LAUSD Member Guide

HEALTH MAINTENANCE ORGANIZATION (HMO) PLAN OPTION

WELCOME TO HEALTH NET

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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 over 45 years, we've helped our members get the information and support they need to access quality care and live healthier lives. Whether you're new to Health Net or returning, this guide will help you make smart, informed healthcare choices.

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CONTACT US
HOW AN HMO WORKS
ACCESS TO CARE
PHARMACY
WELLNESS PROGRAMS
MATERNITY AND FAMILY PLANNING

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Contact Us

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Customer Service

Health Net places providing exceptional customer service at the heart of everything we do. Health Net uses a team approach to implement new business and service accounts.

lausd.healthnet.com

Health Net Member Services

800-654-9821 – General benefit questions or issues

844-542-0102 – Seniority Plus

800-331-1777 – Spanish

711 – TTY (Hearing assistance)
Send a secure message

CVS/caremark™

General questions or to order refills
888-624-1139 (English & Spanish)
866-236-1069 (TDD/TTY – Hearing assistance) For new prescriptions, either you or your doctor can call:
800-875-0867

Note: You will be asked to log into the Health Net website. Then you will be automatically taken to the CVS/caremark™ website (no additional login required)

Behavioral health & Substance Abuse Programs

888-935-5966 – Health Net's Behavioral Health customer service

For questions or help with authorizations, referrals and transition of care.

Chiropractic Benefits

800-848-3555 – American Specialty Health (ASH)

8 a.m. to 5 p.m. (Pacific time)

Find a provider

Log in to Health Net website or refer to the back of your Health Net ID card for contact information.

Nurse Advice Line

Log in to Health Net website or refer to the back of your Health Net ID card for contact information.

Call Health Net from outside the United States

Dial the AT&T USADirect access number for the country you are calling from. (Visit AT&T Traveler for a list of country access codes).

After the prompts, dial toll-free 800-552-3971 to be connected to our main customer service system.

Health Net's Special Investigations Unit

Report any fraud or suspected fraud issues. Learn more: 800-977-3565

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How an HMO Works

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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 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 Find a Provider, 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.

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2026 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 provided by Teladoc Health[2]	$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 plan offered to you by Health Net does 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.

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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 (ASH) Network. 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.**

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Your Summary of Benefits (SBC) and Evidence of Coverage (EOC)

FIND PLAN INFORMATION FAST

These are two very important documents that help you understand your health coverage.

Summary of Benefits and Coverage (SBC): *Provides a snapshot of what your health insurance plan covers, and the costs associated with it.*

Evidence of Coverage (EOC): *Offers a detailed, comprehensive explanation of your plan's coverage, rules, and member rights. It's the full legal contract between you and Health Net. Having access to your SBC and EOC ensures you are well-informed about your health insurance coverage and can make the most of your benefits.*

The example below shows details of an SBC.

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services
Health Net of CA: Full Network HMO MFM

Coverage Period: 01/01/2025-12/31/2025
Coverage for: All Covered Members | **Plan Type:** HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.healthnet.com/lausd or call 1-800-654-9821. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary/ or www.healthnet.com/lausd or you can call 1-800-654-9821 to request a copy.

Important Questions	Answers	Why This Matters
What is the overall deductible?	$0.	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	There is no deductible.	There is no deductible.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Medical limit: $1,500 member/$3,000 family per calendar year.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, prescription drug costs and healthcare this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. For a list of **preferred providers**, see www.healthnet.com/lausd or call 1-800-654-9821.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	Yes. Requires written prior authorization.	This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist.

View your Plan Documents here

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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 LAUSD employees!

Don't miss out – register today!

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/lausd** > *Register*.
2. Then follow the easy registration steps.

Find a Provider

Need a doctor, specialist, or hospital?

Find a Provider gives you the most up-to-date list of in-network doctors, hospitals, urgent care centers, and other healthcare providers.

Choose *HMO - Full Network Large Group (LAUSD members only)* from the drop down menu on the *Find a Provider* tool.

[1]The program does not apply to Medicare Advantage retirees.

[2]You 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.

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Access to Care

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Teladoc Health – Access to doctor appointments 24/7

Through the Teladoc Health (Teladoc)[1] app, 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.[2]

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 **800-TELADOC (835-2362)**. To register or for more information, visit teladoc.

[1]You 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.

[2]Access to telehealth services does not guarantee a prescription.

Same Day Care

Knowing your best option when you need same-day health care services can save you time, worry and the cost of unnecessary services.

