

Salud HMO y Más (Health and More)

A DIFFERENT KIND OF HEALTH PLAN

Members deserve the most from their 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.

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 the following counties:

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



(continued)



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.

Below are highlights of Salud HMO y Más plans:

- 1 \$0 medical deductibles.²
- 2 Fixed copayments for most services.
- 3 Your PCP 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).³
- 10 Access to participating SIMNSA providers in Mexico.⁴

Specific plan benefits are available on the Salud HMO y Más *Evidence of Coverage*.



We provide cross-border coverage

Salud HMO y Más members and their dependents can receive care from SIMNSA doctors and facilities in Mexico (Tijuana and Mexicali) with lower copays and no need for a referral. SIMNSA doctors will coordinate all member's care in Mexico. To find a SIMNSA provider, visit **SIMNSA.com** or call the SIMNSA Contact Center at **800-424-4652**.

For more information, visit [healthnet.com](https://www.healthnet.com).

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.

²Deductible plans are available in the Large Group Portfolio.

³Chiropractic coverage is available as a rider.

⁴A 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 or urgently needed care, which are covered worldwide.

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