

Health Net of California, Inc. (Health Net)



Choose Health Net Coverage and Discover Your Health

YOUR 2022 SELECT POINT OF SERVICE PLAN MEMBER GUIDE

County of Santa Clara



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

Babylon – Access to video appointments 24/7¹

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

Through the Babylon app, you can now:

- Book a video appointment 24/7.¹
- Get information about health issues – anytime.
- Tap into a full suite of digital health care tools.
- Take control of your wellness journey.

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

Health Net members can speak to a doctor 24/7¹ and therapist weekdays 7 a.m.–7 p.m. (Pacific Time) through the Babylon app at no additional cost.

The Babylon app (available in English and Spanish) is a convenient way for Health Net members to discuss non-emergency health issues like cough and sore throat, anxiety, and depression, cold and flu and more! During the video visit, members can get answers about, urgent prescription refills,² and labs and x-rays.³ Members can check and monitor symptoms through the Babylon app.

To register or for more information, visit

www.babylonhealth.com/us/hnc.

¹Behavioral health services are available Monday–Friday, 7 a.m. to 7 p.m. (Pacific time).

²Access to telehealth services does not guarantee that a prescription will be written.

³Labs and X-rays may be ordered by Babylon providers if medically necessary.

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. If your health plan includes coverage for out-of-network benefits you may receive those services either via telehealth or on an inperson basis using the out-of-network benefits, and at the cost sharing obligation for out-of-network benefits compared to in-network benefits and balance billing protections for services received from contracted providers. Any cost share for services received through Babylon will accrue toward your out-of-pocket maximum and deductible (if your plan has a deductible). By scheduling through Babylon, you consent to receive services via telehealth through Babylon. 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 Babylon. Unless you choose otherwise, any services provided through Babylon shall be shared with your primary care provider.

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 HMO option**, your primary doctor will coordinate your routine and hospital care. Plus, you’ll get fixed-dollar amount copayments for most services.
- **Through the PPO and out-of-network options**, 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 SELECT POS plan, you’ll pick a doctor. 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.

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 the Health Net Member Services at **800-676-6976**.



You will get your Health Net ID card in the mail soon after you enroll. 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	HMO level	PPO level	Out-of-network level
Doctor visits	\$15	\$20	30%
Specialist visits	\$15	\$20	30%
Inpatient hospital	\$0	10%	30%
Urgent care services	\$35 Medical \$15 Behavioral Health, chemical dependency, or substance abuse disorders	\$50	30%
MinuteClinic	\$10	Not covered	Not covered
Preventive care services	\$0	\$0	Child (through age 17) – \$0 Adult (age 18+) – Not covered
Out-of-pocket maximum			
• Individual	\$1,500	\$2,000	\$3,000
• Family	\$4,500	\$6,000	\$9,000

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

Try MinuteClinic and take back your day!

Taking care of your health takes time. Often, there are not enough hours in the day for all that you do. That’s where MinuteClinic can help!

MinuteClinic is a walk-in health care service, staffed by nurse practitioners and physician assistants. You can find MinuteClinics inside CVS/pharmacy stores. MinuteClinic is an ideal solution when you can’t see your doctor and need nonemergency treatment.



Have questions? That's why we're here!
 You can log in to www.healthnet.com/csc
 or call us toll-free at 800-676-6976.

Behavioral health

When you need support and caring for a behavioral health issue – you're covered.

These programs are vital to whole-person health and include support for mental illness and substance abuse.

For more info on your behavioral health benefits call 888-426-0030 or visit www.healthnet.com/csc, under *Get Started*, and click on *Behavioral Health*.

Know your prescription drug coverage

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

Helpful tips are to:

- 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
Retail pharmacy (up to a 30-day supply)	\$5	\$15	\$30
Mail order pharmacy (up to a 90-day supply of maintenance medications)	\$10	\$30	\$60
CVS Pharmacy (up to a 90-day supply of maintenance medications)	\$10	\$30	\$60
Maintenance medications	For maintenance medications, you can use mail order or a CVS retail pharmacy for a 90-day supply. To view the Health Net Maintenance Drug List, log in to www.healthnet.com/csc .		
Generic substitutions	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.

