

Health Net Works *the Way* *Health Care Should – for You*

2014 Choices for CalPERS Basic members



Herminia Escobedo,
Health Net
*We get members
what they need.*



Health Net®

Welcome to Your 2014 Health Net Choices!

It's time to select a health plan for 2014. We're here to make it simple for you with plan choices tailored to fit your health, your life and your budget.



If you need help, your dedicated Health Net team is standing by. Call 1-888-926-4921.

We know you'll have questions during open enrollment about Health Net; so this guide is specifically geared to **CalPERS Basic members joining Health Net** for the first time and will answer important questions regarding:

- **Choosing** the right Health Net plan for you and/or your family.
- **Finding** out if your doctor is in our networks.
- **Transitioning** medical care for treatment currently in process.
- **Using** the custom website just for CalPERS members.
- Social media and wellness programs to help you manage your health.
- How to earn rewards for improving your health!

You and Health Net – a perfect match

Health Net is an easy match for some people – especially if your doctor is already in our network. For others, the decision to join may depend on budget or changing doctor preferences. No matter what, the savings are worth considering joining Health Net.

We offer an award-winning customer service department and website to help you understand your benefits, learn how to transition care and participate in lifestyle improvement programs. Or you can call a wellness coach to assist you with a special need.

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

- Salud HMO y Más – available in 6 counties: Los Angeles, Orange, Riverside, San Bernardino, San Diego, and Kern.
- SmartCare HMO – available in 5 counties: Los Angeles, Orange, Riverside, San Bernardino, and San Diego.



Getting Started – easy as 1-2-3

First, you need to understand 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

Now...

1 Choose the right Health Net HMO plan

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

- A Latino-focused, community-centered and budget-friendly plan
- A tailored network of quality providers
- Cross-border benefits in Mexico using the SIMNSA network in Northern Mexico

- To use convenient CVS MinuteClinics for walk-in medical service in select locations
- Zero copay to use MDLIVE (Telehealth)
- A \$50 Health Risk Questionnaire (HRQ) incentive
- A \$100 tobacco cessation incentive for completion of the Quit For Life tobacco cessation program offered through Health Net.
- A \$25 incentive for using the WelvieSM website prior to a surgery

SmartCare HMO is right for you if you want:

- A simple plan the meets your budget
- A tailored network of quality providers
- To use convenient CVS MinuteClinics for walk-in medical service in select locations
- Zero copay to use MDLIVE (Telehealth)
- A \$50 Health Risk Questionnaire (HRQ) incentive
- A \$100 tobacco cessation incentive for completion of the Quit For Life tobacco cessation program offered through Health Net.
- A \$25 incentive for using Welvie prior to a surgery



Christian Aparicio, Health Net
We make using health care benefits simple.

Summary of benefits for each plan

Benefit ¹	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	\$25	\$25
Emergency care	\$50	\$50

¹This 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.

2 Find your current provider or a new one

Choose or confirm that your and/or your family's medical group and primary care physician (PCP) are within the network of the Health Net plan you want to select.

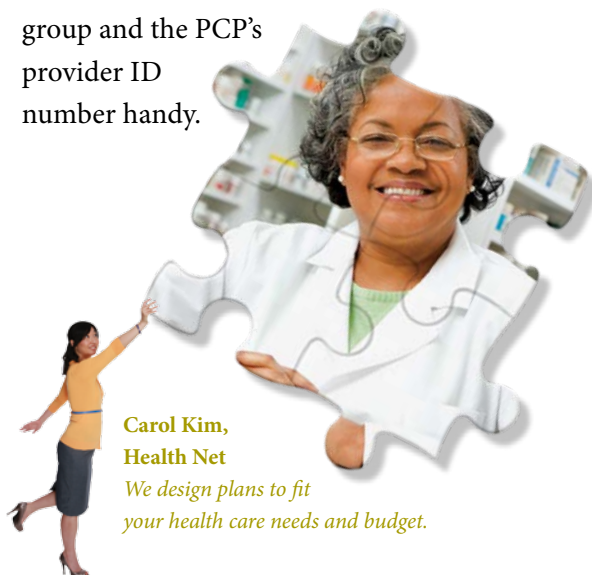
Finding providers is easy with our online ProviderSearch tool at www.healthnet.com/calpers. Here you can also view a list of participating medical groups.

Even if you need to select a new PCP(s) 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. See the *How to use ProviderSearch* section for instructions on using the tool.

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 site. This will help to ensure the information on your new ID card will be accurate.

