

Get Más!

SALUD HMO Y MÁS PLANS FOCUS ON COMMUNITY, DIVERSITY AND VALUE



A Different Kind of Health Plan

You deserve the most from your health coverage. Salud HMO y Más caters to the diverse needs of the Southern California community and residents like you. You get affordable health care coverage and access to SIMNSA medical providers in Mexico.



Scripps health is an option in San Diego

For our San Diego members, we now offer **Scripps Health**, along with all providers already in the Salud HMO y Más network. This includes access to **13 Scripps HealthExpress Clinics** for same-day care for minor ailments and injuries.

Salud HMO y Más is designed for diversity

Simply put, Salud HMO y Más was designed for our members who want access to affordable, community-based, effective health care coverage. Predictable copays and culturally-connected providers, make Salud HMO y Más health care coverage at its best.

The Salud Network has a local touch

You get a network focused on culture, with a select group of medical doctors and staff trained to know what you expect, want and need. You can feel confident about the services you receive.

Find Salud Network providers in these counties:

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

We provide cross-border coverage

Salud HMO y Más members and their dependents can receive care from SIMNSA¹ 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 dependents who live in Mexico may not use these benefits at urgent care centers in San Diego. To find a SIMNSA provider, visit SIMNSA.com or call the SIMNSA Contact Center at **800-424-4652**.

¹A 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.

Plan features that deliver value for you

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

- ✓ Fixed copayments for most services
- ✓ A quality network of doctors and hospitals in Southern California
- ✓ Coordinated care through your Primary Care Physician (PCP)
- ✓ Emergency services covered worldwide
- ✓ 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 Program**
 - 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.

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

(continued)





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

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.²

- 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, you can search

www.healthnet.com. Make sure you're logged in to see centers in the Salud network. **Note:** Always contact your PCP for any follow-up care.

Babylon – Telehealth services

Enjoy full access to Babylon, our telehealth provider – just for being a Health Net member.³

Access to video appointments 24/72 with Babylon

Health Net members can speak to a doctor 24/7 and therapist weekdays 7 a.m. to 7 p.m. (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, flu and more! During the video visit, members can get answers about urgent prescription refills⁴, labs and x-rays.⁵ Members can check and monitor symptoms through the Babylon app.

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

²Walgreens is excluded.

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 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.

⁴ Access to telehealth services does not guarantee that a prescription will be written.

⁵Labs and X-rays may be ordered by Babylon providers if medically necessary.

It's easy to pick the right doctor for you

When you enroll in a Salud HMO y Más plan, you can 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 ID card at your visit.

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

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



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 do 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 **1-800-522-0088 (TTY: 711)**

If you believe that Health Net has failed to provide these services or discriminated in another way, you can file a grievance by calling the number above and telling them you need help filing a grievance; Health Net's Customer Contact Center is available to help you. You can also file a grievance by mail, fax or online at:

Health Net Life Insurance Company Appeals & Grievances

PO Box 10348

Van Nuys, CA 91410-0348

Fax: 1-877-831-6019

Email: Member.Discrimination.Complaints@healthnet.com (Covered Persons)

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.

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 **1-800-522-0088** (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 **1-800-522-0088** (TTY: 711)

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

बना 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

សេវាកម្មដោយឥតគិតថ្លៃ។ 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 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'í' wóltah. Shíká a'doowol nínízingo naaltsoos bee néího'dólzínígíí bikáa'gi béesh 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)

ਬਨਿੰ ਕਸਿ ਲਾਗਤ ਤੋਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਬਾਸ਼ੀਆ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ 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 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).

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.

800-546-4570 (TTY: 711) between 6 p.m. and 8 a.m.



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