

Enjoy Coverage for the Way You Live

DISCOVER YOUR HEALTH PLAN OPTIONS FOR 2023

For CalPERS Basic members





This year, CalPERS Basic members have a choice between two cost-efficient Health Net plan options:

Salud HMO y Más – available in six counties: Kern,¹ Los Angeles,¹ Orange, Riverside,¹ San Bernardino,¹ and San Diego.¹

SmartCare HMO – available in 20 counties: Alameda, Contra Costa, Fresno,¹ Kern,¹ Kings, Los Angeles, Marin, Napa, Orange, Riverside,¹ San Bernardino,¹ San Diego,¹ San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, and Tulare.

¹Partial county

The Right Plan for You!

You want to make informed decisions during open enrollment. To do that, you need as much information as possible on hand. Whether you're new to Health Net of California, Inc. (Health Net) or coming back to us for 2023, you'll find this guide a useful tool to help guide your choices.

Inside, you'll find answers to important questions about:

- Choosing the right Health Net plan for you and your family.
- Finding out if your primary care physician (PCP) is in one of our networks.
- Ensuring any treatment you're currently getting stays on track.
- Using the custom website and our social media tools to help manage your health.
- Earning rewards for working to improve your health!



You can reach the Member Services by calling **888-926-4921**.

Why Choose Health Net?

Health Net is health coverage you can count on. We have helped Californians through various stages of life for more than 40 years. It's what we'll continue to do.

We believe every person deserves a safety net for their health. A person's age, income, job status or current state of health doesn't matter. This idea helps us make it easier for you to get important health care benefits and services. And you can get them where and when you need them.





Below are highlights of what to expect from your Salud HMO y Más or SmartCare HMO plans:

1	\$0 medical deductibles.
2	Fixed copayments for most services.
3	Your doctor directs most of your health care needs.
4	You don't need a referral to see an OB/GYN in the medical group. Just make your appointment.
5	You can change your PCP as often as once a month.
6	No claim form filing (except emergency out-of-network care).
7	Rewards to help you improve your health and well-being.
8	You can access outpatient behavioral health care from an in-network provider WITHOUT a referral from your PCP.
9	Acupuncture and chiropractic coverage through American Specialty Health Plans, Inc. (ASH).



Let's Get Going!

Choose the Health Net HMO plan that works for you

Salud HMO y Más

Salud HMO y Más addresses the needs of Southern California. It gives you access to a quality group of doctors and hospitals where you live or work.

One more great reason to choose Health Net – Scripps Health in San Diego has been added to the current group of providers within Salud HMO y Más, including access to 13 Scripps HealthExpress Clinics for same day care for minor ailments and injuries.

You have flexible crossborder access to SIMNSA's network providers in northern Mexico through all Salud y Más medical groups.

SmartCare HMO

SmartCare HMO is a network of trusted, high-quality provider groups and hospitals. With easy to use benefits, predictable costs and a quality network, SmartCare is an attractive, whole-health option for you and your family.



Both plans give you:

- A system of easy-to-use MinuteClinics (often inside CVS pharmacy stores) for walk-in medical services in select locations.
- A \$50 reward for completing your RealAge® test.*
- A \$100 gift card for completing Craving to Quit® or Health Coaching.*
- A \$25 reward for completing Welvie Surgery Support Program.*

*See pages 6 and 7 for details

Summary of benefits for each plan

Benefits ³	Salud HMO y Más	SmartCare HMO
Preventive care office visits, including well-woman exams	\$0	\$0
Doctor office visits	\$15 (when using either the Health Net or SIMNSA networks)	\$15
Babylon (telehealth)	\$0	\$0
Specialist office visits	\$15 (when using either the Health Net or SIMNSA networks)	\$15
Vision exam for refractive eye exam	\$0	\$0
X-ray / Laboratory procedures	\$0	\$0
MinuteClinic visits	\$15	\$15
Prenatal and postnatal office visits	\$0	\$0
Hospitalization	\$0	\$0
Behavioral Health (MHN)	\$15	\$15
Urgent care	\$15	\$15
Emergency care	\$50	\$50
Chiropractic / Acupuncture ⁴	\$15 / 20 visits max.	\$15 / 20 visits max.

²Please check your Evidence of Coverage for specific benefits associated with your benefit plan.

³This chart is a summary of benefits only. All benefits are subject to the definitions, limitations and exclusions set forth in the Evidence of Coverage (EOC) document. Basic members are encouraged to review this document before making their final decision.

⁴Combined maximum of 20 visits per calendar year. Services administered by American Specialty Health Plans, Inc. (ASH)



Don't forget to present your new Health Net ID card when you get services.

