



# Health Care Tailored to Fit Your Life

2019 Choices for CalPERS Basic Members



Health Net®



This year, CalPERS Basic members have a choice between two cost-efficient Health Net plan options:

- Salud HMO y Más – available in 6 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



# Explore Your 2019 Health Net Choices!

Welcome to Open Enrollment 2019. We want to make choosing your next health plan an easy, positive experience. That's why we've created plan choices tailored to fit your health, your budget and the way you live.

Whether you're new to Health Net of California, Inc. (Health Net) or coming back to us for 2019, as a CalPERS Basic member you'll find this guide full of useful information about Health Net open enrollment. Inside, we've included answers to important questions regarding:

- **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.
- **Transitioning** medical care for treatment currently in progress.
- **Using** the custom website and our social media tools to help manage your health.
- **Earning** rewards for improving your health!

## Why choose Health Net?

With all the options you have to consider for this year's open enrollment, please keep this in mind. When we sat down to create our plan choices for CalPERS for 2019, we began with our greatest strength – delivering affordable HMO plans throughout California. We believe you deserve reliable health coverage from a local company that understands your needs.

For over 35 years, Health Net, Inc. has supported individuals and families through various stages of life, and that's what we continue to do.

We look for every chance to make a positive difference in the lives of the people we serve. This helps us make it easier for our members to get important health care benefits and services, where and when they need them.



Your dedicated Health Net team is just a phone call away at **1-888-926-4921**.

## First, let's look at 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.
- No claim form filing (with the exception of emergency out-of-network care).
- Incentives to help you improve your health and well-being.
- You also don't need a referral from your PCP to access outpatient behavioral health care through any Managed Health Network, LLC (MHN) provider.



### Getting started – It's as easy as 1-2-3

- 1 Choose the right Health Net HMO plan.
- 2 Find your current PCP or a new one.
- 3 Enroll in a Health Net plan using the myCalPERS website.

## Ready?

### 1 Choose the right Health Net HMO plan

SmartCare HMO or Salud HMO y Más is right for you if you want:

- A tailored network of quality providers.
- To use convenient MinuteClinics (generally located inside CVS pharmacy stores) for walk-in medical services in select locations.
- Zero copayments to use Teladoc (telehealth).
- A \$50 Health Risk Questionnaire (HRQ) incentive.

- A \$100 gift card for completion of either the Quit For Life® tobacco cessation program or the Health Coaching program.
- A \$25 incentive for completing the first three modules in the Welvie surgery decision support online program.

Salud HMO y Más is a community-centered plan and differs from our SmartCare HMO plan in that it has coverage in Northern Mexico, utilizing the SIMNSA network. Therefore, if you travel to Mexico frequently, this plan may be a good fit for you and your family.

## Summary of benefits for each plan

Benefit <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).



## 2 Find your current PCP or a new one

Confirm that your and your family's medical group(s) and PCP(s) are in the network of the Health Net plan you want to select. Your PCP must also be located within a 30-mile radius of your permanent residence 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 participating medical groups.

Even if you need to select a new PCP to join one of our plans, our ProviderSearch tool makes it easy. Remember, each member of your family can choose a different PCP and a different medical group to suit their individual needs.