Decision Power:® Health & Wellness

When you take your health to the next level, you want tools made for you. Whether you're a joiner or just dipping your toe in the water, check out Decision Power Health & Wellness. Take action for a lifetime of health.

Craving to Quit®

You can expect to feel better if you stop smoking, dipping or vaping, and you don't have to do it alone.

The Craving to Quit program will teach you how. It covers any type of tobacco – the plan is based on you and your needs. You get a quit coach for support. Here's what else you'll get:

- In-app connection
- Online group
- Video chats with experts each week
- Timed reminders and push alerts
- The innovative, 21-day program gives awareness of cravings and habits to help you quit. Whether you smoke, dip or vape.
- In-depth assessment and crafted plans, with medication support
- Website for information, chat and modules
- Step-by-step behavior change
- Real-time exercises for acute desires

RealAge® Program – Small steps toward lasting change

It's time to lower your RealAge and improve your health! Taking the first step in any lifestyle change can be difficult. The RealAge Program is our healthy behavior program personalized to help you identify your highest lifestyle risks and how to improve them. Depending on your health goals, choose from one of the following programs:

- Stress
- Nutrition
- Sleep
- Activity



Take the RealAge Test now! You'll receive a **\$50 gift card** for taking the test and sharing the results with your primary doctor.

Check out our dedicated County of Santa Clara website, www.healthnet.com/csc, and click on *Wellness programs and discounts*.



Health Coaching

With one-on-one, personalized support, you and your Health Coach will discuss:

- What to expect when trying to make lifestyle changes
- Explore what motivates you to improve your health
- Address specific health behaviors that affect short-term health risks and long-term goals

Some features of the program are:

- Phone and online contact with a coach
- Self-led information and tools like guides, trackers, contests and more
- Goals that build your confidence

You and your coach can chat in real-time, Monday–Friday 4 a.m.–7 p.m. PST.

Omada – Proactive diabetes prevention

Through Omada, you can work to eat better, move more, stress less and reduce your risks – one small step at a time. You'll gain access to what you need to help you lose weight and reduce your odds of developing type 2 diabetes and heart disease. Take a one-minute test to find out if you're eligible for the Omada program.

Upon enrollment, you will be assigned a virtual class room with a health coach to help guide your activities and progress.

The Active&Fit Direct™ program

Find a fitness center or stay active at home!

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

- 2,500+ digital workout videos so you can work out at home or on-the-go
- 11,000+ fitness centers, with the ability to change anytime
- One-on-one lifestyle coaching in areas such as fitness, nutrition, stress, and sleep
- Activity tracking with 250+ wearable trackers and apps
- No long-term contract

All for just \$25 a month, plus a one-time \$25 sign-up fee and applicable taxes.



Get Online and Get More Done

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

Find what you need, right at your fingertips:

- ✓ Health coverage information, including copayments
- ✓ Change your PCP
- ✓ Temporary ID cards (print or order)
- ✓ Wellness Center (health promotion programs, member discounts and more!)

Sign up at our website and start getting more done!

1. Visit www.healthnet.com/csc > *Register*.
2. Then follow the easy registration steps.

Find a doctor with ProviderSearch

You may find yourself looking for a new doctor. Or you may need a specialist or local hospital. With ProviderSearch, you'll get the most up-to-date listings of our provider network. These include doctors, hospitals, urgent care centers and other types of health care providers.

How to search

- Visit www.healthnet.com/csc > *ProviderSearch tips*.
- Enter a location (street address, city, county, or state).
- Further narrow your search by Provider Name or by Plan Name (**HMO – Full Network Large Group** for your HMO provider; when looking to self-refer to a PPO provider, look at the **PPO – Large Group/Small Group**).
- Select the type of provider (Doctors, Hospital, Medical Group) to get your results.
- Finally, click on *Print Results* to print your search results.



