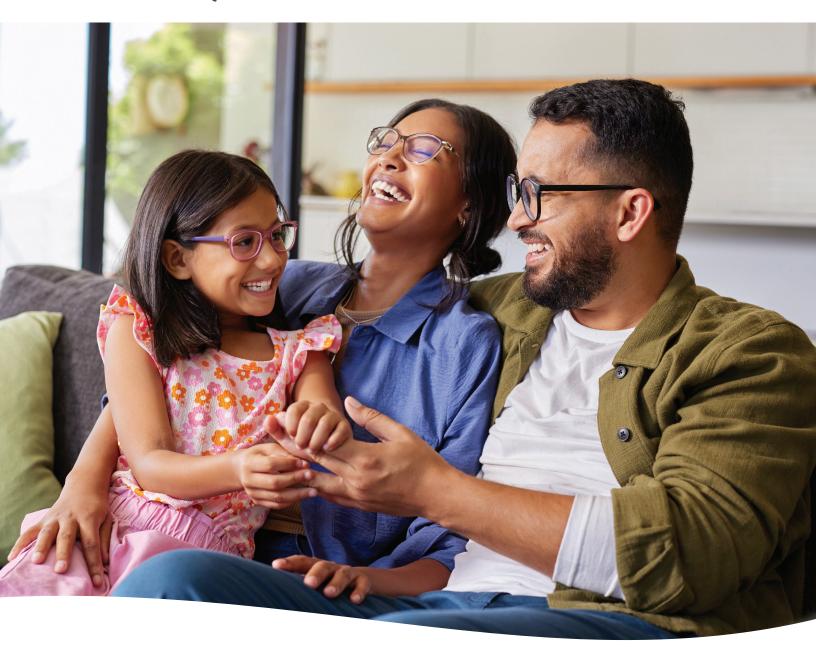


Get More!

SALUD HMO Y MÁS (HEALTH AND MORE)
PLANS FOCUS ON QUALITY AND AFFORDABILITY



A Different Kind of Health Plan

You deserve the most from your health coverage. Salud HMO y Más, which translates to "Health and More", was designed for those who want access to affordable, quality health care coverage. Predictable copays and trusted providers make Salud HMO y Más a great choice.



Scripps health is an option in San Diego¹

For our San Diego members, we offer access to Scripps Health, along with all other providers in the Salud HMO y Más network. This includes access to 14 Scripps HealthExpress walk-in clinics for same-day care for minor ailments and injuries.

The Salud Network has a local touch

You can feel confident about the services you receive from our network of local providers in Southern California.

Find Salud Network providers in these counties:

- Imperial
- Kern
- Los Angeles
- Orange
- Riverside
- San Bernardino
- San Diego

We provide cross-border coverage

Salud HMO y Más members and their dependents can receive care from SIMNSA² doctors and facilities in Mexico (Tijuana and Mexicali) with lower copays and no need for a referral. Your SIMNSA doctor will coordinate all of your care in Mexico. Members and covered dependents who live in Mexico may not use these benefits at urgent care centers in San Diego. To find SIMNSA providers, visit SIMNSA.com or call the SIMNSA Contact Center at **800-424-4652.**

Plan features that deliver value for you

Salud HMO y Más is a health maintenance organization (HMO) health plan that gives you:

- **✓** \$0 medical deductibles.³
- Fixed copayments for most services.
- ✓ Your PCP 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 (except 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.
- Acupuncture and chiropractic coverage through American Specialty Health Plans, Inc. (ASH).⁴
- ✓ Access to participating SIMNSA providers in Mexico.

See your Salud HMO y Más *Evidence of Coverage* for your specific plan benefit details.

Wellness programs

All of our Salud HMO y Más plans come with wellness programs that can help you to make healthy lifestyle choices for you and your family. As a member, you have access to wellness programs such as:

- Health Coaching programs
 - Health Coaching Program (telephonic): With one-on-one support, you and your Health Coach find what motivates you and address the specific health behaviors that affect short-term health risks and long-term goals.
 - Health Coaching program (digital): Consists of multiple lessons related to stress, stop tobacco use, exercise, weight, gaps in care and more!
- Craving to Quit® This tobacco cessation program covers most types of tobacco, lets you talk with a quit coach for encouragement and support, and offers a personalized plan to quit.
- RealAge® program This program is our healthy behavior program targeting the 4 highest lifestyle risks stress, sleep, nutrition and activity.
- Eat Right Now program The Eat Right Program is a new 28-day program with the goal of helping you to rewire your brain so you can develop new eating habits. This could lead to weight loss and help you to maintain your ideal weight, with less stress and effort.

