

Health Net of California, Inc. (Health Net)



Choose Coverage for a Lifetime of Health

YOUR 2026 SALUD HMO Y MÁS PLAN MEMBER GUIDE

For CalPERS Basic members



HealthNet.com/calpers



Salud HMO y Más: Health Net Plan for CalPERS Basic Members



Salud HMO y Más is available in seven counties:
Imperial, Kern,¹ Los Angeles,¹ Orange, Riverside,¹
San Bernardino,¹ and San Diego,¹.

¹Partial county

The Right Plan for You!

In order to make informed decisions during open enrollment, it's important to have as much information as possible. Whether you're new to Health Net or returning for 2026, this guide will help you learn about your Health Net plan.

Inside, you'll find answers to important questions about:

- Finding out if your primary care physician (PCP) is in our network.
- Ensuring any treatment you're currently getting stays on track.
- Using the custom website to help manage your health.
- Earning rewards for working to improve your health!



You can reach Member Services by calling **888-926-4921**.

Why Choose Health Net?

Health Net is health coverage you can count on. We have helped Californians through various stages of life for more than 45 years. It's what we'll continue to do.

We believe every person deserves a safety net for their health. A person's age, income, job status or current state of health doesn't matter. This idea helps us make it easier for you to get important health care benefits and services. And you can get them where and when you need them.



Highlights of what to expect from your Salud HMO y Más plan



1	\$0 medical deductibles.
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).
10	Access to participating SIMNSA providers in Mexico. ²

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

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 or urgently needed care, which are covered worldwide.

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.

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 SIMNSA 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. To find a SIMNSA provider, visit **SIMNSA.com** or call the SIMNSA Contact Center at **800-424-4652**.



Scripps Health is an option in San Diego

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.

Your Benefits and Drug Coverage

Summary of benefits

Benefits ³	Salud HMO y Más
Preventive care office visits, including well-woman exams	\$0
Doctor office visits	\$15 (when using either the Health Net or SIMNSA networks)
Telehealth through Teladoc Health	\$0
Specialist office visits	\$15 (when using either the Health Net or SIMNSA networks)
Vision exam for refractive eye exam	\$0
X-ray / Laboratory procedures	\$0
Prenatal and postnatal office visits	\$0
Hospitalization	\$0
Behavioral Health office visits	\$15
Urgent care	\$15
Emergency care	\$50
Chiropractic / Acupuncture ⁴	\$15 / 20 visits max.

³This 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.

⁴Combined maximum of 20 visits per calendar year. Services administered by American Specialty Health Plans, Inc. (ASH).

Know your drug coverage

When you're clear about your pharmacy benefit, you can take more control of your health and your wallet. You can reduce costs while getting the drugs that best meet your health conditions.

Pharmacy benefits are covered through a CalPERS direct contract with CVS Caremark. After you enroll, you will receive a member ID card from Health Net which will include your medical benefits and CVS Caremark information.

For complete pharmacy listings and details on what's covered, call CVS Caremark at **833-291-3649** or visit **[caremark.com/calpers](https://www.caremark.com/calpers)**.

Prescription drugs

Pharmacy	Tier 1	Tier 2	Tier 3
Retail Pharmacy (up to a 30-day supply)	\$5	\$20	\$50
Retail Pharmacy (up to a 90-day supply of maintenance medication)	\$10	\$40	\$100 (\$70 copayment with an approved Partial Copay Waiver)
CVS Caremark® Mail Service Pharmacy (up to a 90-day supply of maintenance medication)	\$10	\$40	\$100 (\$70 copayment with an approved Partial Copay Waiver)
Specialty Pharmacy (up to a 30-day supply)	\$5	\$20	\$50

More Details about Your Coverage

Behavioral health

Your behavioral health benefits provide treatment for mental health and substance use disorders. Behavioral health providers include therapists, psychologists, clinical social workers, and psychiatrists.

What services are covered?

Your mental health and substance use disorder benefits include:

- Sessions with a therapist, psychologist, or psychiatrist.
- Treatment follow-up and aftercare.
- Other inpatient and outpatient services that are medically necessary.

How do I get help?

If you need help, simply call the Mental Health Benefits and Appointments phone number on the back of your Health Net Member ID card. Customer service reps and licensed Care Managers, are available to take your call. Behavioral Health Staff can:

- Answer questions you have about your benefits.
- Get help right away if you are experiencing a crisis or emergency.
- Help find a provider with availability.⁶

You won't need approval for outpatient appointments with a network provider.

Continuity of care (COC)

When you switch health plans during Open Enrollment, you don't want your care put on hold.

The COC program is there to make sure certain treatments you may be receiving stays on track. Here is a list of conditions eligible for Continuity of Care:

- an acute condition;
- a serious chronic condition – up to up to one year of coverage;
- a pregnancy (including the duration of the pregnancy and immediate postpartum care);
- maternal mental health – up to 12 months from the diagnosis or from the end of the pregnancy;
- a newborn up to 36 months of age –up to one year of coverage;
- a terminal illness; or
- a surgery or other procedure that has been authorized and scheduled by your prior health plan as part of a documented course of treatment within 180 days of new plan effective date.



