

Health Net of California, Inc. (Health Net)



Your 2023 HMO Plan Option

Los Angeles Unified School District



[HealthNet.com/lausd](https://www.healthnet.com/lausd)

Using Your Health Plan

Each of us sees good health in our own way. How we keep ourselves healthy is also unique. With this guide, you'll find ways to make choices that can put you on a healthy path - and keep you there!



Learn How an HMO Plan Works

Choose a doctor, access care, use your 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 PPG, call Health Net Member Services at **800-654-9821**.

Member cost basics

No deductibles

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.

Access to MinuteClinics

The MinuteClinic is a walk-in health care clinic, often found inside CVS Pharmacy stores. MinuteClinics are staffed by nurse practitioners and physician assistants who provide treatment for common non-emergency illnesses and injuries when your PCP is not available.



2023 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 through Babylon	\$0 copay
MinuteClinic¹	\$20 copay for non-preventive services / \$0 for preventive services
Inpatient hospital	\$100 copayment + 10% coinsurance
Outpatient surgery	\$250 copayment
Urgent care services	\$50 copay
Emergency care	\$100 copay

Your featured benefits will include:

- No paperwork or claim forms.
- Fixed copayments for office visits and prenatal, postnatal and newborn care.
- Preventive care and health education.



¹See www.healthnet.com/lausd for to find the nearest MinuteClinic.

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**.



Mental health or substance use disorder treatment. Call MHN Services at **800-554-3110**, and MHN will refer you for care.

Medical continuity of care

If you or a family member are new to Health Net and are getting ongoing medical treatment from a provider outside of our network, call us at **888-654-9821**. We can help you check if you're eligible for a continuity of care program. This will help ensure your care is seamless as you move to your new health plan.

Your Health Net ID card

You will receive your Health Net 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 ID card, make sure your PCP is correct. If the doctor listed is not correct, call Member Services at **800-654-9821**.



Explore Your Pharmacy Benefit



Find your medications at www.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

The Tier 3 benefit plan allows you access to more prescription drugs without the need of prior approval, but the copayment will be the highest. See the table below to find out more about the three benefit tiers.

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 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. To view the Health Net Maintenance drug list, log in to www.healthnet.com/lausd .		
Generic substitutions	If you request a brand-name drug (formulary or nonformulary) 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. Complete details about the plan are contained in the legal plan documents that govern plan operations and administration. If there is a discrepancy between the information above and the provisions of the plan documents, the plan documents will govern.

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

If you are new to Health Net and have been using medication for which Health Net requires “pre-approval” for coverage, you may not have to go through the prior authorization process.

1. Visit www.healthnet.com/lausd > *Pharmacy* to confirm that your current medication is part of Health Net’s drug list.
2. Ask your doctor for assistance and verify if the drug(s) being prescribed requires prior authorization.

If your current maintenance medication(s) is listed on Health Net’s Prescription Transition form, you’ll need to complete the form and return it to Health Net. Health Net will continue your medication without further authorization. Go to www.healthnet.com/lausd > *Continuity of Care* to download the form or call the Customer Contact Center.

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 www.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.¹

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.



¹The program does not apply to Medicare Advantage retirees.

What Will You Do With Your Health Plan?



Decision Power[®]: Health & Wellness

When you take your health to the next level, you want tools made for you. Whether you're a joiner or just dipping your toe in the water, check out Decision Power Health & Wellness. Take action for a lifetime of health.



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. Immediately after taking the online RealAge Test, you will receive a personalized action plan. Take the RealAge Test now at <https://heathnet.sharecare.com>

You'll receive a **\$50 gift card** for taking the test and sharing the results with your doctor



Craving to quit[®] tobacco cessation program

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

²Eligible members may obtain the health reward once every calendar year.



Health Coaching Program

Telephonic Health Coaching Program

Enjoy one-on-one, individual wellness support via telephone with a health coach. Choose from a number of topics, including nutrition, stress management, exercise, tobacco cessation, weight loss and more.



Digital Health Coaching Program

Lessons consist of multiple programs related to stress, smoking cessation, exercise, weight, gaps in care and more! Working on your own, it will take 14-21 days to complete depending on which lesson you participate in.

More Health Programs – Just for You

As a Health Net member you and your covered dependents have access to these programs.



Active&Fit Direct™ program

The Active&Fit Direct program³ lets you join more than 11,500 standard fitness centers across the country. The cost is only **\$25 a month** (plus a one-time **\$25 signup fee** and applicable taxes). The program requires a 2-month commitment. To learn more, visit activeandfitdirect.com/Fitness/HealthNet.

