

Health Net of California, Inc. (Health Net)



Your 2025 HMO Plan Option

Los Angeles Unified School District



HealthNet.com/lausd



Choose The Health Coverage That's Right For You

Health Net believes every person deserves quality healthcare at any and every stage in life.

For 45 years we've worked to better inform and provide our members with what they need to access quality care and lead healthier lives. So, whether you're new to Health Net or choosing us again, this guide will help you make informed choices about healthcare that's right for you.

Learn How an HMO Plan Works

Choose a doctor, access care, use your Member ID card, and more

How to choose your doctor

When you enroll in the Health Net Health Maintenance Organization (HMO) plan:

- 1. Choose a participating physician group (PPG) from our network in select areas across California.**
- 2. Choose a primary care physician (PCP) from within that group.**
- 3. Each member of your family can choose their own PCP and/or PPG to suit their needs.**

You may change your PCP within your PPG as often as once a month. To change your PCP and/or PPG, call Health Net Member Services at **800-654-9821**.

Find a Provider

With ProviderSearch, you can find the most up to date listings of doctors, hospitals, urgent care centers, and other types of health care providers. You may choose from a list of providers within 30 miles of your home or work address.



2025 LAUSD HMO benefits at a glance for actives and Medicare pre-retirees

HMO benefits ¹	You pay
Deductible	\$0
Out of Pocket Maximum	\$1,500 Single / \$3,000 Family
Office Visits	\$20 (PCP) / \$30 (Specialist) copay per visit
Preventive Care	\$0 copay (Birth to age 2) / \$20 copay (age 2 and older)
Telehealth services through Teladoc Health⁵	\$0 copay
Inpatient hospital	\$100 copayment + 10% coinsurance
Outpatient surgery	\$250 copayment
Urgent care services	\$50 copay
Emergency care	\$100 copay



Your featured benefits:

- The LAUSD plans offered to you by Health Net do not have a deductible. This means that the copayment amount your plan shows for a covered benefit is the amount you will pay.
- No paperwork or claim forms.
- Fixed copayments for office visits, prenatal, postnatal and newborn care.
- Preventive care and health education.

How to access care

Your PCP will arrange most of your care. If you need specialist care, surgery or hospital services your PCP will arrange this for you within their PPG. With your HMO plan, you must contact your PCP before you receive treatment from a specialist except for emergencies and the following services:



Obstetrical and gynecological (OB/GYN) services.

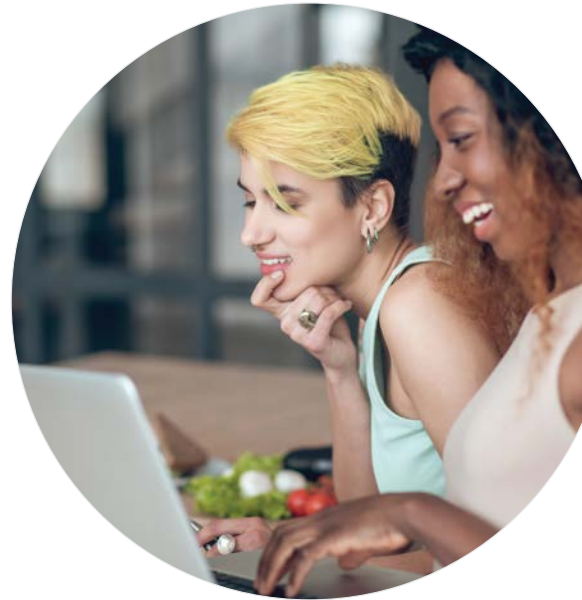
You don't need a referral to see an OB/GYN in the PPG. Just make your appointment.



Chiropractic care from a chiropractor from within the American Specialty Health Plan (ASH) Networks. For the most current listing of ASH Network chiropractors, call the ASH Member Services Department at **800-678-9133**.



Behavioral health or substance use disorder treatment. Call the Mental Health Benefits and Appointments number on the back of your Member ID Card.