Contact Health Net's COC program at **888-926-4921** before you enroll, so we know how to help you.

Getting Started with Health Net



Don't forget to present your new Health Net member ID card when you get services.

Find or update your PCP

Check that your medical group and PCP are in your new plan's network.⁵

Finding providers is easy with our online Find a Provider tool at **healthnet.com/calpers**. Here you can also view a list of in-network medical groups.

Don't forget each member of your family can choose their own PCP and medical group to suit their own 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 when you register.

This will help ensure the details on your new member ID card will be correct.

Enroll in your plan on myCalPERS website

There are two ways to get to the CalPERS enrollment website:

- 1 Go to **healthnet.com/calpers** and click *Enrollment > How to Enroll*, or
- 2 Go directly to **mycalpers.ca.gov**

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

Your Health Net member ID card

After you enroll with Health Net, look for your new Health Net member ID cards in the mail. All CalPERS Health Net members will get a Health Net member ID card.








Make sure your new card has your correct PCP selection listed. If something on your new card is wrong, call your Member Services for CalPERS at 888-926-4921.



Do More with Our Online Tools

You get more than just access to health care when you join Health Net. You get a custom website for your Health Net health plan, just for CalPERS employees!

Find what you need, right at your fingertips:

-  **Access** your digital Member ID Card
-  **Find care** – locate urgent care centers, hospitals or doctors
-  **Access** virtual care with Teladoc Health
-  **Change** your Primary Care Physician (PCP)
-  **View** your health plan benefits and stay informed
-  **Find** LGBTQ+ resources and support
-  **Get important updates** about your coverage and benefits

Sign up at our website

1. Visit healthnet.com/calpers > Register.
2. Then follow the easy registration steps.

Find a Provider



You may find yourself looking for a new doctor. Or you may need a specialist or local hospital. With Find a Provider, 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.

Choose *Salud HMO y Más* (CalPERS members only) from the drop down menu on the *Find a Provider* tool.

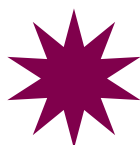


Don't miss out – register today!



What Will You Do with Your Health Plan?

*Health Net is focused on giving you the tools you need to help you live a healthier, more productive life. Our programs help empower you to make healthy lifestyle decisions for you and your family. To access our Wellness programs, log in to **healthnet.com/calpers** and then click the Health & Wellness tab.*



RealAge® Program

RealAge Program is our healthy behavior program targeting the 4 highest lifestyle risks — **Stress, Sleep, Nutrition, and Activity**. The program is personalized to the individual based on risk level for each lifestyle category gleaned through RealAge test responses and personal interest. It's fully integrated with other features of the Sharecare platform, such as trackers, to encourage ongoing engagement and promote behavior change that can help lead to a lower RealAge.



RealAge® Test

The RealAge Test provides you with a custom report of your behavioral and medical health risks. After taking the online survey, you'll receive a personalized action plan. You'll receive a **\$50 reward** for completing the RealAge Test. Additionally, you can earn an extra **\$25 reward** by sharing your results with your primary care physician or complete 3 health coaching calls.



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. Earn a **\$25 gift card** for completing 3 health coaching calls plus an evaluation call.

Health Coaching program (digital): Consists of multiple lessons related to stress, smoking cessation, exercise, weight, gaps in care and more!



Craving to Quit® program

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. This innovative 21-day program teaches awareness of cravings and habits to help participants quit smoking, dipping or vaping.

Plus, you can earn a **\$25 gift card** for completing the program with a coach, and complete one other online Sharecare offering.



Eat Right Now®

The Eat Right Now program, developed by Sharecare, is an evidence-based app designed to help you step off the diet rollercoaster and create healthy habits that last.

The program offer three tracks: **Mindful Eating, Weight Loss, and Diabetes Prevention**. Upon signing up, users complete a brief assessment to determine the track best suited to their needs and health goals.

Mindful Eating—provides the foundation for you to establish mindful eating habits and reshape your relationship to food.

Weight Loss—builds upon mindful eating principles, providing additional tools for effective and sustainable weight loss. You'll work with a personal coach, join live weekly calls, and track your progress over time with a free scale and activity tracker.⁸

Diabetes Prevention Program—recognized by the CDC, offers tailored guidance for help in preventing Type 2 Diabetes. Participants who are prediabetic receive personalized coaching, join live weekly calls, and have access to a free scale and activity tracker.⁸

Note: The total maximum reward available for participation in the above-listed programs is \$100.



Active&Fit Direct™ program

The Active&Fit Direct¹² program lets you join more than 12,700+ fitness centers and studios with no long-term contracts. Plus, access 14,000+ guided workout videos in the comfort of your home. Get the flexibility you need in a fitness routine. All for just \$28/month (plus a one time \$28 signup fee and taxes).

More Programs for CalPERS Members

As a CalPERS member, you and your covered dependents can access these additional wellness programs.



You can access programs for CalPERS members by visiting healthnet.com/calpers and select the **Health & Wellness** tab



Teladoc Health – Access to doctor appointments 24/7

Enjoy full access to Teladoc⁹, our telehealth provider – just for being a Health Net member.

