Health Net of California, Inc. (Health Net)



# Protect Your Health with Choice Coverage

YOUR 2023 HMO PLAN OPTION

## Edison



HealthNet.com/edison

## See What We're Offering for 2023!

You want as much information as possible when choosing your health coverage for open enrollment. You'll find this brochure a helpful guide, whether you're new to Health Net or choosing us again this year.

## Learn the Basics of Your HMO Plan

#### How to choose your doctor

Once you've enrolled in the Health Net Health Maintenance Organization (HMO) plan, your first task is to choose a doctor. Here's how:

- - Choose a participating physician group (PPG) from our network of physicians in select areas across California.

  - Choose a primary care physician (PCP) within that group.
  - Each member of your family can choose a different PCP and/or PPG.

You can 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 888-893-1572.

## HMO plans typically have lower out-of-pocket costs than other types of health plans

HMO benefits <sup>1</sup>	You pay
Doctor visits	\$30
Specialist visits	\$30
Inpatient hospital	\$340
Urgent care services	\$40
Emergency care <sup>2</sup>	\$245
Out-of-pocket maximum – Individual	\$3,775
Out-of-pocket maximum – Family	\$7,550
Preventive care <sup>3</sup>	0

## Behavioral Health

Your behavioral health benefits, administered by MHN Services, provide treatment for mental health and substance use. Behavioral health providers include therapists, psychiatrists and psychologists.

#### What services are covered?

Your mental health and substance use 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.

<sup>1</sup>All benefits are subject to the definitions, limitations and exclusions set forth in your Edison Summary Plan Description (your Benefits Handbook) and Annual Enrollment materials. Be sure to review them before making your final decision.

<sup>2</sup>Waived if admitted.

<sup>3</sup>Refer to www.healthnet.com/edison for information about preventive care.



With an HMO, you get these benefits (and more):

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





Important: You will receive a separate pharmacy ID card. Your pharmacy plan is managed through Express Scripts (ESI), not Health Net of California, Inc.

#### How to access care

#### **MinuteClinics**

MinuteClinic is a walk-in health care service, staffed by nurse practitioners and physician assistants. MinuteClinics are generally found inside CVS/ pharmacy stores and are an ideal solution when you can't see your doctor and need nonemergency treatment.

With your HMO, you pay a \$30 copay (no copay for preventive care services).

To find a MinuteClinic location near you, go to www.minuteclinic.com.

#### Work with your PCP

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 your PPG. Just make your appointment.
- Chiropractic care from a chiropractor within the American Specialty Health Plan (ASH) Network. For the most current listing of ASH Network chiropractors, call the ASH Member Services Department at 800-678-9133.
- Mental health or substance use treatment. Call Managed Health Network, LLC (MHN) at 888-426-0030, 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 **888-893-1572**. 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 and PPG are correct. If the doctor or medical group listed is not correct, call our Member Services at **888-893-1572.** 

## Do More with Your Health Plan

With all you have going on, staying healthy means more than just seeing your doctor once a year. That's why, with Health Net plans, you get more ways to access care and pursue better health and wellness. Here's a look at some of those programs and services.

### Decision Power:<sup>®</sup> 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.

## Craving to Quit<sup>®</sup>

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

### RealAge<sup>®</sup> Program

The RealAge Program is our healthy behavior program targeting the four 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 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 and share the results with your PCP. **You'll receive a \$50 gift card!** 

## 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.



## Programs Just for You!

As an Edison employee health plan participant with Health Net, you and your covered dependents have access to programs from our wellness partners. To take advantage of these programs, log in to **www.healthnet.com/edison**.



### Welvie - surgery decision support

Whether you have an upcoming surgery or need to understand your nonsurgical options, Welvie's six-step online program guides you through the entire process. The program helps you work with your doctor and, if surgery is the decision, helps you understand what to expect – from pre-op preparations to recovery. Plus, when you complete the first 3 modules of the Welvie program and a brief survey, you'll receive a **\$25 gift card** (one per Health Net member per 365 days).



## Active&Fit Direct<sup>™</sup> program

The Active&Fit Direct program<sup>1</sup> lets you join more than 11,500 fitness centers across the country for just \$25 a month (plus a one-time \$25 signup fee and taxes). The program requires a 2-month commitment. Log in to **www.healthnet.com/edison** > *Wellness Programs* to learn more.



### Start Smart for Your Baby<sup>®</sup> 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/edison** > *Wellness Programs* > *Start Smart for Your Baby* to get started.

<sup>1</sup>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.



## • Get ID cards and forms, manage your account details and view medical

Find the information you need right away by using our website,

www.healthnet.com/edison. You'll find searching for key information quick and simple, so you can manage your health and your health plan with ease.

Once you're a Health Net member, go to www.healthnet.com/edison, click Register and fill out the registration form. Be sure to have your member identification (ID) card handy. As a registered member of the website, you'll have 24/7 access to the user-friendly tools and health

Do More with Our

**Online Tools** 

**Register for our website** 

information you need most. You can:

Change your PCP.

treatment policies.

- Try a RealAge® Program to address and help improve risk factors such as stress, sleep, nutrition and activity.
- Complete the RealAge<sup>®</sup> test to get an idea of your overall health.
- Register for our monthly wellness webinar, which offers a new health topic at each session.

#### Health Net's ProviderSearch

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 can choose from a list of providers within 30 miles of your home or work.

Here's how:

- Launch the tool from www.healthnet.com/edison > 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. The provider network selection is "HMO - Full Network Large Group."
- Select a type of provider (doctor, hospital, medical group, etc.) to get your results.

Your search results give you easy-to-read details about your chosen providers.





### We're Here for You

You can contact us with questions throughout the year.

- Just call 888-893-1572, or
- Visit us online at

### www.healthnet.com/edison

#### Health Net's Nondiscrimination Notice

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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