Medical continuity of care

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

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

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

Contact Health Net's COC program at **800-654-9821** before you enroll, so we know how to help you.

Your Health Net Member ID card

You will receive your Health Net member ID card after you enroll. Keep it with you because you will need to show it each time you access medical care. When you receive your Member ID card, make sure the PCP of your choice is correct. If the doctor listed is not correct, call Member Services at **800-654-9821**.

Explore Your Pharmacy Benefit



Find your medications at healthnet.com/lausd by checking the drug list.

We want to make your move to Health Net easy and hassle free. Here is what you need to know about your pharmacy benefit, along with some tips to help make the change easy for you!

Pharmacy benefit copayment overview

With the 3 Tier pharmacy plan, each higher tier allows access to a broader range of prescription drugs, at a corresponding higher co-payment.

Think ahead for medication refills

Make sure you obtain medication refills from your current health coverage to avoid running out of medication while switching health plans! You should do this one week before you run out of medication.

Once your new health coverage begins with Health Net, make sure you present your new Member ID card to your pharmacy and let them know you have changed health coverage. Sharing this information allows your pharmacy to send the prescription claim(s) to Health Net instead of your previous health plan.

Your three-tier HMO Pharmacy benefits (active employees and early retirees)

Benefit	Tier 1	Tier 2	Tier 3
	Generic drugs on the Health Net Drug List	Brand-name drugs on the Health Net Drug List	Drugs with a generic equivalent (when Medically Necessary), drugs listed as Tier 3 in the Formulary, drugs indicated as “NF”, if approved, or drugs not listed in the Formulary
Retail pharmacy (up to a 30-day supply)	\$5	\$25	\$45
Mail order pharmacy (up to a 90-day supply)	\$10	\$50	\$90
CVS Pharmacy (up to a 90-day supply)	\$10	\$50	\$90
Mandatory program for maintenance medications	After your third fill, you are required to use mail order or a CVS Pharmacy retail store for a 90-day supply.		
Generic substitutions	If you request a brand-name drug (formulary or non-formulary) when a generic version is offered, you will have to pay the full cost of the medication. To avoid paying full cost, please have your doctor obtain prior authorization from Health Net.		

Note: This overview provides highlights of benefit information about the LAUSD Health Net HMO Plan. This is only a summary of benefits. Please refer to the *Evidence of Coverage* for terms and conditions of coverage, including which services are limited or excluded from coverage.

Advantages of mail order pharmacy:



- Enjoy convenient home delivery.
- Receive medication in confidential, tamper-resistant and (if necessary) temperature-controlled packaging.
- Talk to a pharmacist by phone.

Advantages of your local CVS Pharmacy:



- Pick up your long-term medication from the pharmacy at a time that is convenient for you.
- Enjoy same-day prescription pick up.
- Talk face-to-face with a pharmacist.

Prescription Transition of Care program

New members can also transition select maintenance medications – medicine you take every day to treat a chronic or long-term condition – to your new Health Net pharmacy coverage by these simple steps:

If your medication requires prior authorization within the first 90 days of your enrollment with Health Net, review the Prescription Transition form included in your enrollment packet, or get one by going to healthnet.com/lausd > *Enrollment* > *Continuity of Care* to download the form or call the Member Services number on the back of your Health Net Member ID card. A separate form is required for each family member transitioning medications. Check that each prior authorization medication you wish to transition is listed on the form.

If your medication is not listed on the form, and it requires prior authorization, your doctor will have to call Health Net for prior authorization to ensure coverage. The Prescription Transition form(s) must be completed and submitted **within the first 90 days of eligibility** to Health Net. Fax or mail the completed form(s) to the fax number or address shown on the form.

