

Health Net of California, Inc. (Health Net)



Choose Health Net Coverage and Discover Your Health

YOUR 2023 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.
- Know your pharmacy benefits.
- See what our wellness programs can do for you!

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 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.

Members have access to Babylon through current enrollment with Health Net as an additional resource. Babylon is not part of Health Net’s medical benefit plans. Babylon is not affiliated with Health Net’s provider network, and access may be revised or withdrawn without notice. 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 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 Select 1 – HMO level**, 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 levels**, 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	Select 1 – HMO level	Select 2 – PPO level	Select 3 – 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

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. Refer to minuteclinic.com for the most up-to-date locations.

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

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.

For more info on your behavioral health benefits call the Mental Health Benefits number listed on the back of your Health Net Member ID card or visit healthnet.com/csc, under *Members*, 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.



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

What Will You Do With Your Health Plan?

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



RealAge® Program

The RealAge Program is our healthy behavior program targeting the 4 highest lifestyle risks – Stress, Sleep, Nutrition, and Activity. The program is personalized to the individual based on risk level for each lifestyle category gleaned through RealAge test responses and personal interest. It's fully integrated with other features of the Sharecare platform, such as trackers, to drive sustained engagement and promote behavior change that can help lead to a lower RealAge.



RealAge® Test

The RealAge Test provides you with a personalized report of your behavioral and medical health risks. Immediately after taking the online RealAge Test, you will receive a personalized action plan. You'll receive a **\$50 gift card** for taking the test and sharing the results with your primary doctor. Take the RealAge Test now at healthnet.sharecare.com.



Craving to Quit® tobacco cessation program

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



Health Coaching Program

- **Telephonic Health Coaching Program:** Access one-on-one, individual wellness support via telephone with a health coach. Choose from a number of topics, including nutrition, stress management, exercise, tobacco cessation, weight loss and more.
- **Digital Health Coaching Program:** Lessons consist of multiple programs related to stress, tobacco use cessation, exercise, weight, gaps in care and more! Working on your own, it will take 14-21 days to complete depending on which lesson you participate in.



Nurse Advice Line

Our toll-free 24/7 Nurse Advice Line offers timely access to registered nurses for help with everyday health questions. You can get help with a number health issues. These include:

- How to care for minor injuries and illnesses.
- Helping you spot health emergencies.
- Help answer questions about medications.

More Health Programs – Just for You

As a member, you and your covered dependents have access to these wellness programs.



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. Go to omadahealth.com/healthnet.



Start Smart for Your Baby® program

We have a program for pregnant and new parents called Start Smart for Your Baby. The program is designed to customize the support and care you need to promote a healthy pregnancy and baby. It is already part of your benefits and it will not cost you a thing. With a range of educational resources and support for parents-to-be, the Start Smart for Your Baby program offers education and resources as well as case management for a parent with high-risk pregnancies.



Active&Fit Direct™ program

The Active&Fit Direct program⁴ offers access to:

- 12,200+ standard fitness centers, with the ability to change anytime.
- 9,300+ digital workout videos so you can work out at home or on-the-go.
- 5,700+ premium exercise studios.
- Lifestyle coaching in areas such as fitness, nutrition, stress, and sleep.
- Activity tracking with 250+ wearable trackers and apps.

And no long-term contract. All for just \$28 a month (plus a \$28 enrollment fee and applicable taxes)

⁴Members/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.

You have access to Omada and Sharecare through current enrollment with Health Net of California, Inc. (Health Net). Omada, Babylon and Sharecare 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 services are an additional resource 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.

Do More with Our Online Tools

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
- ✓ Get 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 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 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. 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, gender affirming care, 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 1-888-926-4988 (TTY: 711)

Individual & Family Plan (IFP) Members Off Exchange 1-800-839-2172 (TTY: 711)

Individual & Family Plan (IFP) Applicants 1-877-609-8711 (TTY: 711)

Group Plans through Health Net 1-800-522-0088 (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./Health Net Life Insurance Company Appeals & Grievances
PO Box 10348, Van Nuys, CA 91410-0348

Fax: 1-877-831-6019

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 1-888-466-2219 (TDD: 1-877-688-9891) 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, 1-800-368-1019 (TDD: 1-800-537-7697).

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

बना लागत की भाषा सेवाएँ। आप एक दुभाषिया 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 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 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

សេវាភាសាដោយឥតគិតថ្លៃ។ 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 전화하십시오. 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 bikáá' 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)

ਬਨਿੰ ਕਸਿੰ ਲਾਗਤ ਤੇ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀ 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 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 **healthnet.com/csc**.