



Health Net of California, Inc. (Health Net)

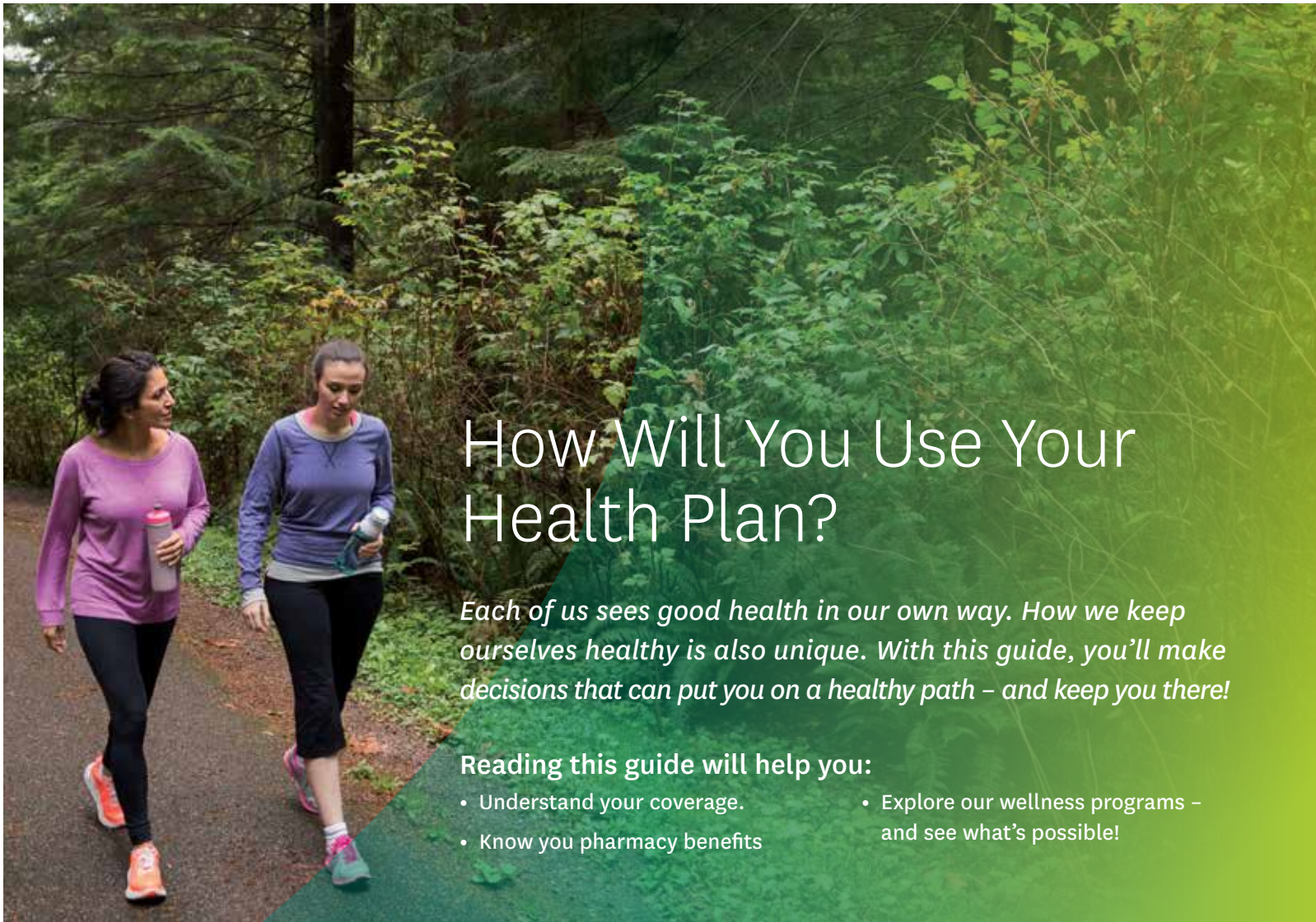
# You'll Get Used to Having it All

**YOUR 2019 SELECT POINT OF SERVICE PLAN  
MEMBER GUIDE**

COUNTY OF SANTA CLARA

*Coverage for  
every stage of life™*





# How Will You Use Your Health Plan?

*Each of us sees good health in our own way. How we keep ourselves healthy is also unique. With this guide, you'll make decisions that can put you on a healthy path – and keep you there!*

## Reading this guide will help you:

- Understand your coverage.
- Know your pharmacy benefits
- Explore our wellness programs – and see what's possible!