Then, look up your current PCP, or find a new one

Check that your medical group and PCP are in your new plan's network. Your PCP must also be located within 30 miles of your home or work address.

Finding providers is easy with our online Find a Provider/ ProviderSearch tool at www.healthnet.com/calpers. Here you can also view a list of in-network medical groups.

Don't forget each member of your family can choose their own PCP and medical group to suit their own needs.

Important note: Be sure to write down your doctor's name, medical group name and the provider's enrollment ID number (10 digits). You'll need to put this information in the "Notes" section of the myCalPERS website when you register.

This will help ensure the details on your new ID card will be correct.

Finally, enroll in a Health Net plan using the myCalPERS website

There are two ways to get to the CalPERS enrollment website:

- 1 Go to www.healthnet.com/calpers and click *How to Enroll*, or
- 2 Go directly to www.mycalpers.ca.gov

Be sure to have the name of the medical group and the PCP's provider ID number handy.

Your Health Net ID card

After you enroll with Health Net, look for your new Health Net ID cards in the mail. All CalPERS Health Net members will get a Health Net ID card.

Make sure your new card has your correct PCP selection listed. If something on your new card is wrong, call your Member Services for CalPERS at 888-926-4921.



More Details about Your Coverage

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 administered through Managed Health Network, LLC (MHN):

- Visit www.healthnet.com/calpers.
- Call **888-935-5966**.

Know your drug coverage

When you're clear about your pharmacy benefit, you can take more control of your health and your wallet. You can reduce costs while getting the drugs that best meet your health conditions.

Pharmacy benefits are covered through a CalPERS direct contract with OptumRx. After you enroll, you will receive an ID card from Health Net which will include your medical benefits and OptumRx info.

For complete pharmacy listings and details on what's covered, call OptumRx at 855-505-8110 or visit www.optumrx.com/calpers.

Prescription drugs

Pharmacy	Generic	Brand formulary	Non-formulary
Retail pharmacy	\$5	\$20	\$50
Mail order pharmacy	\$10	\$40	\$100

Continuity of care (COC)

When you switch health plans, doctors or medical groups 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 stays on track. Here is a list of services COC is available for:

- Acute condition (e.g., sudden GI bleed, broken bone)

- Serious chronic condition
- Pregnancy and immediate postpartum (e.g., maternal mental health)
- Care of newborns
- Terminal illness
- Surgery and surgical follow-up care



Contact Health Net's COC program at **888-926-4921** before you enroll, so we know how to help you.

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 help empower you to make healthy lifestyle decisions for you and your family.



Nurse Advice Line

Receive timely access to registered nurses for help with everyday health questions – 24/7.

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.



Care reminder messages

You'll get useful reminders about steps you can take to prevent gaps in your care. These include tests to keep you healthy, yearly shots and more!

Your doctors may also get these reminders so that they can better observe your health status.



RealAge® Program

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 custom report of your behavioral and medical health risks. Immediately after taking the online survey, you'll receive a personalized action plan. You'll receive a **\$50 reward** for completing the RealAge Test and sharing your results with your primary care physician. Refer to the chart on page 9 for more details.



Health Coaching program

Enjoy one-on-one wellness support by telephone with a health coach. You can choose from a number of topics, including nutrition, stress management, exercise, tobacco cessation, weight loss and more.

Earn a **\$100 gift card**⁵ for completing the health coaching program as well as an evaluation call. Refer to the chart on page 9 for more details. Once you've enrolled in the program, we'll mail a Health Coaching toolkit to your home.



You can earn a **\$100** health reward when you complete either the:

- Health Coaching program, or
- Craving to Quit program.

See the chart on page 9 for details.



Craving to Quit[®] program (tobacco cessation)

Once you enroll in the Craving to Quit tobacco cessation program (telephonic), you get a coach to guide you through the quit process. Plus, you get access to useful tools to help you quit. These include:

- A website with eLearning tools.
- An online chat forum.
- Access to your coach via email.
- Text messaging support.
- A Coaching Guidebook.

Plus, you can earn a **\$100 gift card**⁵ for completing the program with a coach. Refer to the chart on page 9 for more details.

⁵You get a \$100 gift card for completion of **EITHER** the Craving to Quit tobacco cessation program **or** the Health Coaching program. You can enroll in both programs; however, only one \$100 gift card is available per calendar year.



Programs Especially for CalPERS Members

As a CalPERS member, you and your covered dependents have access to these programs from our prominent wellness partners.



You can access programs for CalPERS members by visiting www.healthnet.com/calpers.

Babylon – Telehealth Services

Enjoy full access to Babylon, our telehealth provider – just for being a Health Net member.⁶

Through the Babylon app, you can now:

- Book a video appointment 24/7.⁷
- Get information about your health – anytime. Tap into a full suite of digital health care tools.
- Take control of your wellness journey.

