding supplies
- Where to find healthy foods, cribs, safe housing, clothing and more.

Log in to [healthnet.com/csc](https://healthnet.com/csc) > *Member Resources* > *Maternity and Family Planning*, to get started.



## Individual Doula program

A doula is a trained birth worker who provides emotional and physical support. Work with a doula in-person or virtually during pregnancy, labor and postpartum.



## Mahmee with wrap-around services

Access virtual and in-person support via the Mahmee app, available 7 days a week. This program also includes maternity services from nurses, mental health coaches, nutritionists, and more. Virtual services are available statewide. In-person services are available in select counties.

**Important:** You may enroll in either Mahmee with Wrap Around Services or the Individual Doula Program, but not both.

Doulas do not replace medical providers or offer medical advice.

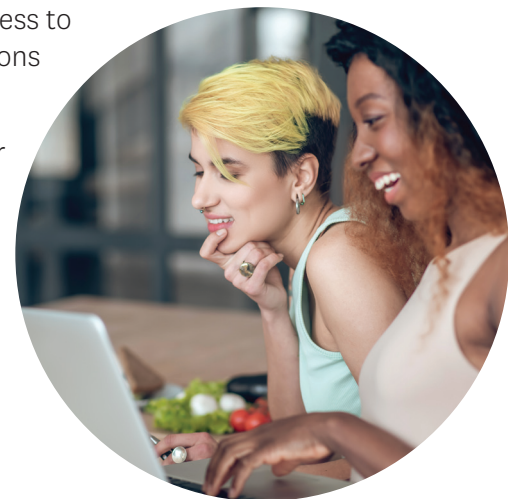


## Nurse Advice Line

Our 24/7 Nurse Advice Line offers timely access to registered nurses for help with health questions over the phone, any time — day or night.

Call the number on the back of your Member ID card to get immediate support.

Nurses can answer questions about concerns like colds and flu, minor illnesses and injuries, chronic pain, and medications.





# Do More with Our Online Tools


You get more than just access to health care when you join Health Net. You get a custom website for your Health Net health plan, just for County of Santa Clara employees!





## Find what you need, right at your fingertips:


- 
**Access** your digital Member ID Card
 


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- 
**View** your health plan benefits and stay informed
 

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**Find care** – locate urgent care centers, hospitals or doctors
 

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- 
**Find** LGBTQ+ resources and support
 

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**Access** virtual care with Teladoc Health
 

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- 
**Get important updates** about your coverage and benefits
 

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- 
**Change** your Primary Care Physician (PCP)
 

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Register Now!

## Find a Provider

Use Health Net’s Find a Provider tool to search for doctors, hospitals, urgent care centers, and other types of health care providers, with access to the most up-to-date provider network listings.


### Find a Provider - Step by Step

**1 Go**




Go to [healthnet.com/csc](https://healthnet.com/csc) and click on *Find a Provider*

**2 Choose a location**




Enter your city, ZIP code, or address.

**3 Select your plan**



- **Select 1 (HMO):**  
Choose **POS – Small/Large Group (tier 1)**
- **Select 2 (PPO):**  
Choose **POS – Small/Large Group (tier 2)**

**4 Search**



Search by provider name, specialty, or facility.

## 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, call us at the number listed on your ID card or call **1-800-522-0088** (TTY: 711).

## Arabic

خدمات اللغة مجانية. يمكنك الحصول على مترجم فوري. ويمكنك الحصول على وثائق مقروءة لك. للحصول على المساعدة، اتصل بنا على الرقم الموجود على بطاقة الهوية، أو اتصل على مركز الاتصال التجاري (TTY: 711) **1-800-522-0088**

## Armenian

Անվճար լեզվական ծառայություններ: Դուք կարող եք բանավոր թարգմանիչ ստանալ: Փաստաթղթերը կարող են կարդալ ձեզ համար: Օգնության համար զանգահարեք մեզ ձեր ID քարտի վրա նշված հեռախոսահամարով կամ զանգահարեք **1-800-522-0088** (TTY: 711).

## Chinese

免費語言服務。您可使用口譯員。您可請人使用您的語言將文件內容唸給您聽，並請我們將有您語言版本的部分文件寄給您。如需協助，請致電您會員卡上所列的電話號碼與我們聯絡，或致電 **1-800-522-0088** (TTY: 711)。

## Hindi

बनिा लागत की भाषा सेवाएँ। आप एक दुभाषयिा प्राप्त कर सकते हैं। आपको दस्तावेज पढ़ कर सुनाए जा सकते हैं। मदद के लिए, आपके आईडी कार्ड पर दिए गए सूचीबद्ध नंबर पर हमें कॉल करें, या **1-800-522-0088** (TTY: 711)।

## Hmong

Kev Pab Txhais Lus Dawb. Koj xav tau neeg txhais lus los tau. Koj xav tau neeg nyeem cov ntaub ntawv kom yog koj hom lus los tau. Xav tau kev pab, hu peb tau rau tus xov tooj ntawm koj daim npav los yog hu **1-800-522-0088** (TTY: 711).

## Japanese

無料の言語サービス。通訳をご利用いただけます。文書をお読みします。援助が必要な場合は、IDカードに記載されている番号までお電話いただくか、**1-800-522-0088**、(TTY: 711)。

## Khmer

សេវាកម្មសេរីដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្តាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូម ទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅមជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្ម នៃក្រុមហ៊ុន **1-800-522-0088** (TTY: 711)។

## Korean

무료 언어 서비스. 통역 서비스를 받을 수 있습니다. 귀하가 구사하는 언어로 문서의 낭독 서비스를 받으실 수 있습니다. 도움이 필요하시면 보험 ID 카드에 수록된 번호로 전화하시거나 **1-800-522-0088** (TTY: 711).