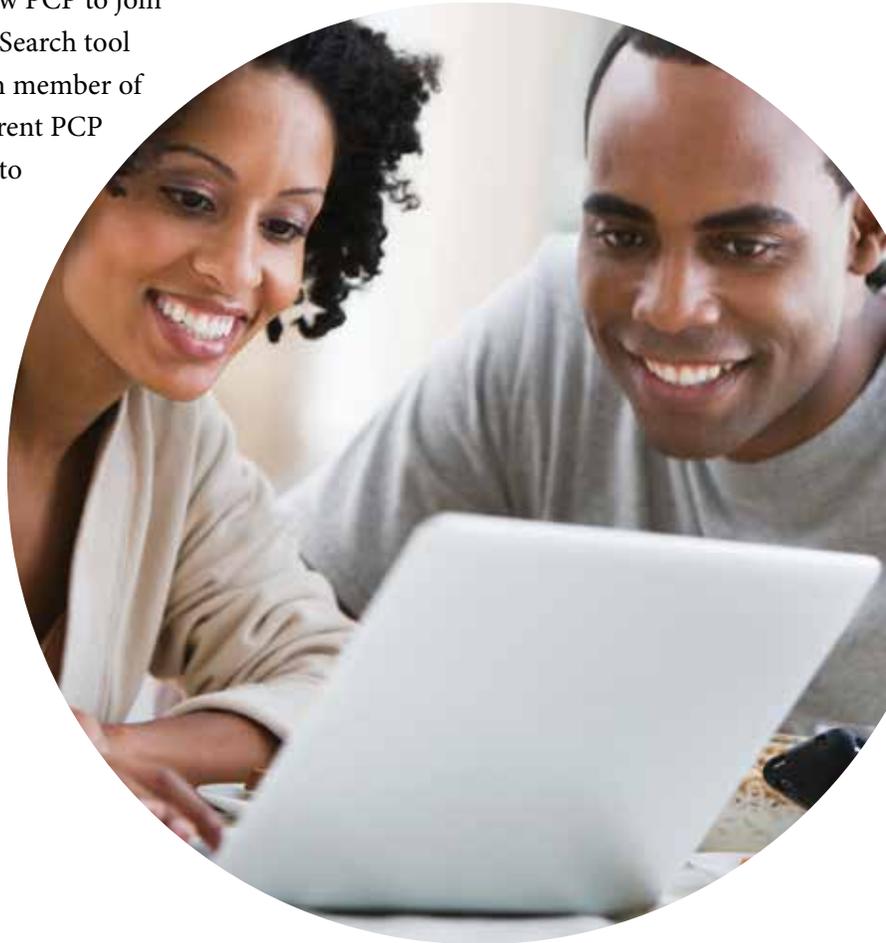
**Important note:** Be sure to write down your doctor's name, medical group name and the provider's enrollment ID number (10 digits). You'll need to put this information in the "Notes" section of the myCalPERS website. This will help ensure the information on your new ID card will be accurate.

## 3 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.org](http://www.mycalpers.org).

Be sure to have the name of the medical group and the PCP's provider ID number handy.



## Additional information about your health benefits

### Salud HMO y Más and SmartCare HMO

With either plan choice, you access care through a tailored network of board-certified providers, all required to maintain credentialed status and adhere to industry-approved clinical practice guidelines.

If your PCP is part of the Health Net SmartCare HMO or Salud HMO y Más networks, there's no need to change doctors. If he or she is not, you will need to switch to a new PCP in order to join. This may be a good choice if you haven't seen your current doctor a lot and feel comfortable making a change.

### Behavioral health

Managed Health Network, LLC (MHN), the behavioral health subsidiary of Health Net, Inc., offers behavioral health programs that support whole-person wellness. Behavioral health coverage for Health Net members includes treatment for needs related to mental health and substance use disorders.

For more information about MHN, visit [www.healthnet.com/calpers](http://www.healthnet.com/calpers). When you enroll, your plan contract will contain the exact terms and conditions of your coverage. For more information, call 1-888-926-5108.

### Pharmacy

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 information.

For complete pharmacy listings and coverage details, 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 assistance

Continuity of care assistance (COCA) is Health Net's commitment to helping you transition your medical care when you are switching plans, doctors or medical groups without a gap in service for the following:

- Surgery and surgical follow-up care
- Acute condition (e.g., sudden GI bleed, broken bone)
- Serious chronic condition
- Pregnancy and immediate postpartum
- Care of newborns
- Chemotherapy
- Terminal illness