When Health Net receives the form(s), authorization for each eligible medication will be entered into the pharmacy claims processing system. This ensures you can receive your medications with your new Health Net pharmacy coverage. If you are prescribed a medication that needs prior authorization, and it is not on the Prescription Transition form or Health Net's drug list, your pharmacy will contact your doctor. This is either to suggest an alternative medication that is covered by Health Net, and/or to ask your doctor to contact Health Net and request coverage for the prescribed medication. This is common practice followed by all pharmacies and doctors.

Health Net preferred blood glucose testing supplies

Use the Health Net preferred brands of blood glucose monitors and test strips to ensure coverage for your diabetic testing supplies. For a list of preferred brands, refer to the drug list on the Pharmacy page of healthnet.com/lausd. Health Net will provide one of our preferred monitors at no charge. This will help to ensure you have the most up-to-date monitoring equipment.

Maintenance Choice Pharmacy program

Our Maintenance Choice Pharmacy programs makes it easy to fill your maintenance medication prescription. A maintenance medication is one taken regularly for long-term therapy or chronic conditions such as high blood pressure, asthma, diabetes, or high cholesterol.

Here's how it works:

Keep in mind, this program only applies to filling maintenance medications. You can still fill 30-day non-maintenance medication prescriptions at any Health Net contracted pharmacy.²

After your
3rd fill

of a 30-day supply

of maintenance medication on the Health Net Maintenance Drug List at a network retail pharmacy,



you are required to obtain future refills (90-day supply)

using either the CVS Caremark Mail Order Pharmacy or your local CVS Pharmacy retail location. The choice is up to you. The copayment is the same either way.

Requesting your refill

If you already use CVS Caremark mail order pharmacy and want to continue, there's nothing else you need to do. If you'd like to switch to your local CVS Pharmacy, you can do so in person at the store. You can also call CVS Caremark Mail Order Pharmacy at **888-624-1139**.

If you use a retail pharmacy

CVS Caremark will contact you after your last allowed 30-day fill. CVS Caremark will contact your doctor to help you get a 90-day prescription and arrange for your next refill. You can get your refill via the CVS Caremark Mail Order Pharmacy or pick it up at a local CVS Pharmacy.



What Will You Do With Your Health Plan?



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



Nurse Advice Line

Our toll-free 24/7 Nurse Advice Line offers timely access to registered nurses for help with everyday health questions. You can get help with a number health issues. These include:

- How to care for minor injuries and illnesses;
- Helping you spot health emergencies; and
- Help answer questions about medications



RealAge® Program

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



RealAge® Test

The RealAge Test provides you with a personalized report of your behavioral and medical health risks. 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 reward** for completing the RealAge Test, additionally you can earn another **\$25 reward** for sharing your results with your primary care physician.



Craving to quit®

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.



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 reward** for completing 3 health coaching calls as well as an evaluation call.
- **Health Coaching program (digital):** Consists of multiple lessons related to stress, smoking cessation, exercise, weight, gaps in care and more!



Active&Fit Direct™ program

The Active&Fit Direct² program lets you join more than 12,700+ fitness centers and studios with no long-term contracts. Plus, access 12,000+ 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).



Start Smart for Your Baby® program

We have a program for pregnant and new parents. It is called Start Smart for Your Baby. The program is designed to customize the support and care you need for a healthy pregnancy and baby. It is already part of your benefits and it will not cost you a thing. Log in to healthnet.com/laUSD > *Health & Wellness* > *Maternity and Family Planning*, to get started.



Doula program

The Doula Program provides personalized care and support throughout the pregnancy journey. A doula is a trained professional who provides assistance before, during, and shortly after childbirth. They help ensure a more positive experience during pregnancy and postpartum, and can contribute to improved health outcomes for both parents and their babies.

You can find a doula using *ProviderSearch Select 'Other Facilities'* then *'Doula Services'*.