3 Enroll in a Health Net plan using the myCalPERS website

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



**Carol Kim,
Health Net**

*We design plans to fit
your health care needs and budget.*

Information, Tools *and* Material – *at Your Fingertips*

Custom website – just for CalPERS members

Health Net has created a dedicated and convenient custom website exclusively for CalPERS. It's our way of making it easier for you to get things done.

During open enrollment, visit www.healthnet.com/calpers to learn:

- How to enroll
- Plan details
- ProviderSearch tips
- Health & Wellness programs and tools

Visit your custom website and explore all of the helpful information and programs we offer to CalPERS members.

How to use ProviderSearch

Health Net's ProviderSearch tool is easy to use. Go to www.healthnet.com/calpers, and click ProviderSearch Tips to find your current provider or a new one.

Upon launching the tool, you can choose one of the following search criteria:

- Address and/or ZIP code + radius
- City and/or state
- County

Next, fill in the applicable information based on the search type you selected.

1. Results for multiple provider categories will appear. To limit your results, choose Doctors.
2. From the Plan drop-down menu, choose either– **Salud HMO y Más** or **HMO – SmartCare Network**.
3. Select the medical group of your choice.

The results will show all doctors in the network associated with the medical group you chose.

If you don't select a medical group, click on the doctor of your choice. The next window will have a drop-down menu with all of the medical groups that PCP is associated with, so you can make your selection at this point.

Don't forget to write down the name of the doctor, the medical group you want to be affiliated with and the provider's Enrollment ID number (10 digits). You will need this information when you enroll on the myCalPERS website.

Tip: The "Details" view of a provider shows if they are accepting new patients, office address, phone number, and more. Plus, you have the option to compare doctors.



After enrolling, access services via your PCP who arranges any services you need, such as specialists, surgery and hospitalization.

Medical Transition of Care/ Continuity of Care

Transition of Care/Continuity of Care 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
- Transplant
- 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.

A representative will help you determine if you're eligible for Transition of Care/Continuity of Care assistance. If you are, the representative will provide you with a form. Complete the form, make a copy for your records, and then fax the completed form to Health Net by December 14, or as soon as reasonably possible.



Frequently Asked Questions – We Have the Answers!

1. Do tailored networks offer the same quality as larger networks?

It may be smaller; however, it offers the same quality. All providers are board-certified, and are required to maintain credentialed status and adhere to industry-approved clinical practice guidelines.

2. What is the difference between the two HMO plans offered by Health Net?

The benefits for both plans are similar. The main difference is that the Salud HMO y Más plan has coverage in Northern Mexico, utilizing the SIMNSA network. Therefore, if you travel to Mexico frequently because you live there, have eligible family members living in Northern Mexico, regularly visit family living in Northern Mexico, or simply go there for pleasure, this plan may be a good fit for you and your family.

Be sure to review the plans' Evidence of Coverage (EOC) booklets for each HMO plan for a complete explanation of the benefits offered and related costs.

3. Can only Latinos join Salud HMO y Más?

No, this plan is open to everyone! It simply includes coverage in both the United States and Northern Mexico. Therefore, if your doctor is in the network or you want to select a provider that is – it could be a good choice for you, your family and your budget.

4. Can I keep my doctor?

There's no need to change doctors if yours is part of the Health Net SmartCare or Salud y Más networks. 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.

5. Tell me about Health Net?

With tailored products and dependable performance, it's easy to see that Health Net is focused on making health care work for you. For over 30 years, we have supported individuals and families through various stages of life, and that's what we continue to do.

- Cultural competency is a necessary component of a quality health care system. Health Net's Commercial HMO plan achieved the Multicultural Health Care Distinction award from the National Committee for Quality Assurance (NCQA).
- Health net is ranked "Excellent" by the NCQA for SmartCare and Salud, and "Commendable" for Medicare.
- Health Net is ranked among the top four insurers in the 2013 national customer satisfaction survey by Insure.com, an independent company that provides insurance information to the public.



- Our focus on quality helps ensure the care you receive is the right care for you. You can assess network quality for yourself with the tools and reports we make available online at www.healthnet.com/calpers.

6. I want to join Health Net; how do I enroll?

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

1. Go to www.healthnet.com/calpers and click How to Enroll or,
2. Go directly to www.mycalpers.org

7. Do you have tips to help me save money after I join?

Health Net is your partner in health. We offer these cost-saving tips

- Use urgent care instead of emergency care whenever possible. For emergency situations, call 911 or go to the nearest hospital.
- Consider using the CVS MinuteClinics for minor conditions like coughs, colds and earaches.
- Use MDLIVE if you are in need of medical care during or after normal business hours, nights, weekends, and even holidays.
- In most cases, you'll pay a lower copay at an outpatient surgical center versus a hospital-based ambulatory center.
- Participate in your health by completing an HRQ.
- Use our decision support tools like Welvie, or if you smoke, enroll in our smoking cessation program. See the rewards section on page 13.