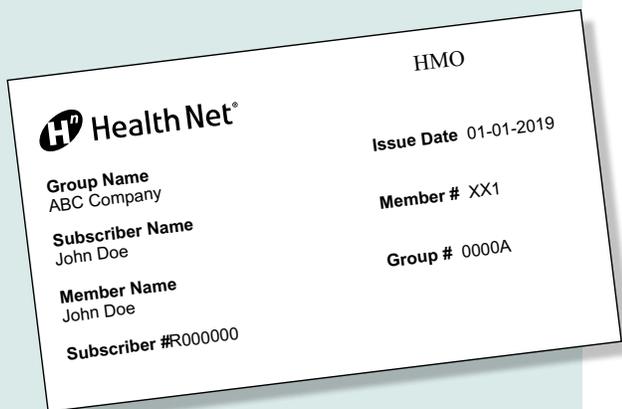
Contact Health Net at 1-888-926-4921 as early as possible, prior to enrolling, to be sure we know about your situation.



### Health Net ID cards

After you have enrolled with Health Net, look for your new Health Net ID cards in the mail. All CalPERS Health Net members will receive a Health Net ID card.

When you receive your ID card, make sure your PCP selection is correctly identified. If the doctor listed is incorrect, call the dedicated Customer Contact Center for CalPERS at 1-888-926-4921.



Remember to present your new Health Net ID card whenever you receive services.

## Decision Power<sup>®</sup>: Health & Wellness

### A bridge to healthy actions

Decision Power gives people personalized tools along with the support and confidence to take action for positive, lasting health changes. Programs include:

#### Nurse Advice Line

Our toll-free 24/7 nurse line gives you immediate access to clinical support for everyday health issues and questions. Some of the ways clinicians can help you include discussing how to care for minor injuries and illnesses, helping you identify emergency health situations, understanding prescriptions, and preparing for doctor visits.

#### Care gap monitoring

You'll receive useful reminders about preventive screenings, immunizations and other measures that address potential gaps in care, sent to both you and your doctor, when applicable. We share some of these reminders with doctors or clinicians involved with your care so that they can better monitor your health status.

## Health Risk Questionnaire (HRQ)

The HRQ provides you with a personalized 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 (telephonic)

Enjoy one-on-one, individual wellness support via telephone with a health coach. Choose from a variety of program topics, including nutrition, stress management, exercise, tobacco cessation, and weight loss.

Earn a \$100 gift card for completing a minimum of 1 live call per month during this 6-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.

## Quit For Life tobacco cessation

Once enrolled in our telephonic tobacco cessation program, you are assigned a Quit Coach to guide you through the quit process.

Plus, you get access to additional resources, including:

- A dedicated website with eLearning tools.
- An online community chat forum.
- Access to your Quit Coach via email.
- Text2Quit (quit-inspired messaging to support your progress).
- A Quit Guide toolkit.

Earn a \$100 gift card for completing a minimum of 4 calls with a Quit Coach in this program. Refer to the chart on page 9 for more details.



# Programs Especially for CalPERS Members

Health Net has joined forces with 3 of the top wellness vendors in the country to ensure you have access to the best wellness support available. In order to take advantage of the programs, you need to be a registered member on [www.healthnet.com/calpers](http://www.healthnet.com/calpers). After you are logged in to our website, you'll have direct and convenient access to the following programs:

## Teladoc (telehealth)

**New for 2019!** Teladoc gives you access 24 hours a day, 7 days a week, to a U.S. board-certified doctor through the convenience of phone, video or mobile app visits, for a \$0 copayment.

Teladoc doctors can diagnose and treat cold and flu symptoms, allergies, upper respiratory infections, and skin problems, as well as send prescriptions to your local pharmacy, when medically necessary.

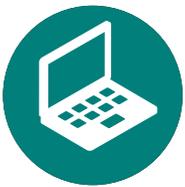
## myStrength

myStrength is a confidential online resource, personalized to help improve your mood. The program's self-help tools are designed to help empower you to become – and stay – mentally and physically healthy.

Here are some program highlights:

- In-the-moment tracking.
- Interactive tools.
- Immediate stress-relieving tips.
- Weekly action plans.
- A variety of mood-improving, daily inspiration activities.
- Mobile app.
- Step-by-step eLearning modules.

Members can self-refer to the program by visiting [www.mystrength.com/hnwell](http://www.mystrength.com/hnwell), or it can be recommended by a case manager, as appropriate.