OMADA – proactive diabetes prevention

Through Omada, you can work to eat better, move more, stress less, and reduce your risks – one small step at a time. You'll gain access to what you need to help you lose weight and reduce your odds of developing type 2 diabetes and heart disease. Take a one-minute test to find out if you're eligible for the Omada program.

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 www.healthnet.com/lausd > *Wellness Center > Start Smart for Your Baby*, to get started.



Babylon – Telehealth Services

Access to video appointments 24/7⁴ with Babylon

Health Net members can speak to a doctor 24/7 and therapist weekdays 7 a.m. to 7 p.m. (Pacific Time) through the Babylon app at no additional cost. The Babylon app (available in English and Spanish) is a convenient way for Health Net members to discuss non-emergency health issues like cough and sore throat, anxiety, and depression, cold and flu and more! During the video visit, members can get answers about urgent prescription refills⁵, and labs and x-rays⁶ Members can check and monitor symptoms through the Babylon app⁷

To register or for more information, visit www.babylonhealth.com/us/hnc.



Behavioral Health

Your behavioral health benefits, administered by MHN Services, provide for 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?

You can find a therapist or psychiatrist at mhn.com/members.html, or call the Mental Health Benefits number listed on your Health Net ID card.



Access Your Website!

Find the information you need right away by using our website, **www.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 **www.healthnet.com/lausd**, click *Register* and fill out the form. Be sure to have your member identification (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 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 **\$50 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.

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.

Here's how:

- Launch the tool from www.healthnet.com/lausd > *ProviderSearch Tips*.
- 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.

Nondiscrimination Notice

In addition to the State of California nondiscrimination requirements (as described in benefit coverage documents), Health Net of California, Inc. (Health Net) complies with applicable federal civil rights laws and does not discriminate, exclude people or treat them differently on the basis of race, color, national origin, ancestry, religion, marital status, gender, gender identity, sexual orientation, age, disability, or sex.

Health Net:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact Health Net's Customer Contact Center at: 800-654-9821 (TTY: 711).

If you believe that Health Net has failed to provide these services or discriminated in another way based on one of the characteristics listed above, you can file a grievance by calling Health Net's Customer Contact Center at the number above and telling them you need help filing a grievance. Health Net's Customer Contact Center is available to help you file a grievance. You can also file a grievance by mail, fax or email at:

Health Net of California, Inc. Appeals & Grievances
PO Box 10348
Van Nuys, CA 91410-0348

Fax: 1-877-831-6019

Email: Member.Discrimination.Complaints@healthnet.com (Members) or
Non-Member.Discrimination.Complaints@healthnet.com (Applicants)

If your health problem is urgent, if you already filed a complaint with Health Net of California, Inc. and are not satisfied with the decision or it has been more than 30 days since you filed a complaint with Health Net of California, Inc., you may submit an Independent Medical Review/Complaint Form with the Department of Managed Health Care (DMHC). You may submit a complaint form by calling the DMHC Help Desk at 888-466-2219 (TDD: 877-688-9891) or online at www.dmhc.ca.gov/FileaComplaint.

If you believe you have been discriminated against because of race, color, national origin, age, disability, or sex, you can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights (OCR), electronically through the OCR Complaint Portal, at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 800-368-1019 (TDD: 800-537-7697).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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 पढ कर सुनाए जा सकते हैं। मदद के लिए, आपके आईडी कार्ड पर दएि 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 សូម ទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅមជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្ម នៃក្រុមហ៊ុន **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 보험 ID 카드에 수록된 번호로 전화하시거나 **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 bikáá' áají' hodíilnih 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)

ਬਨਿਾਂ ਕਸਿ ਲਾਗਤ ਤੇ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿਚ 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 прочесть 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**.

www.healthnet.com/lausd

³Members/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.

⁴Behavioral health services are available Monday – Friday 7 a.m. to 7 p.m. (Pacific time).

⁵Access to telehealth services does not guarantee that a prescription will be written.

⁶Labs and X-rays may be ordered by Babylon providers if medically necessary.

⁷You 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 Babylon will accrue toward your out-of-pocket maximum and deductible (if your plan has a deductible). By scheduling through Babylon, you consent to receive services via telehealth through Babylon. 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 Babylon. Unless you choose otherwise, any services provided through Babylon shall be shared with your primary care provider.

Members have access to Decision Power through current enrollment with Health Net of California, Inc. (Health Net). Decision Power is not part of Health Net's commercial medical benefit plans. 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.

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