Nondiscrimination Notice

In addition to the State of California nondiscrimination requirements (as described in benefit coverage documents), Health Net of California, Inc. (Health Net) complies with applicable federal civil rights laws and does not discriminate, exclude people or treat them differently on the basis of race, color, national origin, ancestry, religion, marital status, gender, gender identity, sexual orientation, age, disability, or sex.

Health Net:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact Health Net's Customer Contact Center at:

Individual & Family Plan (IFP) Members On Exchange/Covered California 888-926-4988 (TTY: 711)

Individual & Family Plan (IFP) Members Off Exchange 800-839-2172 (TTY: 711)

Individual & Family Plan (IFP) Applicants 877-609-8711 (TTY: 711)

Group Plans through Health Net 800-522-0088 (TTY: 711)

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

Health Net of California, Inc. Appeals & Grievances

PO Box 10348

Van Nuys, CA 91410-0348

Fax: 877-831-6019

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

Non-Member.Discrimination.Complaints@healthnet.com (Applicants)

If your health problem is urgent, if you already filed a complaint with Health Net of California, Inc. and are not satisfied with the decision or it has been more than 30 days since you filed a complaint with Health Net of California, Inc., you may submit an Independent Medical Review/Complaint Form with the Department of Managed Health Care (DMHC). You may submit a complaint form by calling the DMHC Help Desk at 888-466-2219 (TDD: 877-688-9891) or online at www.dmhc.ca.gov/FileaComplaint.

If you believe you have been discriminated against because of race, color, national origin, age, disability, or sex, you can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights (OCR), electronically through the OCR Complaint Portal, at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 800-368-1019 (TDD: 800-537-7697).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

English

No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card or call 800-676-6976 (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) 800-676-6976

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 800-676-6976 (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 800-676-6976 (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 800-676-6976 (TTY: 711)।

Hmong

Kev Pab Txhais Lus Dawb. Koj xav tau neeg txhais lus los tau. Koj xav tau neeg nyeem cov ntaub ntwav kom yog koj hom lus los tau. Xav tau kev pab, hu peb tau rau tus xov tooj ntwam koj daim npav los yog hu 800-676-6976 (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、800-676-6976、(TTY: 711)。

Khmer

សេវាកម្មភាសាដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្តាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូម ទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅមជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្ម នៃក្រុមហ៊ុន 800-676-6976 (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 800-676-6976 (TTY: 711).

Navajo

Saad Bee Áká E'eyeed T'áá Jíík'e. Ata' halne'ígíí hólq. T'áá hó hazaad k'ehjí naaltsoos hach'í' wóltah. Shíká a'doowoł nínízingo naaltsoos bee néího'dólzínígíí bikáa'gi béésh bee hane'í bikáa' áají' hodíílnih éí doodaii' 800-676-6976 (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 800-676-6976 (TTY: 711).

Panjabi (Punjabi)

ਬਨਿਾਂ ਕਸਿ ਲਾਗਤ ਤੇ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ਿਆ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦੱਤੇ ਨੰਬਰ ਤੇ ਸਾਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਕਰਿਪਾ ਕਰਕੇ 800-676-6976 (TTY: 711).

Russian

Бесплатная помощь переводчиков. Вы можете получить помощь устного переводчика. Вам могут прочитать документы. За помощью обращайтесь к нам по телефону, приведенному на вашей идентификационной карточке участника плана. Кроме того, вы можете позвонить в 800-676-6976 (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 800-676-6976 (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 800-676-6976 (TTY: 711).

Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังได้ สำหรับความช่วยเหลือ โทรหาเราตาม หมายเลขที่ให้ไว้บนบัตรประจำตัวของคุณ หรือ โทรหาศูนย์ติดต่อเชิงพาณิชย์ของ 800-676-6976 (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 800-676-6976 (TTY: 711).

Contact Us

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