

# Enjoy Coverage for the Way You Live

DISCOVER YOUR HEALTH PLAN OPTIONS FOR 2021



CALPERS

*Coverage for  
every stage of life™*



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

<sup>1</sup>Partial 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 2021, 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 improving your health!



You can reach the Customer Contact Center by calling **1-888-926-4921**.

## Why Choose Health Net?

You want health coverage you can count on. For over 40 years, we have supported Californians through various stages of life, and that's what we continue to do.

Every person deserves a safety net for their health – regardless of age, income, employment status, or current state of health.

This idea helps us make it easier for you to get important health care benefits and services, where and when you need them.



## Here are some highlights of what an HMO plan offers:



- ✓ \$0 medical deductibles.
- ✓ Fixed copayments for most services.
- ✓ Your doctor directs most of your health care needs.
- ✓ You don't need a referral to see an OB/GYN in the medical group. Just make your appointment.
- ✓ You can change your PCP as often as once a month.
- ✓ No claim form filing (with the exception of emergency out-of-network care).
- ✓ Rewards to help you improve your health and well-being.
- ✓ You can access outpatient behavioral health care from an in-network provider **WITHOUT** a referral from your PCP.



# Let's Get Going!

## First, choose the Health Net HMO plan that works for you SmartCare HMO or Salud HMO y Más is right for you if you want:

- A custom network of quality providers.
- To use handy MinuteClinics (generally located inside CVS pharmacy stores) for walk-in medical services in select locations.
- A **\$50** Health Risk Questionnaire (HRQ) reward.

- A **\$100 gift card** when you complete either the Quit For Life<sup>®</sup> or the Health Coaching programs.
- A **\$25 reward** when you finish the first three modules in the Welvie surgery decision support online program.

Salud HMO y Más is a community-based plan. It differs from our SmartCare HMO plan in that it has coverage in Northern Mexico, using the SIMNSA network.

If you do a lot of travel to Mexico, this plan may be a good fit for you.

### SUMMARY OF BENEFITS FOR EACH PLAN

Benefits <sup>2</sup>	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
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
Urgent care	\$15	\$15
Emergency care	\$50	\$50
Chiropractic / Acupuncture <sup>3</sup>	\$15 / 20 visits max.	\$15 / 20 visits max.



<sup>2</sup>This 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.

<sup>3</sup>Combined maximum of 20 visits per calendar year. Services administered by American Specialty Health Plans, Inc. (ASH).

## 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 ProviderSearch tool at [www.healthnet.com/calpers](http://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.



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

**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](http://www.healthnet.com/calpers) and click *How to Enroll*, or
- 2 Go directly to [www.mycalpers.ca.gov](http://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 Customer Contact Center for CalPERS at 1-888-926-4921.



# More Details about Your Health Benefits –

## Salud HMO y Más and SmartCare HMO

With either option, you'll access care through a tailored network of licensed providers.

- There's no need to change doctors if they belong to either plan network.
- If not, you will need to switch to a new PCP in order to join.

## 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 through Managed Health Network, LLC (MHN):

- Visit [www.healthnet.com/calpers](http://www.healthnet.com/calpers).
- Call **1-888-935-5966**.



## Know your drug coverage

When you're clear about your pharmacy benefit, you can take control of your health and your wallet. You can save money 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 1-855-505-8110 or visit [www.optumrx.com/calpers](http://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, you don't want your care put on hold.

The COC program is there to make sure any treatment you get stays on track. Here is a list of services COC can help protect:

- 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 1-888-926-4921 before you enroll, so we know how to help you.**



# What Will You Do with Your Health Plan?



## Decision Power<sup>®</sup>: 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.



## Nurse Advice Line

Enjoy instant access to clinicians 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;
- How to take your prescriptions; and
- Getting ready for doctor visits.



## 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.



## Health Risk Questionnaire (HRQ)

The HRQ 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 a survey. 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, and weight loss.

Earn a **\$100 gift card** for making at least one live call per month during this six month program. 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.

## Stop using tobacco with Quit For Life

Once you enroll in Quit For Life, you get a Quit 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 Quit Coach via email.
- Text2Quit (messaging to support your quit progress).
- A Quit Guide toolkit.