You can access the  
Teladoc, Welvie and  
Omada programs  
by visiting  
[www.healthnet.com/  
calpers](http://www.healthnet.com/calpers).



## Welvie – surgery decision support

Whether you have an upcoming surgery or need to understand your non-surgical options, Welvie’s six-step program guides you through the entire process. The program helps you work with your doctor and, if surgery is the decision, helps you understand what to expect – from pre-op preparations to recovery.

Plus, when you complete the first 3 modules of the Welvie program and a brief survey, you’ll receive a \$25 Amazon.com gift card (offered once every 365 days).

## Omada – proactive diabetes prevention

Our digital lifestyle change program combines the latest technology with ongoing support. It’s an approach shown to help you lose weight and reduce the risks of type 2 diabetes and heart disease.

The program offers qualified members:

- A small group of participants for real-time support.
- Weekly online lessons to educate and inspire.
- A wireless smart scale to monitor your progress.

## Good health – It has its rewards

We are offering members incentives to make healthy choices and changes in their lives.

Reward incentives	Programs	Join Salud HMO y Más or SmartCare HMO, then:
<b>\$100 gift card</b>	1. Smoking/Tobacco cessation OR 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, or 2. Complete 1 live call per month during the 6-month Health Coaching program. You can enroll in both programs; only one \$100 gift card 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 \$50 gift card 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>www.healthnet.com/calpers</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 \$25 gift card.



# Online Programs and Tools

## Register for our website

In January, once you're a Health Net member, go to [www.healthnet.com/calpers](http://www.healthnet.com/calpers), click *Register* and fill out the registration form. Be sure to have your ID card handy.

As a registered member of the website, you'll have 24/7 access to the user-friendly tools and health information you need most. You can:

- Get your benefit details and copayments, *Evidence of Coverage (EOC)* and prior authorization list.
- Find a doctor, locate the nearest hospital or search services with our *ProviderSearch* tool. Plus, get maps that show the precise location of the office or hospital.
- Change your PCP.
- Get ID cards and forms, manage your account details and view medical treatment policies.
- Try health promotion programs to address health-related factors such as smoking/tobacco cessation, emotional health, exercise, nutrition, and more.
- Complete the *Health Risk Questionnaire* to get an idea of your overall health.
- Take advantage of the telehealth program we offer. Perfect for people on the go and who can't always make it to a doctor's office.
- Register for our monthly *Wellness Webinar*, which offers a new health topic at each session.

## Get Health Net Mobile – a convenient app for members

Health Net Mobile is the easiest way to connect to your HealthNet.com online account. It is designed to help members on the go or in the field, and our innovative app is available for Apple and Android smartphones.

Registered members of our website can use this application to quickly get plan and copayment information, as well as access to *ProviderSearch* and a mobile version of their Health Net ID card to verify eligibility.



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 ntwav kom yog koj hom lus los tau. Xav tau kev pab, hu peb tau rau tus xov tooj ntwam 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

សេវាភាសាដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្តាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូម ទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅមជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្ម នៃក្រុមហ៊ុន 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'dólzínígíí bikáa'gi béésh bee hane'í bikáa' áají' 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)**

ਬਨਿੰ ਕਸਿ ਲਾਗਤ ਤੇ 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 ਦਿੱਤੇ 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 прочитать 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 can answer specific questions to help make your transition to Health Net as easy as possible.

### Dedicated Customer Contact Center for CalPERS

1-888-926-4921

7 days a week, 7:00 a.m. to 8:00 p.m. Pacific time.

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

### Additional contact numbers

1-877-891-9050 (Cantonese)

1-877-339-8596 (Korean)

1-877-891-9053 (Mandarin)

1-800-331-1777 (Spanish)

1-877-891-9051 (Tagalog)

1-877-339-8621 (Vietnamese)



### Assistance for the hearing and speech impaired

TTY: 711

### MHN – Behavioral Health

1-888-926-5108

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

1-800-678-9133

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