If you've ever spent time in an emergency room, you know that flu season can mean hours waiting with crowds of people suffering from the annual bug, as well as those with illnesses and injuries that may be better treated in an urgent care center (UCC).

For non-life-threatening situations

Urgent care centers are convenient, economical and staffed by physicians. Benefits of urgent care centers include:

- after-hours care
- no appointment required
- typically shorter wait times
- ability to save money

With the right information, you can make sure you and your loved ones get the best care in the most appropriate setting, whether you have a serious illness or injury, or just a case of the sniffles.

Conditions and where to go

An urgent care center can treat many common conditions, while others are more appropriately treated in the emergency room. Before you go, contact your local UCC and ask about its services. After visiting either the emergency room or urgent care center, be sure to contact your primary doctor so your follow-up care can be coordinated.

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Behavioral Health

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

- Therapists
- Psychologists
- Clinical Social Workers
- Psychologists

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.[1]

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

[1]Upon 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.

Nurse Advice Line

Our 24/7 Nurse Advice Line offers timely access to registered nurses for help with health questions over 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 colds and flu, minor illnesses and injuries, chronic pain, and medications.

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Pharmacy

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Explore Your Pharmacy Benefit

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.

Learn more about your Pharmacy Benefits and view drug lists here.

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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:

Need Prior Authorization for a Medication?

Take action within 90 days of enrolling with Health Net.

✔**Step 1:** Get the Prescription Transition Form

- Download the form at: **healthnet.com/lausd**
  Go to: *Enrollment* > *Continuity of Care*
- Or call Member Services (number on your Health Net ID card)

✔**Step 2:** Fill out the form

- One form per family member
- Make sure each medication that needs prior authorization is listed

✔**Step 3:** If a medication isn't listed

- Your doctor must contact Health Net directly to request prior authorization

✔**Step 4:** Submit the form within 90 days

- Fax or mail it using the contact info on the form
- Once submitted: Health Net will process approvals so your prescriptions are covered under your new plan.

If a drug isn't listed or covered, your pharmacy may contact your doctor to suggest an alternative or request coverage from Health Net.

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.

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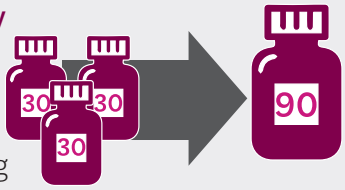
Maintenance Choice Pharmacy program

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:

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.

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]

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.

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Important note: There are specific limitations to use of GLP-1s depending on weight and the presence of related medical conditions like diabetes or heart disease.

GLP-1 medications

GLP-1 medications help with weight loss. They can help you:

- Feel full longer
- Curb your feelings of hunger and cravings

GLP-1 medications work best when combined with healthy eating and exercise. Doctors may suggest this medication **depending on your weight and** if you have Type 2 diabetes **or heart disease**. Or if you find it hard to lose weight despite trying healthy lifestyle changes. **To start or stay on the medication you must be active in a weight loss program that includes behavior change, a reduced calorie diet, and increased physical activity.**

Types of weight loss (GLP-1) medications

These medications are available in both oral and injected forms:

- **Medications injected for weight loss**:
  - Wegovy
  - Zepbound
  - Saxenda
- **Medications injected for Type 2 diabetes:**
  - Ozempic
  - Mounjaro
  - Victoza
  - Trulicity
- **Oral option for Type 2 Diabetes:**
  - Rybelsus: A pill form of GLP-1

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How doses are increased

Doctors increase GLP-1 medication doses a little at a time to help your body adjust and avoid side effects. You will:

1. Start with a low dose
2. Increase the dose a little every few weeks
3. Reach the full dose if you can handle it

Potential side effects

- Common side effects include:
  - Nausea
  - Vomiting
  - Diarrhea
  - Constipation
  - Stomach pain
- Rare but serious problems include:
  - **Pancreatitis:** Pain or swelling in the pancreas.
  - **Gallstone**s: Pain in your side or back.
  - **Kidney issues:** Can worsen if you're parched.
  - **Low blood sugar**: Can happen if used with diabetes medications.
  - **Gastroparesis:** Slows how your stomach empties.
  - **Thyroid issues:** Avoid if you or your family have a history of thyroid cancer or a condition called multiple endocrine neoplasia type 2 (MEN 2.)
  - **Surgery issues:** Inform your doctor if you have planned surgeries or procedures.

Tip: Always inform your doctor if you feel unwell or notice strange symptoms

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Weight loss (GLP-1) medications and birth control

GLP-1 medications can slow how your stomach empties which might reduce the strength of oral birth control pills.