Eat Right Now®

The Eat Right Now program is an 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**³ – 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.⁴
- **Diabetes Prevention Program**³ – recognized by the CDC, offers tailored guidance for 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.⁴

Teladoc Health – Access to video appointments 24/7

Enjoy full access to Teladoc Health⁵, our telehealth provider – just for being a Health Net member. Through the Teladoc Health app, you can now:

- Book a video appointment 24/7.
- Get expert advice on non-emergency medical conditions.
- Tap into a full suite of digital health care tools.
- Get medicine prescribed if needed.⁶
- When your regular doctor isn't available, a Teladoc Health provider can help with every day, nonemergency conditions like the flu, sinus infections, stomach bugs 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 Health app, website or call **800-TELADOC (835-2362)**. To register or for more information, visit **teladoc.com**.

Behavioral Health

Your behavioral health benefits, provide treatment for mental health and substance use disorders. Behavioral health providers include:

- Therapists
- Clinical Social Workers
- Psychologists
- Psychiatrists

What services are covered?

Your mental health and substance use disorder benefits may 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 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.⁷

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



Access Your Website!

Find the information you need right away by using our website, **healthnet.com/lausd**. It's designed to make searching for key information a breeze – and to help you achieve an overall sense of good health.



Register for our website

Once you're a Health Net member, go to **healthnet.com/lausd**, click *Register* and fill out the form. Be sure to have your Member ID card handy. Once you've set up your account, you'll have 24/7 access to the user-friendly tools and health info you need most. You can:

- Get Member ID cards and forms, manage your account details and view medical treatment policies.
- Change your primary care physician (PCP).
- Complete the RealAge® test to assess your overall health, share the results with your doctor and you could earn a **\$75 gift card**.
- Try health and wellness programs, such as quitting smoking, emotional health, exercise, nutrition, and more.
- Sign up for our monthly Wellness Webinar, which offers a new health topic at each session.

Here's how to find a network provider:

- Launch the tool from **healthnet.com/lausd** > *Enrollment* > *ProviderSearch*.
- Enter a location (street address and radius, city, county, or state).
- Further narrow your search by Provider Name/ID/License Number or by Plan/Network. Choose **HMO – Full Network Large Group** for network.
- Select a type of provider (doctor, hospital, medical group, etc.) to get your results.

Search results give you easy-to-read details about providers.

English

No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card or call **1-800-654-9821** (TTY: 711).

Arabic

خدمات اللغة مجانية. يمكنك الحصول على مترجم فوري. ويمكنك الحصول على وثائق مقروءة لك. للحصول على المساعدة، اتصل بنا على الرقم الموجود على بطاقة الهوية، أو اتصل على مركز الاتصال التجاري (TTY: 711) **1-800-654-9821**

Armenian

Անվճար լեզվական ծառայություններ: Դուք կարող եք բանավոր թարգմանիչ ստանալ: Փաստաթղթերը կարող են կարդալ ձեզ համար: Օգնության համար զանգահարեք մեզ ձեր ID քարտի վրա նշված հեռախոսահամարով կամ զանգահարեք **1-800-654-9821** (TTY: 711).

Chinese

免費語言服務。您可使用口譯員。您可請人使用您的語言將文件內容唸給您聽，並請我們將有您語言版本的部分文件寄給您。如需協助，請致電您會員卡上所列的電話號碼與我們聯絡，或致電 **1-800-654-9821** (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 **1-800-654-9821** (TTY: 711)।

Hmong

Kev Pab Txhais Lus Dawb. Koj xav tau neeg txhais lus los tau. Koj xav tau neeg nyeem cov ntaub ntawv kom yog koj hom lus los tau. Xav tau kev pab, hu peb tau rau tus xov tooj ntawm koj daim npav los yog hu **1-800-654-9821** (TTY: 711).