To access these programs and more, log in to **healthnet.com**.

(continued)





In an emergency, call **911** or go to the nearest hospital.

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.

Doula program

Our Doula program provides care that supports birthing people from diverse backgrounds and cultures. A Doula is a birth worker who supports members during pregnancy, birth and postpartum (the time after birth). Doulas help members in person or online. They offer support for a more positive time during pregnancy and postpartum. Doulas offer help with the aim of improving health outcomes for birthing parents and their babies.

Infertility and fertility treatment coverage

Health Net now covers infertility and fertility treatments, including in vitro fertilization (IVF), for eligible members. This expanded benefit offers inclusive support for individuals and couples seeking assistance in building their families.

Pharmacy

We tailored the Advanced Choice Pharmacy Network for your needs. It pairs with Salud HMO y Más and other select plans. This includes CVS, Walmart, Costco, Safeway, Vons and other pharmacies.⁵

- Fill your prescriptions at a pharmacy that works with Health Net
- Prescriptions written by a SIMNSA provider must get filled at a contracted pharmacy in Mexico

Emergency and urgent care services

Emergency care is for any medical situation that you believe to be life threatening. Urgent care is for other times you need immediate attention. To find the nearest urgent care center in Southern California, you can search healthnet.com. To find urgent care centers in Mexico, visit SIMNSA.com. Note: Always contact your PCP for any follow-up care.

Teladoc Health - Telehealth services

Teladoc Health offers an easy option for telehealth care when your regular doctor isn't available. Use your smartphone or computer to consult with a U.S. board-certified doctor, $24/7^3$. What could be easier? How about a \$0 copayment!

A Teladoc provider can diagnose and treat cold and flu symptoms, allergies, upper respiratory infections, and skin problems, as well as send prescriptions to your local pharmacy, in some cases⁶.

You can book appointments through the Teladoc app, website or call 1-800-TELADOC (835-2362).6

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

It's easy to pick the right doctor for you

When you enroll in a Salud HMO y Más plan, you choose a contracted Primary Care Physician (PCP) and Participating Physician Group (PPG).

- Each member of your family can pick a PCP and PPG to suit their needs
- Members who live in Mexico do not need to select a PCP, just write "SIMNSA" on the form

Your doctor will coordinate most of your care and refer you to specialists and hospitals, with the exception of emergency and urgent care. Once you and your family enroll as Health Net members, you can use your benefits and Health Net's helpful resources. Simply show your Health Net Member ID card at your visit.





To find a provider, visit healthnet.com or call the Member Services number on your Member ID card.

See your Salud HMO y Más Evidence of Coverage for your specific plan benefit details.

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) 880-522-008-1

Armenian

Անվձար 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

बिना 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 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 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 1-800-522-0088 (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

សេវាភាសាដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្ដាប់គេអានឯកសារឱ្យអ្នក។ 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 전화하시거나 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'i' wóltah. Shíká a'doowoł nínízingo naaltsoos bee néího'dólzinígíí bikáa'gi béésh bee hane'í bikáá' áaji' hodíílnih éí doodaii' 1-800-522-0088 (TTY: 711).

Persian (Farsi)

Panjabi (Punjabi)

ਬਨਿਾਂ ਕਿਸੇ ਲਾਗਤ ਤੋਂ 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 ਦੀਤੇ 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 прочитать 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 (ТТҮ: 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 nakalistang 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).

FLY1775151XH01w (10/24)

Service that makes a difference

Making health care coverage work for you is more than a phrase, it's how we do business, especially when it comes to service:

- Our team of dedicated professionals shows up every day ready to provide a positive customer experience
- We offer help in your language so you can get the information you need
- · We make it easy for you to do business with us by phone or online



800-522-0088 (TTY: 711) between 8 a.m. and 6 p.m.



Visit us at **healthnet.com** for more information.

Scan the code below to Register/Log in and access Wellness programs, and many other tools.





1scripps Coastal, Scripps Clinic, Scripps Physicians and several other providers. Visit https://www.healthnet.com/portal/member/providersearch.action for our provider partners in network.

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²A network of physicians contracting with Sistemas Medicos Nacionales, S.A. de C.V. (SIMNSA) has been selected to provide services to Health Net Salud HMO y Más members. Family members residing in Mexico cannot receive plan benefits from California providers, except for emergencies which are covered worldwide.

³Deductible plans are available in the Large Group Portfolio.

⁴Chiropractic coverage is available as a rider

⁵Walgreens is excluded.

⁶Access to telehealth services does not guarantee that a prescription will be written. 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 healthprofessional, 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 Health (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.