- Use backup methods like condoms for at least four weeks after you start or increase your dose.
- Think about using non-oral birth control options like patches or IUDs.

Tips for long-term success

Whether you use medications or not, healthy habits are key to keeping the weight off:

- **Eat balanced meals:** Add colorful veggies, lean proteins, and healthy fats.
- **Stay active:** Aim for 30 minutes of movement most days.
- **Sleep well:** Sleep helps control hunger and keeps energy levels high.
- **Manage stress:** Stress can lead to overeating. Try deep breathing or yoga.

Truth about GLP-1 medication myths

- ***Myth:*** *"These are magic pills!"*
  - **Truth:** They help, but you still need healthy eating and exercise.
- ***Myth:*** *"The weight stays off forever!"*
  - **Truth**: Weight can return if you stop taking them. Healthy habits are key.
- ***Myth:*** *"We know all the answers."*
  - **Truth:** GLP-1 medications are new, and their long-term results are still being studied.

Stay informed and supported

If you want to try GLP-1 medications, talk to your doctor or pharmacist. They can explain how the medications work, their benefits, and possible risks. Don't forget, lasting weight loss starts with a strong foundation of healthy habits. ***And most of all, you don't have to do it alone!***

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Health and Wellness Programs

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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 Health & Wellness.*

RealAge® Program

The RealAge Program targets the four biggest lifestyle risks: **Stress, Sleep, Nutrition, and Activity.**

It's personalized based on RealAge Test results and user interests, and fully integrates with Sharecare features like trackers to sustain engagement and promote behavior change — helping users lower their 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.

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 OR complete 3 health coaching calls plus an evaluation call.

Craving to quit®

This tobacco cessation program 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.

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.

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

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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 plus an evaluation call.
- **Health Coaching program (digital):** Consists of multiple lessons related to stress, smoking cessation, exercise, weight, gaps in care and more!

Eat Right Now® program

Step off the diet rollercoaster and create healthy habits that last. The program offer three tracks: **Mindful Eating, Weight Loss,** and **Diabetes Prevention.** After taking a brief assessment, you'll be matched to a track that supports your 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** – builds upon mindful eating principles, providing additional tools for effective and lasting weight loss. You'll work with a personal coach, join live weekly calls, and receive a free scale and activity tracker.[1]
- **Diabetes Prevention Program** – This CDC-recognized program offers tailored guidance for preventing Type 2 Diabetes. If you are prediabetic you'll work with a personal coach, join live weekly calls, and receive a free scale and activity tracker.[1]

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

Active&Fit Direct™ program

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

- 15,000+ digital workout videos so you can work out at home or on-the-go.
- 12,700+ standard fitness centers, with the ability to change anytime, plus 9,800+ 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 your account and select the Wellness Center.

Welvie –make better health care decisions

Surgery isn't always expected. And choosing a treatment plan with your doctor can be confusing. Welvie helps you prepare. This online program guides you through diagnosis, treatment options, preparation, and recovery.

Not considering surgery? Welvie still helps you ask better questions and make more informed decisions with your doctor. Go to Welvie to register and get started.

Learn how to make better health care decisions and get a **$25 gift card.**[3]

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Reward Yourself for Taking an Active Role in Your Health

Health Net Sharecare Wellness Rewards Program FAQs

What is the Program?

It's designed to reward qualified[4] members who complete the following actions:

Actions & Incentives

Action to Earn Incentive	Incentive Amount
Take the online RealAge® test	$50
Share the results with your PCP *or complete 3 health coaching calls*	$25
Complete two on line Sharecare[5] offerings	$25

What do I need to do?

You can invest in your health in a few easy steps:

1. Complete the online **RealAge Test**.
2. Share your RealAge Test results with your PCP. Then, log back in to your online account at Sharecare and complete the Primary Care Physician Form. Doing this confirms you st your results with your PCP.

Or

Complete 3 health coaching calls.

3. Or complete two online Sharecare offerings around **Eat Right Now – Mindful Eating, Craving to Quit tobacco cessation program**, and/ or **health challenges**.

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

[1]Scale 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).

[2]Members/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.

[3]One reward per member per 365 days

[4]The reward program is open to any Health Net member age 18 and over who is enrolled in a participating plan.

[5]Complete the Eat Right Now; Craving to Quit tobacco cessation program; and/or participate in health challenges.

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Healthy Discounts

GET HEALTHY AND STAY HEALTHY WITH HEALTHY DISCOUNTS!

Tips for members to find more Healthy Discounts

Call or go online. Make an appointment and be sure to show the Health Net ID card or share the Health Net ID number to get discounts.