Japanese

無料の言語サービス。通訳をご利用いただけます。文書をお読みします。援助が必要な場合は、IDカードに記載されている番号までお電話いただくか、**1-800-654-9821**、(TTY: 711)。

Khmer

សេវាកម្មភាសាដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្តាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូមទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅមជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្មនៃក្រុមហ៊ុន **1-800-654-9821** (TTY: 711)។

Korean

무료 언어 서비스. 통역 서비스를 받을 수 있습니다. 귀하가 구사하는 언어로 문서의 낭독 서비스를 받으실 수 있습니다. 도움이 필요하시면 보행 ID 카드에 수록된 번호로 전화하십시오 **1-800-654-9821** (TTY: 711).

Navajo

Saad Bee Áká E'eyeed T'áá Jíík'e. Ata' halne'ígíí hóló. T'áá hó hazaad k'éhjí naaltsoos hach'í' wóltah. Shíká a'doowoł nínízingo naaltsoos bee néího'dólzínígíí bikáa'gi béésh bee hane'í bikáa' áajj' hodíílnih éí doodaii' **1-800-654-9821** (TTY: 711).

Persian (Farsi)

خدمات زبان به طور رایگان. می توانید یک مترجم شفاهی بگیرید. می توانید درخواست کنید که اسناد برای شما قرائت شوند. برای دریافت راهنمایی، با ما به شماره ای که روی کارت شناسایی شما درج شده تماس بگیرید یا با مرکز تماس بازرگانی **1-800-654-9821** (TTY: 711).

Panjabi (Punjabi)

ਬਨਿੰ 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 ਦਿੱਤੇ ਨੰਬਰ ਤੇ ਸਾਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਕਰਿਪਾ ਕਰਕੇ 1-800-654-9821 (TTY: 711).

Russian

Бесплатная помощь переводчиков. Вы можете получить помощь устного переводчика. Вам могут прочитать документы. За помощью обращайтесь к нам по телефону, приведенному на вашей идентификационной карточке участника плана. Кроме того, вы можете позвонить в 1-800-654-9821 (TTY: 711).

Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete. Puede obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, llámenos al número que figura en su tarjeta de identificación o comuníquese con el 1-800-654-9821 (TTY: 711).

Tagalog

Walang Bayad na Mga Serbisyo sa Wika. Makakakuha kayo ng isang interpreter. Makakakuha kayo ng mga dokumento na babasahin sa inyo. Para sa tulong, tawagan kami sa nakalistang numero sa inyong ID card o tawagan ang 1-800-654-9821 (TTY: 711).

Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังได้ สำหรับความช่วยเหลือ โทรหาเราตาม หมายเลขที่ให้ไว้บนบัตรประจำตัวของคุณ หรือ โทรหาศูนย์ติดต่อเชิงพาณิชย์ของ 1-800-654-9821 (TTY: 711)

Vietnamese

Các Dịch Vụ Ngôn Ngữ Miễn Phí. Quý vị có thể có một phiên dịch viên. Quý vị có thể yêu cầu được đọc cho nghe tài liệu. Để nhận trợ giúp, hãy gọi cho chúng tôi theo số được liệt kê trên thẻ ID của quý vị hoặc gọi 1-800-654-9821 (TTY: 711).

Contact us

For questions throughout the year, call **800-654-9821**.

healthnet.com/lausd

¹The program does not apply to Medicare Advantage retirees.

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.

³Pending Regulatory review.

⁴Scale 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).

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 will accrue toward your out-of-pocket maximum and deductible (if your plan has a deductible). By scheduling through Teladoc Health, you consent to receive services via telehealth through Teladoc Health. 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 Health. Unless you choose otherwise, any services provided through Teladoc Health shall be shared with your primary care provider.

⁶Access to telehealth services does not guarantee a prescription.

⁷Upon request, an 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.

You have access to our wellness programs through current enrollment with Health Net of California, Inc. Our wellness programs are not part of Health Net's commercial medical benefit plans. They are not affiliated with Health Net's provider network, and their services may be revised or withdrawn without notice. These programs, including access to any clinicians, are additional resources that Health Net makes available to enrollees. The information provided is not intended as a substitute for professional medical care. Please always follow your health care provider's instructions.

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