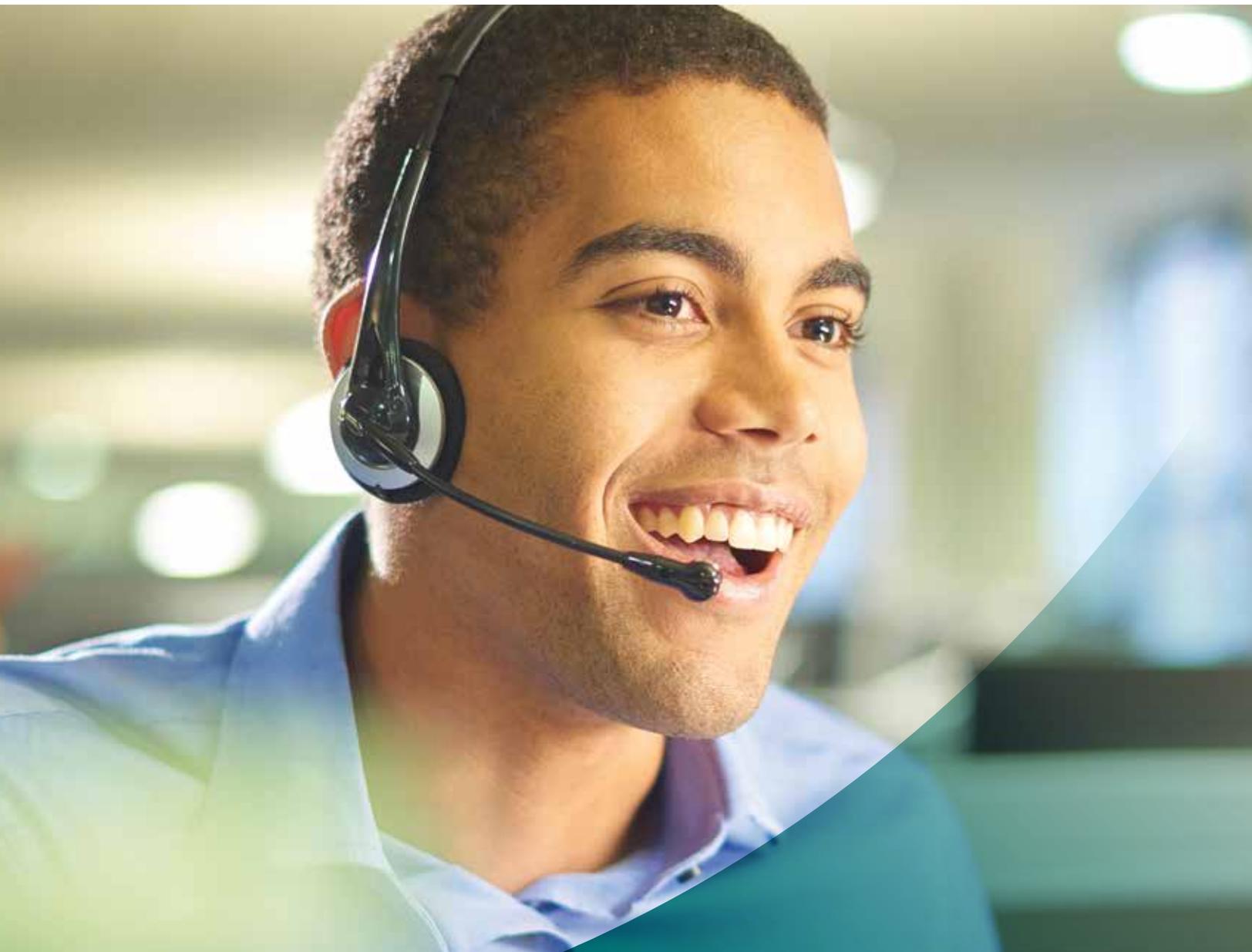
Plus, you can earn a **\$100 gift card** for making just four calls with a Quit Coach. Refer to the chart on page 9 for more details.



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

- the Health Coaching Program, or
- Quit For Life.

See the chart on page 9 for details.



# 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](http://www.healthnet.com/calpers).

## **Discover myStrength**

If you struggle with mental health issues and simply need a lift, myStrength can help. You get private access to self-help tools, tips and daily inspiration. myStrength can help you become and stay healthy – in body and mind.



## 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 eat better, move more, stress less, and reduce your risks – one small step at a time. You’ll gain access to all you need to 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](http://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:
<b>\$100 gift card</b>	1. Smoking/Tobacco cessation <b>or</b> 2. Health Coaching	<b>Choose one program option</b> 1. Complete 4 live calls with your Quit Coach in the Quit For Life tobacco cessation program, <b>or</b> 2. Complete 1 live call per month during the 6-month Health Coaching program. You can enroll in both programs; only one <b>\$100 gift card</b> is available per calendar year.
<b>\$50 gift card</b>	Health Risk Questionnaire (HRQ)	Take the HRQ and review the report with your doctor. Then complete the PCP form online – It really is just that easy! One <b>\$50 gift card</b> is awarded in a calendar year.
<b>\$25 gift card</b>	Welvie (decide on or prepare for surgery)	If you’re trying to decide on surgery, you can register and log in to <b><a href="http://www.healthnet.com/calpers">www.healthnet.com/calpers</a></b> , 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 <b>\$25 gift card</b> .



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!*

## Have you got the Health Net Mobile app?

You can download or update your free Health Net Mobile app on the App Store or Google Play. Just search for “Health Net Mobile.” It’s easy to use – and free!

Find what you need, right at your fingertips:

- 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](http://www.healthnet.com/calpers) > 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/calpers](http://www.healthnet.com/calpers) > ProviderSearch
- Enter a location (address, city, county, or state).
- Further narrow your search by Provider Name/ID/License Number or by Plan/Network. **For SmartCare HMO**, choose HMO – SmartCare Network (CalPERS members only). **For Salud HMO y Más**, choose Salud HMO y Más (CalPERS members only).
- Select the type of provider (doctor, hospital, medical group, etc.) to get your results.



## Stay on the go with the Health Net Mobile app

Stay connected to your health plan info whenever and wherever you go. Here are just a few of the things you can do with Health Net Mobile:

- Find doctors and care services nearby with **ProviderSearch**.
- Use the **My ID Card** feature to view your card – and your plan dependents’ ID cards, too.
- View copayment information.

## 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 **1-888-926-4921 (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 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: 1-877-831-6019

Email: [Member.Discrimination.Complaints@healthnet.com](mailto:Member.Discrimination.Complaints@healthnet.com) (Members) or  
[Non-Member.Discrimination.Complaints@healthnet.com](mailto: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](http://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 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 전화하십시오 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'dólzíníí 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 ਦੁਭਾਸ਼ੀਆ 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 Customer Contact Center for CalPERS**

**1-888-926-4921**

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

**[www.healthnet.com/calpers](http://www.healthnet.com/calpers)**

## **Assistance for the hearing and speech impaired**

TTY: 711

## **MHN – Behavioral Health**

1-888-935-5966

## **American Specialty Health Plans, Inc. (ASH)**

1-800-678-9133

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