## Navajo

Saad Bee Áká E'eyeed T'áá Jíík'e. Ata' halne'ígíí hólq. T'áá hó hazaad k'éhjí naaltsoos hach'í' wóltah. Shíká a'doowoł nínízingo naaltsoos bee néiho'dólzinígíí bikáa'gi béésh bee hane'í bikáá' áajj' hodíílnih éí doodaii' **1-800-522-0088** (TTY: 711).

## Persian (Farsi)

خدمات زبان به طور رایگان. می توانید یک مترجم شفاهی بگیرید. می توانید درخواست کنید که اسناد برای شما قرائت شوند. برای دریافت راهنمایی، با ما به شماره ای که روی کارت شناسایی شما درج شده تماس بگیرید یا با مرکز تماس بازرگانی **1-800-522-0088** (TTY: 711).

### Panjabi (Punjabi)

ਬਨਿਾਂ ਕਸਿ ਲਾਗਤ ਤੇ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀਆ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦਿੱਤੇ ਨੰਬਰ ਤੇ ਸਾਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਕਰਿਪਾ ਕਰਕੇ 1-800-522-0088 (TTY: 711).

### Russian

Бесплатная помощь переводчиков. Вы можете получить помощь устного переводчика. Вам могут прочесть документы. За помощью обращайтесь к нам по телефону, приведенному на вашей идентификационной карточке участника плана. Кроме того, вы можете позвонить в 1-800-522-0088 (TTY: 711).

### Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete. Puede obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, llámenos al número que figura en su tarjeta de identificación o comuníquese con el 1-800-522-0088 (TTY: 711).

### Tagalog

Walang Bayad na Mga Serbisyo sa Wika. Makakakuha kayo ng isang interpreter. Makakakuha kayo ng mga dokumento na babasahin sa inyo. Para sa tulong, tawagan kami sa nakalisting numero sa inyong ID card o tawagan ang 1-800-522-0088 (TTY: 711).

### Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังได้ สำหรับความช่วยเหลือ โทรหาเราตาม หมายเลขที่ให้ไว้บนบัตรประจำตัวของคุณ หรือ โทรหาศูนย์ติดต่อเชิงพาณิชย์ของ 1-800-522-0088 (TTY: 711)

### Vietnamese

Các Dịch Vụ Ngôn Ngữ Miễn Phí. Quý vị có thể có một phiên dịch viên. Quý vị có thể yêu cầu được đọc cho nghe tài liệu. Để nhận trợ giúp, hãy gọi cho chúng tôi theo số được liệt kê trên thẻ ID của quý vị hoặc gọi 1-800-522-0088 (TTY: 711).

# Contact Us

For more info, call our Member Services at **800-676-6976** or visit **healthnet.com/csc**.



<sup>1</sup>Scheduled appointments for behavioral health services are available 7 days a week from 7 a.m. to 9 p.m. (Pacific time).

<sup>2</sup>Access to telehealth services does not guarantee a prescription.

<sup>3</sup>You may receive services on an in-person basis or via telehealth, if available, from your primary care provider, a treating specialist or from another contracting individual health professional, contracting clinic, or contracting health facility consistent with the service and existing timeliness and geographic access standards required under California law. Any cost share for services received through Teladoc will accrue toward your out-of-pocket maximum and deductible (if your plan has a deductible). By scheduling through Teladoc, you consent to receive services via telehealth through Teladoc. See your health plan coverage document for coverage information and for the definition of telehealth services. You have a right to access your medical records for services received through Teladoc. Unless you choose otherwise, any services provided through Teladoc shall be shared with your primary care provider.

<sup>4</sup>Upon request, a Behavioral Health rep will reach out to providers on your behalf and will contact you once an available provider is found. Please note routine appointments with an MD/Psychiatrist may take up to 15 business days, or 10 business days for a therapist.

<sup>5</sup>Complete the Eat Right Now – Mindful Eating; Craving to Quit tobacco cessation program; and/or participate in health challenges to receive the gift card, you'll need to complete the first three steps of the program and answer a short survey. One gift card reward, per member, per year.

<sup>6</sup>Scale provided at enrollment. Activity tracker is earned by achieving a weight loss of 2% or more after 30 days in the program or engaging with the program for at least 10 days(days do not have to be consecutive).

<sup>7</sup>Members/spouses must be 18 years or older to take part. Fees will vary based on fitness center selection. There is a 2-month commitment required. The Active&Fit Direct program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Active&Fit Direct is a trademark of ASH and used with permission herein. Not all services may be available in all areas and the program may be changed (including monthly and enrollment fees and/or the introductory period) or discontinued at any time.

<sup>8</sup>To receive the gift card, you'll need to complete the first three steps of the program and answer a short survey. One gift card reward, per member, per year.

You have access to our wellness programs through current enrollment with Health Net of California, Inc. Our wellness programs are not part of Health Net's commercial medical benefit plans. They are not affiliated with Health Net's provider network, and their services may be revised or withdrawn without notice. These programs, including access to any clinicians, are additional resources that Health Net makes available to enrollees. The information provided is not intended as a substitute for professional medical care. Please always follow your health care provider's instructions.

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