Through Teladoc Health, you can now:

- Book a telephone or video appointment 24/7 for a non-emergency medical condition.
- Make a behavioral health telephone or video appointment 7 days a week.
- Tap into a full suite of mental health tools.
- Get medicine prescribed if needed.¹⁰

When your regular doctor isn't available, a Teladoc provider can help with every day, nonemergency conditions like the flu, sinus infections, stomach bugs and more. A Teladoc behavioral health provider can help with depression, anxiety, grief, and more.

Talk to a health care provider – with a \$0 copay!

Medical appointments are available 24 hours a day, 7 days a week from wherever you are. Behavioral health professionals are available 7 days a week 7:00 a.m. to 9:00 p.m. (Pacific time). You can book appointments through the Teladoc app, website or call **1-800-TELADOC (835-2362)**.

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

Welvie®: Get information on how to make better health care decisions

Having surgery is often unexpected. And working with your doctor to evaluate treatment options for a medical condition can be confusing. That's why it is important to be prepared before you need to make a medical decision. Welvie can help. The self-guided online program walks you through the journey from diagnosis and treatment options to preparation and recovery.

Not thinking about surgery? Using Welvie can help you learn how to make the most of your doctor visits. Go to **welvie.com** to register and get started.

Learn how to make better health care decisions and get a **\$25 gift card**.¹¹

Nurse Advice Line

Our 24/7 Nurse Advice Line offers timely access to registered nurses for help with health question on the phone, any time, day or night.

You can get instant support by calling the number on the back of your Member ID card. Get answers to questions about concerns such as cold and flu, minor illness and injury, chronic pain, and medications.



Maternity and Family Planning

*Health Net is here to help you and your family the entire pregnancy – and more! We can connect you to the programs and services that best fit your wants and needs – plus they’re **already part of your covered benefits.***

Health Net offers you a choice of customized pregnancy programs that include:

- Individual Doula program
- Mahmee Virtual Doula with wrap-around services via their digital app.
- Start Smart for Your Baby®

Individual doula program

A doula is a trained birth worker who provides emotional and physical support. Work with a doula in-person or virtually during pregnancy, labor and postpartum.

Mahmee with wrap-around services

Access virtual and in-person support via the Mahmee app, available 7 days a week. This program also includes maternity services from nurses, mental health coaches, nutritionists, and more. Virtual services are available statewide. In-person services are available in select counties.

Important: You may enroll in either Mahmee with Wrap Around Services or the Individual Doula Program, but not both.

Doulas do not replace medical providers or offer medical advice.

Smart Start for Your Baby®

Every pregnancy is different. Moderate and high-risk pregnancies require special care to protect you and your baby from adverse health outcomes.

The Start Smart for Your Baby program provides you with extra support by care managers who work with you and your doctor to ensure you receive the best care during your pregnancy, after birth and postpartum. They connect you to the right information and resources such as:

- Benefits available
- Help finding a doctor
- Breastfeeding supplies
- Where to find healthy foods, cribs, safe housing, clothing and more.



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 प्रापूत कर सकते हैं। आपको दसूतावेज पढ़ कर सुनाए जा सकते हैं। मदद के लएि, आपके आईडी कार्ड पर दएि 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 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 1-888-926-4921 (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 전화하시거나 1-888-926-4921 (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'dólinígíí bikáa'gi béesh bee hane'í bikáa' áají' hodiílnih éi 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)

ਬਨਿਾਂ ਕਸਿ ਲਾਗਤ ਤੇ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀਆ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦੱਤੇ 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 คุณสามารถใช้สามได้ 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 are here to help with questions you may have.

Dedicated Member Services for CalPERS

888-926-4921

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

healthnet.com/calpers



Assistance for the hearing and speech impaired

TTY: 711

Behavioral Health

Call the Mental Health Benefits and Appointments number on the back of your member ID card.

American Specialty Health Plans, Inc. (ASH)

800-678-9133

⁵Each person must select a Primary Care Physician at a contracting Physician Group close enough to their residence or place of work to allow reasonable access to medical care. Family Members may select different contracting Physician Groups.

⁶Upon request, a Behavioral Health rep will reach out to providers on your behalf and will contact you once an available provider is found. Please note routine appointments with an MD/Psychiatrist may take up to 15 business days, or 10 business days for a therapist.

⁸Scale provided at enrollment. Activity tracker is earned by achieving a weight loss of 2% or more after 30 days in the program or engaging with the program for at least 10 days (days do not have to be consecutive).

⁹You 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 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.

¹⁰Access to telehealth services does not guarantee a prescription.

¹¹You'll get a \$25 Amazon gift card for completing Steps 1-3 of the Welvie My Surgery program and a short survey. Members are eligible for one gift card, per member, per 365 days.

¹²Members/spouses must be 18 years or older to take part. Fees will vary based on fitness center selection. There is a 2-month commitment required. The Active&Fit Direct program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Active&Fit Direct is a trademark of ASH and used with permission herein. Not all services may be available in all areas and the program may be changed (including monthly and enrollment fees and/or the introductory period) or discontinued at any time.

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