Additional information about your health benefits

Behavioral health

MHN behavioral health programs support whole-person wellness and include services to Health Net members with needs related to mental illness or substance abuse, including addiction to alcohol or drug abuse. For more information about MHN, visit 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 CVS Caremark. Information about this benefit is found at www.cvscaremark.com/calpers. After you enroll, you will receive an ID card from Health Net which will include both your medical and pharmacy benefits. Additional details regarding your pharmacy benefit may come directly from CVS Caremark, not Health Net.



Social Media, Online Programs and Tools

Social media

You can connect with Health Net via multiple social media sites.





Blogs

Go to <http://healthnetpulse.com/member>. Health Net Member Pulse, our online newsletter, provides a one-stop location for Health Net member-related news, tips and preventive health information. Our blog recently earned the Gold award at the 2013 Web Health Awards. This award is prestigious validation of our ongoing efforts to serve our members in the social media world.



YouTube

Go to www.youtube.com/healthNetInc. Here you can meet members and see how Health Net connects with the communities we serve.

Like us or follow us on  **Facebook**, and follow us on  **Twitter** at Health Net, Inc. so we can better serve your health and wellness experience.

Register for our website

In January, once you're a Health Net member, go to 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 copays, Evidence of Coverage (EOC) and prior authorization list.
- Find a doctor, locate the nearest hospital, or search services with ProviderSearch. 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 lifestyle improvement 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.



Vicki Major,
Health Net
We support positive health outcomes.



Decision Power is available online or by calling 1-800-893-5597 (TTY/TDD 1-800-276-3821) 24 hours a day, seven days a week.

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, copay and deductible information, as well as access to ProviderSearch and a mobile version of their Health Net ID card to verify eligibility.

Decision Power® – health and wellness

A bridge to healthy actions

Decision Power offers a bridge between knowing how to achieve improved wellness and receiving the support and confidence to take action.

What is wellness?

We understand there are many ways to define “wellness.” At Health Net, we view wellness as an individual’s personal desire to live a healthy and productive life.

Health Net’s Decision Power program organizes health care across a wide spectrum of health and wellness services. Programs are integrated through real-time access to a secure, electronic health record containing member wellness, chronic disease and maternity data.

Our integrated system encompasses health and wellness, disease management, case management, and more. Programs include:

Nurse24

Nurse24 offers members reliable guidance from licensed nurses anytime of the day or night, via phone or chat. Members can reach out with any health concern, from how best to manage a chronic condition to how to treat a minor injury. Our nurses are trained to ask the right questions to help members get the care they need, reducing unnecessary emergency room visits and empowering members to better manage their health.

CareAlerts

CareAlerts identify gaps in care, drug interactions and dangerous drug side effects, notifying members and providers promptly of potential problems and opportunities to improve the quality of care. CareAlerts are sent to both you and your provider.

Health Risk Questionnaire (HRQ)

The HRQ provides an individual with a personalized report of his/her behavioral and medical health risks. Immediately after taking the online HRQ, participants receive a personalized action plan.

Quit for Life® Tobacco Cessation

Our online tobacco cessation program begins with an in-depth assessment and the development of a personalized cessation plan, including medication support recommendations for over-the-counter and prescription drugs. For encouragement and support throughout, participants can access up to four proactive, one-on-one counseling calls, plus unlimited calls to a quit coach.

In-Home Biometric Monitoring

In-home monitoring of biometric screening devices is available to qualified participants in the chronic obstructive pulmonary disease (COPD), diabetes, and heart failure management programs. Monitoring devices provide real-time, actionable information to help chronically ill participants improve the quality of their care, with screening results auto-populated into the Health Risk Questionnaire (HRQ) and Personal Health Record (PHR).

Specialized nurses regularly review the data and intervene when they detect a problem, providing guidance to participants and/or alerting the participant's physician. The system is designed to identify high levels of risk quickly for immediate intervention and peace of mind.

Musculoskeletal Pain Program

This comprehensive, integrated program identifies members who may be at high risk of developing a pain condition and offers interventions to improve outcomes and minimize lost productivity.