Manage your weight

WeightWatchers

WW.com/us/healthnet **866-896-2655 (TTY: 711)**

Health Net teamed with WW to help members reach their weight loss and wellness goals.

- The WW program allows members to lose weight while eating the foods they love. It also guides them toward:
  - Eating healthier
  - Moving more
  - Having a positive mindset
- All Health Net Commercial Plan members get an exclusive discount of 50% off the retail price and can join now for as low as $8.48 per month.

For more information and to enroll, visit **WW.com/us/healthnet**

Already a WW member? Members can sync their current WW account to get this discount online or by contacting customer service at **866-204-2885.**

Fitness club discounts

Active&Fit Direct

Enroll at healthnet.com **877-771-2746**

The Active&Fit Direct Program offers discount memberships to more than 12,700+ gyms nationwide. The cost is just $28 a month (plus the first and second months' fee)[1]. Members have to follow the steps below to sign up.

1. Go to healthnet.com and log in to their member portal account.
2. Select the *Wellness Center* tile, then choose *Healthy Discounts*.
3. Select the *Acupuncture, Chiropractic, Massage Therapy* from the drop-down arrow. Then select *ChooseHealthy*.
4. They will be sent to the *ChooseHealthy* homepage.
5. Select the *Active&Fit* Direct widget from the homepage to sign up or log in.

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Chiropractic, acupuncture and more[2]

ChooseHealthy

Enroll at healthnet.com **877-771-2746**

Members can get a **25% discount** on fees from network acupuncturists, chiropractors and massage therapists. To access the ChooseHealthy website, select the Wellness Center tab.

Health and wellness products

ChooseHealthy & ChooseHealthy Store

Enroll at healthnet.com **877-771-2746**

Through the ChooseHealthy store, Health Net members can buy health and wellness products at a discount. Members get free standard shipping on most orders. To access the ChooseHealthy website, select the *Wellness Center* tab.

Eye care[2]

EyeMed Vision Care

www.eyemedvisioncare.com/healthnet **866-559-5252 (TTY: 711)**

Members can get discounts on eye exams, frames and lenses. Discounts good at more than 20,000 stores like Target Optical and LensCrafters.

- **15% off** retail price for standard contact lenses.
- **35% off** retail price of any frame offered in store.
- $50 single, $70 bifocal, $105 trifocal plastic lenses.[3]
- **15% discount** on retail laser vision correction. Or, **5% off** the promo price.

(continued)

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Hearing aids and screenings[2]

NationsHearing

www.NationsHearing.com/healthnet 800-996-0234

Health Net members receive:

- Annual hearing exam with no out of pocket cost when obtain through a participating provider.
- 60-day, money back guarantee.
- Hearing aid fitting by a participating provider.
- Three-follow up appointments to a participating provider.
- 60-batteries per year per aid (three-year supply, does not apply to rechargeable hearing aid models).
- One-time replacement coverage for lost, stolen or damaged hearing aid (deductible applies).
- Earmold(s)- first set, when there is a clinical need.
- 36-months manufacturers repair.
- Financing options
- Concierge services by Member Experience Advisors.

For more information, call or visit the NationsHearing website at https://www.nationshearing.com/healthnet.

[1]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). ASH reserves the right to modify any aspect of the Active&Fit Program (including, without limitation, the Enrollment Fee, the Monthly Fee, and/or the Introductory Period) at any time by amending these Terms and Conditions. If ASH modifies a fee or makes a material change to the Program, ASH will provide you with no less than 30 days' notice prior to the effective date of the change. ASH may discontinue the Program entirely at any time upon advance written notice. The Active&Fit logo is a trademark of ASH and used with permission herein.

[2]Some benefit plans cover vision, hearing aids, chiropractic services and/or acupuncture services. To confirm your plan benefits see your plan coverage document for details or contact the Health Net Member Services Department.

[3]The discount is available only when a complete pair of glasses is purchased. Items purchased separately will be discounted 20% on the retail price.

Members have access to Healthy Discounts through current enrollment with Health Net of California, Inc. (Health Net). Healthy Discounts is not part of Health Net's commercial medical benefit plans. They are not affiliated with Health Net's provider network, and they may be revised or withdrawn without notice. Healthy Discounts is not intended to take the place of any covered benefits and is offered to the member in addition to, rather than instead of, covered benefits. This information is not intended as a substitute for professional medical care. Please always follow your health care provider's instructions. All programs are subject to change. Health Net Healthy Discounts offers discounts on health products and reduced-fee health services. Healthy Discounts providers are independent businesses. Members purchase services and/or supplies directly from these providers. Questions regarding the Healthy Discounts program should be directed to Health Net's Member Services Department. Questions regarding a Healthy Discounts provider should be directed to that provider.