Access to video appointments 24/7⁷ with Babylon

Health Net members can speak to a doctor 24/7⁷ and therapist weekdays 7am – 7pm (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,⁸ and labs and x-rays.⁹ Members can check symptoms through the Babylon app.

To register or for more information, visit www.babylonhealth.com/us/hnc.

Start Smart for Your Baby[®] program

Start Smart for Your Baby (SSFB) is a program for pregnant and new moms, providing custom support and care for a healthy pregnancy and baby. Members will receive health education materials such as Mother’s Guide to Pregnancy and Guide to Life After Delivery, and can request guidance from a care manager throughout their pregnancy. It is already part of your benefits and won’t cost you a thing. To get started, log in to www.healthnet.com/calpers > Wellness Programs / Maternity and Family Planning.

⁶You 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.

⁷Behavioral health services are open Monday – Friday 7:00 a.m. to 7:00 p.m. (Pacific time).

⁸Access to telehealth services does not guarantee that a prescription will be written.

⁹Labs and X-rays may be ordered by Babylon providers if medically necessary.

Welvie – surgery decision support

Do you have a pending surgery or need to know your non-surgical options? Use Welvie’s six-step program to guide you through the entire process. If you and your doctor decide on surgery, use Welvie to make your plans – from pre-op measures to recovery.

Complete the first three modules of the Welvie program and a brief survey – get a **\$25 Amazon.com gift card**. (Offered once every 365 days.)

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/calpers**.

When you take steps to improve your health, we’ll reward your efforts

Reward incentives	Programs	Join Salud HMO y Más or SmartCare HMO, then:
\$100 gift card	1. Craving to Quit® (tobacco cessation) or 2. Health Coaching	Choose one program option 1. Complete the Craving to Quit® program (telephonic), or 2. Complete the Health Coaching program as well as an evaluation call. You can enroll in both programs; only one \$100 gift card is available per calendar year.
\$50 gift card	RealAge® Test and primary care physician	Take the RealAge® Test and review the report with your doctor. Then complete the PCP form online. One \$50 gift card is awarded in a calendar year.
\$25 gift card	Welvie (decide on or prepare for surgery)	If you’re trying to decide on surgery, you can register and log in to www.healthnet.com/calpers , then go to the Welvie website. Get help and support while making your surgical decision. Complete the first 3 modules of the Welvie surgery decision support program and a brief survey, and Welvie will send you a \$25 gift card .



When you explore wellness, good things can happen.



What Will You Do with a Custom Website?

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 CalPERS 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

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



Find a Provider

You may find yourself looking for a new doctor. Or you may need a specialist or local hospital. With Find a Provider/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.

Choose one of the following plan options from the drop down menu on the *Find a Provider/ProviderSearch* tool:

For SmartCare HMO, choose HMO > *SmartCare Network (CalPERS members only)*.

For Salud HMO y Más, choose *Salud HMO y Más (CalPERS members only)*.

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 Member Services at **888-926-4921 (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 Member Services at the number above and telling them you need help filing a grievance. Health Net's Member Services 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 1-888-926-4921 (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) 1-888-926-4921

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 1-888-926-4921 (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 1-888-926-4921 (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 1-888-926-4921 (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 1-888-926-4921 (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、1-888-926-4921 (TTY: 711)。

Khmer

សេវាកម្មភាសាដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្តាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូមទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅមជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្មនៃក្រុមហ៊ុន 1-888-926-4921 (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 1-888-926-4921 (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' áajj' hodíílnih éí doodaii' 1-888-926-4921 (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 1-888-926-4921 (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 1-888-926-4921 (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 1-888-926-4921 (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 1-888-926-4921 (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 nakalistang numero sa inyong ID card o tawagan ang 1-888-926-4921 (TTY: 711).

Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังได้ สำหรับความช่วยเหลือ โทรหาเราตาม หมายเลขที่ให้ไว้บนบัตรประจำตัวของคุณ หรือ โทรหาศูนย์ติดต่อเชิงพาณิชย์ของ 1-888-926-4921 (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 1-888-926-4921 (TTY: 711).

Contact Us

Our team of knowledgeable customer service representatives are here to help with any questions you may have.

Dedicated Member Services for CalPERS

888-926-4921

7 days a week, 7 a.m. to 8 p.m. Pacific time.

www.healthnet.com/calpers

Assistance for the hearing and speech impaired

TTY: 711

MHN – Behavioral Health

888-935-5966

American Specialty Health Plans, Inc. (ASH)

800-678-9133

Babylon (telehealth)

www.babylonhealth.com/us/hnc

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