- Addresses both core pain conditions and major musculoskeletal disorders, including back pain, rheumatoid arthritis, migraine and tension headaches, carpal tunnel syndrome, and fibromyalgia.
- Initial and ongoing assessments, using the standardized Pain Impact Questionnaire (PIQ), monitor the effectiveness of the participant's pain control treatment plan.
- Participants receive tools, education and personalized solutions, helping them make better health care decisions.

Programs especially for CalPERS members

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

Telehealth (via phone or Internet)

Health Net has partnered with MDLIVE to make care more accessible and convenient for our members.

MDLIVE has a national network of board-certified physicians and licensed therapists who provide quality care through the convenience of phone, online video or secure email consultations anytime, anywhere. These providers can diagnose, treat and write prescriptions for routine medical conditions. Examples of when you would use this service are:

- If you're considering the ER or urgent care center for a non-emergency medical issue
- Your primary care physician is not available
- Traveling and in need of medical care
- During or after normal business hours, nights, weekends, and even holidays

After becoming a Health Net member, sign up for our website, then access MDLIVE from our website. You'll need to sign up with MDLIVE in order to use the service. It is good to know – Health Net members pay nothing to use this service.

Surgery decision-support

Health Net is happy to offer access to Welvie – an online program that helps you decide on, prepare for and recover from surgery. And it's available at no additional cost to you.

The program guides you through the entire surgery decision-making process. If you're undecided about surgery, the program helps you:

- Work with your doctor to understand your treatment options, both surgical and non-surgical.
- Understand how to evaluate if the risks of having surgery will outweigh the benefits you'll receive.

If you've decided to proceed with surgery, the program helps you prepare for, and recover from, a surgical procedure to help you reduce the chance of complications and errors, and have a better outcome.

Even if surgery isn't in your immediate future, check out Welvie anyway, so when you are faced with a surgery decision, you'll be prepared.

Additionally, when you complete the first three steps of the program along with a short survey, you'll receive a \$25 Amazon.com gift card. Access the Welvie program by going to www.healthnet.com/calpers.

Proactive diabetes prevention

Health Net, together with Omada Health, works to identify employees with prediabetes and enroll them in the Prevent Program, a groundbreaking 16-week online diabetes prevention program that helps members with prediabetes make lifestyle changes to avoid type 2 diabetes. The program offers:

- **Expert health coaching:** One-on-one support from a professional health coach.
- **Small group support:** Participants are matched into small groups in a private online environment based on age, body mass index (BMI) and location.
- **Behavior change curriculum:** 16-week curriculum is scientifically-supported and uses cutting-edge principles of behavior change in a fun and engaging environment.
- **Health data tracking:** A no-setup wireless scale automatically transmits daily weigh-ins to private personal profiles. A pedometer also tracks daily activity.
- **Anytime access:** Complete flexibility to access the online curriculum, health coach and peer group whenever convenient.



The healthy choice for
CalPERS is Health Net.
After all, health is our
first name!

Good health – It has its rewards

Health Net and our vendors believe being informed about your health is paramount to a healthy life. That is why we are offering members an incentive to make healthy choices and changes in their lives.

<i>Reward incentive</i>	<i>Wellness program</i>	<i>What you need to do</i>
\$100 reward	Smoking/Tobacco Cessation	Join Salud HMO y Más or SmartCare. Enroll in the Quit For Life tobacco Cessation program and complete 4 live calls with your quit coach, and you can earn \$100 for participation per calendar year.
\$50 gift card	Health Risk Questionnaire (HRQ)	Join Salud HMO y Más or SmartCare. Take the HRQ and review the report with your doctor. Then complete and return a form to Health Net – It really is just that easy! One \$50 gift card is awarded in a calendar year.
\$25 gift card	Welvie (decide on or prepare for surgery)	Join Salud HMO y Más or SmartCare. Should you need surgery, register and log in to www.healthnet.com/calpers and then go to the Welvie site. Get help and support while making your surgical decision. Complete the Welvie interactive program, and they will send you a \$25 gift card.

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. This card identifies you as a Health Net member and gives you access to preferred providers nationwide.

When you receive your ID card, check to make sure that 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 medical care.

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

Monday through Friday, 8:00 a.m.–6:00 p.m. Pacific time.

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:

1-888-926-5003

MHN – Behavioral Health

1-888-926-5108

You have access to Decision Power through your current enrollment with Health Net of California, Inc. Decision Power is not part of Health Net's commercial medical benefit plans. Also, it is not affiliated with Health Net's provider network and it may be revised or withdrawn without notice. Decision Power services, including clinicians, are additional resources that Health Net makes available to enrollees of Health Net of California, Inc.

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