**New  
for 2019!**

## Teladoc (telehealth)

Teladoc is a convenient option when you need quality non-emergency care. Use your smartphone or computer to consult with a U.S. board-certified doctor or behavior health professional. What could be easier? How about a \$0 copayment<sup>1</sup>

### TELADOC IS RIGHT FOR YOU IF:

- You need same day or urgent care for a non-urgent issue.
- You travel or are just away from home.
- You need short-term prescription refills.

## HOW TELADOC CAN HELP YOU

You can use Teladoc instead of the ER or urgent care for non-urgent issues such as:

- Cold and flu.
- Sore throat.
- Bronchitis.
- Allergies.
- Pinkeye.
- Behavioral health issues.

To register or for more information, visit **[www.teladoc.com](http://www.teladoc.com)**, or call **1-800-835-2362**.

<sup>1</sup>Check your coverage document to confirm your cost share.

## Your benefits – you decide

Your Health Net SELECT Point of Service (POS) plan is flexible, yes. But that’s just the beginning. When you need care, you choose which benefit option is right for you.

- **Through the HMO option**, your primary doctor will coordinate your routine and hospital care.
  - Plus, you’ll get fixed-dollar amount copayments for most services.
- **Through the PPO and out-of-network options**, you have the freedom to see specialists both in- and out-of-network without referrals.
  - You’ll often pay less using in-network providers.
  - You’ll also avoid claim forms using in-network services.

## When it’s time to pick a doctor

Having the right doctor can be key to getting on a healthy path – and staying that way. When you enroll in your SELECT POS plan, you’ll pick a doctor. Here’s what that process looks like:

- 1 Choose a participating physician group (PPG) from our network.
- 2 Then choose a primary care physician (PCP) from that group.

Each of your covered dependents can choose a different PCP and a different PPG to meet their needs.

If you have questions or want to change your PCP, call the Health Net Customer Contact Center at **1-888-893-1572**.



You will get your Health Net ID card in the mail soon after you enroll. Keep it with you as you will need to show it each time you access care.

## What you pay – Your three-tier benefit package

SELECT POS benefit	HMO level	PPO level	Out-of-network level
Doctor visits	\$15	\$20	30%
Specialist visits	\$15	\$20	30%
Inpatient hospital	\$0	10%	30%
Urgent care services	\$35	\$50	30%
MinuteClinic	\$10	Not covered	Not covered
Preventive care services	\$0	\$0	Child (through age 17) – 30%  Adult (age 18+) – Not covered
Out-of-pocket maximum			
• Individual	\$1,500	\$2,000	\$3,000
• Family	\$4,500	\$6,000	\$9,000

For a complete listing of benefits, refer to your Evidence of Coverage booklet.



**Have questions? That’s why we’re here!** You can log in to [www.healthnet.com/csc](http://www.healthnet.com/csc) or call us toll-free at **1-800-522-0088**.

## 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:

- Visit [www.healthnet.com/csc](http://www.healthnet.com/csc), under Get Started, and click on Plan details.
- Click on Summary Plan Description or Evidence of Coverage.

## Try MinuteClinic and take back your day!

Taking care of your health takes time. Often, there are not enough hours in the day for all that you do. That’s where MinuteClinic can help!

MinuteClinic is a walk-in health care service, staffed by nurse practitioners and physician assistants. You can find MinuteClinics inside CVS/pharmacy stores. MinuteClinic is an ideal solution when you can’t see your doctor and need nonemergency treatment.

## Know your drug coverage

When you understand your pharmacy benefit, you take control of your health

and your wallet. You can save money while getting the drugs that best meet your health conditions.