Price and availability: Discounts for Healthy Discounts products are based on the providers' regular retail prices and usual charges. Providers' prices and charges are subject to change without notice. All discounted products and services are subject to availability. Some restrictions may apply. Liability: Health Net makes no endorsements or warranties on any of the products or services offered through the Healthy Discounts program and assumes no liability for such.

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Maternity and Family Planning

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Healthy Baby Toolkit

Welcoming your newest family member is an adventure, and we're here to help. We created these tools and resources to help make life easier for you and your baby.

Family planning/maternity coverage at a glance

Covered services	Cost
Prenatal and postnatal office visits[1]	No charge
Hospital delivery including cesarean section	$250 copay
Newborn care through the first 30 days[1]	No charge for well-baby care (including circumcision and immunization)
Contraceptives[2]	$0 copay for generic $0 copay for brand when generic is not available $30 copay for brand when generic is available $50 non-preferred
Injectable contraceptives[2]	No charge
Midwife	No charge (must consult PPG for availability)
Alternative birth centers	$250 copay (must consult PPG for availability)
Breastfeeding support, supplies and counseling[3]	No charge

Note: Home birth is not covered under your plan

Infertility benefits

Covered services[4]	Cost
Artificial insemination	Covered at plan benefits
In vitro fertilization (IVF)	Covered at plan benefits limited to a combined 3 completed oocyte retrievals per lifetime and unlimited transfers, per member
Zygote intrafallopian transfer (ZIFT)	Covered at plan benefits limited to a combined 3 completed oocyte retrievals per lifetime and unlimited transfers, per member
Gamete intrafallopian transfer (GIFT)	Covered at plan benefits limited to a combined 3 completed oocyte retrievals per lifetime and unlimited transfers, per member
Infertility drugs[5]	Covered at plan benefits

Visit **www.healthnet.com/lausd** or call 800-654-9821.
Refer to your *Evidence of Coverage* for complete plan details.

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Doula support is available before, during, and after childbirth

Health Net Doula Support—At No Cost to You

Health Net is here to support you throughout pregnancy, labor, delivery, and postpartum. This includes members who have suffered a stillbirth, miscarriage or abortion. These services are free for pregnant members.

What is a doula?

A doula is someone trained to provide support during pregnancy, childbirth and postpartum. Their personal care can often help to improve health outcomes for parents and babies.

Choose the doula program that fits your needs

1. **Individual Doula Program** – Work with a doula in-person or online during pregnancy, labor, and postpartum.

   You can find a doula using *Find a Provider.* Select *Medical Facilities,* then *Clinic or Urgent Care,* then use the drop down menu to *Select Specialty: Doula*

2. **Mahmee with Wrap Around Services** – Access online and in-person Doula support via the Mahmee app, available 7 days a week. Contact Mahmee for more information about in-person services.

   This program also includes:

   - Maternity services from nurses
   - Mental health coaches
   - Nutritionists, and more

   Contact Mahmee at:

   www.mahmee.com

   Phone: 1-818-431-1118

   Monday through Friday 6 a.m. to 8 p.m. Pacific time (PT).

   Saturday and Sunday from 8 a.m. to 6 p.m. PT.

For more information, please visit our website or call the Member Services number on your Health Net Member ID card.

Important:

- You may enroll in either the Mahmee with wrap-around services *or* the Individual Doula Program, but **not both.**
- Doulas **do not replace** medical providers or offer medical advice.

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Start Smart 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.

Learn more about Start Smart for Your Baby here.

Log in as a member to healthnet.com/lausd for more information and to sign up.

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.

[1]Prenatal, postnatal and newborn care that are considered Preventive Care Services are covered in full.

[2]Contraceptives covered through the member's prescription medication coverage include oral contraceptives, diaphragms, cervical caps, contraceptive patches, condoms and the contraceptive ring. Intrauterine devices (IUDs) are covered under the member's medical benefit.

[3]Health Net will cover one retail grade breast pump (either a manual [E0602] or standard electric pump [E0603]) per pregnancy under preventive benefits without medical necessity or prior authorization requirements via a vendor of our choice.

[4]Covered at plan benefits" indicates that the cost of the service will be applied to your plan's standard cost-sharing (e.g., your copay for office visits, inpatient hospital stays, or prescription drugs).

[5]Infertility drugs are only provided in connection with covered services.

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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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