

Health Net of California, Inc. (Health Net)



Choose Coverage for a Lifetime of Health

YOUR 2024 HEALTH NET 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!

Teladoc – Access to video appointments 24/7¹

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

Through the Teladoc app, you can now:

- Book a video appointment 24/7.¹
- Get expert advice on non-emergency medical conditions.
- Tap into a full suite of digital health care tools.
- Get medicine prescribed if needed²
- When your regular doctor isn’t available, a Teladoc provider can help with every day, 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).**³

To register or for more information, visit **teladoc.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 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

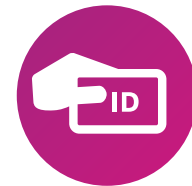
The right doctor can be key to getting on a healthy path – and staying that way. When you enroll in your Health Net SELECT POS plan, you’ll pick a doctor under Select 1 HMO. Here’s what that process looks like:

- 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 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 the Health Net 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 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

Health Net SELECT POS benefit	Select 1 – HMO Level	Select 2 – PPO Level	Select 3 – Out-of-Network Level
Out-of-pocket maximum			
• Individual	\$1,500	\$2,000	\$3,000
• Family	\$4,500	\$6,000	\$9,000
Office Visits (PCP/Specialist)	\$15	\$20	30%
Preventive care services	\$0	\$0	Child (through age 17) – \$0 Adult (age 18+) – Not covered
Telehealth by Teladoc	\$0	n/a	n/a
Inpatient hospital	\$0	10%	30%
Urgent care services	\$35 Medical \$15 Behavioral Health, chemical dependency, or substance abuse disorders	\$50	30%
Behavioral Health (Outpatient)	\$15	\$15	30%

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 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 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.		
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.

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 inpatient and outpatient services that are medically necessary.

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.⁴

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 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 can receive up to **\$100 in rewards** by taking the online RealAge Test, sharing the results with your PCP, and completing two online ShareCare⁵ offerings. 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

- **Health Coaching Program – Telephonic:** 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.
- **Health Coaching Program – Digital:** 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.



Eat Right Now - Diabetes prevention program

If you are prediabetic, you have access to our digital lifestyle change program that combines the latest technology with ongoing support. It's an approach shown to help you lose weight and reduce the risks of type 2 diabetes and heart disease (Pending regulatory approval).



Start Smart for Your Baby® program

We have a program to support pregnancy and new parents. It is called Start Smart for Your Baby. The program is designed to customize the support and care you need for 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 pregnant people.



Active&Fit Direct™ program

The Active&Fit Direct program⁶ offers access to:

- 12,500+ standard fitness centers, with the ability to change anytime.
- 12,000+ workout videos at no cost. Designed for every style and fitness level.
- 6,200+ premium exercise studios. (additional fees apply)
- Well-being coaching in areas such as fitness, nutrition, stress management, and sleep.
- Stay connected by syncing your favorite wearable fitness tracker or mobile app to stay on top of your progress.

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



Welvie: Make better health care decisions

Having surgery is often unexpected. And working with your doctor to evaluate treatment options for a medical condition can be confusing. That's why it is important to be prepared before you need to make a medical decision. Welvie can help. The self-guided online program walks you through the journey from diagnosis and treatment options to preparation and recovery.

Not thinking about surgery? Using Welvie can help you learn how to make the most of your doctor visits. Go to **welvie.com** to register and get started.

Learn how to make better health care decisions and get a **\$25 gift card**.⁷

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:

- ✓ Get Member ID cards and forms, manage your account details and view medical treatment policies.
- ✓ Change your primary care physician (PCP).
- ✓ Try a RealAge® Program to address and work to improve risk factors such as stress, sleep, nutrition and activity.
- ✓ Complete the RealAge® Test and learn about your overall health.
- ✓ Register for our monthly wellness webinar, with a new health topic at each session.



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 > *Enrollment/ProviderSearch*.
 - Enter a location (street address, city, county, or state).
 - Further narrow your search by Provider Name or by Plan Name
- POS - Select Small/Large Group**
- Select the type of provider (Doctors, Hospital, Medical Group) and then choose *Select 1* or *Select 2* to get your results.
 - Finally, click on *Print Results* to print your search results.

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 प्रापूत कर सकते हैं। आपको दसूतावेज पढ कर सुनाए जा सकते हैं। मदद के लिए, आपके आईडी कार्ड पर दएि 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 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 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

សេវាកម្មភាសាដោយឥតគិតថ្លៃ។ 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 전화하십시오 1-800-522-0088 (TTY: 711).

Navajo

Saad Bee Áká E'eyeed T'áá Jíík'e. Ata' halne'ígíí hóló. 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' 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 ਦੁਭਾਸ਼ਿਆ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿਚਿ 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 nakal istang 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**.

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

²Access to telehealth services does not guarantee a prescription.

³You 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.

⁴Upon 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.

⁵Complete the Eat Right Now, Craving to Quit tobacco cessation program, and/or participate in health challenges.

⁶Members/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.

⁷To 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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