## Here is a look at your pharmacy benefit:

Benefit	Tier 1 drugs	Tier 2 drugs	Tier 3 drugs
	Generic drugs on the Health Net Recommended Drug List	Brand drugs on the Health Net Recommended Drug List	Brand drugs on the Health Net Recommended Drug List
<b>Retail pharmacy (up to a 30-day supply)</b>	\$5	\$15	\$30
<b>Mail order pharmacy (up to a 90-day supply of maintenance medications)</b>	\$10	\$30	\$60
<b>CVS Pharmacy (up to a 90-day supply of maintenance medications)</b>	\$10	\$30	\$60
<b>Maintenance medications</b>	For maintenance medications, you can use mail order or a CVS retail pharmacy for a 90-day supply. To view the Health Net Maintenance Drug List, log in to <a href="http://www.healthnet.com/csc">www.healthnet.com/csc</a> .		
<b>Generic substitutions</b>	You may get a brand-name drug when a generic version is available. However, you will pay the full cost of the drug, unless your doctor gets prior authorization from Health Net.		

**Note:** This overview provides highlights of benefit information about the County of Santa Clara Health Net SELECT POS Plan. Complete details about the plan are contained in the legal plan documents that govern plan operations and administration. If there is a discrepancy between the information provided above and the provisions of the plan documents, the plan documents will govern.

## Quit For Life®

You'll start our online tobacco cessation program by looking at your needs. Then we'll work with you to develop a tailored plan to help you quit. The program gives you:

- Support for over-the-counter and prescription drugs.
- Access up to four proactive, one-on-one counseling calls.
- Unlimited calls to a Quit Coach.

## Health promotion programs

Looking for a flexible way to improve your health and wellness? Our health promotion programs give you the freedom to reach and keep your health goals.

These six-week programs are available online, so you take them when and where it's easiest for you. Topics include weight loss, stress relief, healthy diet, and tobacco cessation.



When you explore wellness, good things can happen

## The Active&Fit Direct program

Enjoy a discount to 8,000+ fitness centers across the nation. Join one of these centers for just **\$25 a month, plus a one-time \$25 sign-up fee.**

### WHAT YOU GET WITH ACTIVE&FIT DIRECT:

- Online directory maps and locator for fitness centers (available on any device).
- A free guest pass to try out a fitness center before you sign up, (where available).
- The option to switch fitness centers at any time.
- Online fitness tracking from a wide variety of wireless fitness devices, apps and exercise equipment.

Check out our dedicated County of Santa Clara website, [www.healthnet.com/csc](http://www.healthnet.com/csc), and click on Wellness programs and discounts.



## Wellness coaching

Your road to healthy living is better when you share it. That's why you get a virtual health coach to help you on your way. You and your health coach will connect by:

- secure email,
- secure chat, and
- telephone.

You'll enjoy online features that include journaling, goal setting, and exercise and food trackers.

## Additional value-added programs

### DISCOVER MYSTRENGTH

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

### OMADA

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.



# Get Online and Get More Done

You get more than just access to health care when you join Health Net. You get a custom website, just for County of Santa Clara employees!

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 and start getting more done!

1. Visit [www.healthnet.com/csc](http://www.healthnet.com/csc) > 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/csc](http://www.healthnet.com/csc) > *ProviderSearch tips*.
- Enter a location (street address, city, county, or state).
- Further narrow your search by Provider Name or by Plan Name (HMO – Employer Group Plans for your HMO provider; when looking to self-refer to a PPO provider, look at the PPO network).
- 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.
- Use the mobile app to **view and update your account information**.



Download or update your free Health Net Mobile app today. Go to the App Store or Google Play and search for “Health Net Mobile.” It's easy to use, and it's free!

## 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:

**Individual & Family Plan (IFP) Members On Exchange/Covered California** 1-888-926-4988 (TTY: 711)

**Individual & Family Plan (IFP) Members Off Exchange** 1-800-839-2172 (TTY: 711)

**Individual & Family Plan (IFP) Applicants** 1-877-609-8711 (TTY: 711)

**Group Plans through Health Net** 1-800-522-0088 (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 1-800-522-0088 (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) 1-800-522-0088

**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 पढ कर सुनाए जा सकते हैं। मदद के लए, आपके आईडी कार्ड पर दए 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។ 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 hólq. T'áá hó hazaad k'ehjí naaltsoos hach'í' wóltah. Shíká a'doowoł nínízingo naaltsoos bee néího'dólzínígíí bikáa'gi béésh bee hane'í bikáa' 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 ਤੇ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀ 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 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 (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).



# Contact Us

For more info, call our Customer Contact Center at  
**1-800-522-0088** or visit **[www.healthnet.com/csc](http://www.healthnet.com/csc)**.