

Health Net's Wellness and Value-Added Programs

MAKE THE MOST OF YOUR HEALTH BENEFITS

Effective January 1, 2027

For CalPERS basic members



HealthNet.com/calpers





Your Health Is at the Heart of Everything We Do.

That's why your Health Net plan includes more than coverage. It gives you support. You'll find tools, programs, and experts who care and can guide you. These resources meet you where you are and help you take the next steps so you can feel your best.

Whether you want to build healthier habits, reduce stress, stay active, or manage a chronic condition, you have access to programs that make it easier. Think of this guide as your roadmap to simple ways to use the benefits you already have. This helps you focus on what matters most: a healthier, more confident life.

Welcome to your wellness journey. We're here to support you every step of the way.

Wellness Programs



RealAge® Program

The 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 help drive sustained engagement and promote behavior change that can lead to a lower RealAge.



RealAge® Test

The RealAge Test provides you with a personalized report of your behavioral and medical health risks. Immediately after taking the online RealAge Test, you will receive a personalized action plan.

Take the RealAge Test now at healthnet.sharecare.com

You'll receive a **\$50 gift card** for taking the test. Earn an **extra \$25 gift card** when you share your results with your doctor or complete three coaching calls. Get another **\$25 gift card** when you complete two online Sharecare programs.¹



Craving to Quit® Tobacco cessation program

This program covers most types of tobacco, lets you talk with a quit coach for encouragement and support, and offers a personalized plan to quit. The innovative 21-day program teaches awareness of cravings and habits to help participants quit smoking, dipping or vaping.

Earn \$25 gift card when you complete the program with a coach and complete one other online Sharecare offering. Find them here at healthnet.sharecare.com



Health Coaching program (telephonic)

With one-on-one, personalized support, you and your Health Coach will discuss:

- What to expect when trying to make lifestyle changes
- Explore what motivates you to improve your health
- Specific health behaviors that affect short-term health risks and long-term goals.

Earn a **\$25 gift card** when you complete 3 health coaching calls, plus an evaluation call, or share your RealAge test results with your primary care physician.



Health Coaching program (digital)

Through a “virtual coaching” experience, our online programs offer you the information and tools to help you improve your health and reduce your disease risk. The programs offer weekly assignments and goal-setting tips personalized to your individual preferences and interests.

The program addresses topics, including:

- healthy eating
- stress management
- tobacco cessation
- exercise
- weight loss
- and more!

Wellness Programs

Eat Right Now[®] program

The Eat Right Now program is an app designed to help you step off the diet rollercoaster and create healthy habits that last.



The program offers three tracks: **Mindful Eating**, **Weight Loss**, and **Diabetes Prevention**. After a brief assessment, users are matched to the track that best fits their health goals.

Mindful Eating – Build healthy eating habits and a better relationship with food. Complete this track plus one other Sharecare offering to earn a **\$25 gift card**.

Weight Loss – Expand on mindful eating with tools for lasting weight loss.

Note: The maximum total reward earned for the Sharecare programs above is \$100.



Unwinding by Sharecare

This digital program uses mindfulness to help you build resilience. Whether you're feeling stressed during the day or winding down at night, you can tap in for a quick dose of calm. With breathing exercises, meditations, sleep support, and more, it supports a less-stressed life.

Active&Fit Direct[™] program

With Active&Fit Direct program, you'll have access to:



- 14,000+ digital workout videos so you can work out at home or on-the-go.
- 12,800+ standard fitness centers, with the ability to change anytime, plus 10,200+ premium exercise studios.
- Lifestyle coaching in fitness, nutrition, stress management, and sleep.
- Sync your fitness tracker or app to track your progress.
- No long-term contract. All for just \$28 a month for standard fitness centers (plus a one-time \$28 sign-up fee and applicable taxes)²

To learn more, log in to healthnet.com/calpers > to access the Active&Fit Direct website.



Welvie –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**.³

Access to Care

Teladoc Health – Telehealth Services

Access to doctor appointments 24/7

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 digital mental health care tools.
- Get medicine prescribed if needed.⁴



When your regular doctor isn't available, a Teladoc provider can help with every day, nonemergency conditions like the flu, sinus infections or stomach bugs. 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)**.⁵

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

Urgent Care

For non-life-threatening concerns, urgent care centers come in handy. And for the most part they have a lower out-of-pocket cost than an ER visit. Get same-day care for non-emergency illnesses or injuries. Some urgent care centers now provide x-rays and lab tests as well.

Urgent care center benefits include:

- After-hours care
- Shorter wait times than an emergency room (ER) as a rule
- No appointment needed



You can find an Urgent Care Center near you by visiting **healthnet.com/calpers** and select *Find a Provider* at top of page

Nurse Advice Line

Our 24/7 Nurse Advice Line gives you fast access to registered nurses who can help with your health questions anytime — day or night.

Call the number on the back of your Member ID card to get immediate support.

Nurses can answer questions about concerns like colds and flu, minor illnesses and injuries, chronic pain, and medications.



Health Support Programs

Programs are available for individuals who need help managing one or more chronic conditions.

These conditions include:

-  Chronic obstructive pulmonary disease (COPD)
-  Asthma
-  Coronary artery disease (CAD)
-  Hypertension (HTN)
-  Diabetes
-  Cancer
-  Depression
-  Opioid use disorder
-  Substance use disorder and more



Our programs help reduce health risks and ensure members follow their prescribed medication and care plans through education, support, and empowerment.

To enroll or learn more about our programs, call Member Services using the number on the back of your Member ID card and ask for Case Management.

For more information or to enroll in any of our wellness and value-added programs and specialty programs, please call **888-926-4921** or visit **healthnet.com/calpers**.



Maternity and Family Planning

Your Health Net plan is here to support you — from pregnancy through postpartum and beyond. Your covered benefits include programs designed to fit your needs, preferences, and growing family.

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 program⁶

Connect with a trained doula for personal, in-person or virtual support before, during, and after birth. Your doula can help you prepare for labor, understand what to expect, and offer comfort and guidance during postpartum recovery. It's hands-on, relationship-centered support throughout your pregnancy journey.



Mahmee with wrap-around services

Mahmee gives you a full team of support through its digital app, available seven days a week. You'll have access to doulas, nurses, mental health coaches, nutritionists, and more — offering both virtual and select in-person services. It's a flexible, whole-person care experience designed to meet you wherever you are.

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
- Breastfeeding supplies
- Help finding a doctor
- 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 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 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

¹Complete the Eat Right Now - Mindful Eating; Craving to Quit tobacco cessation program; and/or participate in health challenges.

²Members/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.

³To receive the gift card, you'll need to complete the first three steps of the program and answer a short survey. One gift card reward, per member, per year.

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

⁵You 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 Health (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.

⁶The Doula program is not available outside of California.

Programs and services are subject to change. Members have access to wellness programs through current enrollment with Health Net of California, Inc. Health Net of California, Inc. is a subsidiary of Health Net, LLC. and Centene Corporation. Health Net is a registered service mark of Health Net, LLC. All other identified trademarks/service marks remain the property of their respective companies. All rights reserved.

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