

Health Net of California, Inc. (Health Net)



Choose Coverage for a Lifetime of Health

For Groups renewing on or after January 1, 2026
For Groups renewing in 2025, see the Aon 2025 member guide

Aon Benefit Experience



HealthNet.com/myaon





Discover Health Net

We offer a variety of networks through your employer's participation in the Aon Benefit Experience. Visit us online at healthnet.com/myaon to access our Find a Provider tool and find providers in your area by coverage level.



Choose the Health Net HMO plan that works for you

HMO plans are a good fit if you like having one doctor manage your care with more predictable costs. You pick a primary care physician (PCP) from our provider network, and they'll coordinate your care, including specialist referrals.

Full Network HMO

Northern California in-network only plan

The Full Network HMO is our broadest HMO option spanning 22 counties across California and offering access to over **24,930 physicians** (PCPs & Specialists) and over **91 hospitals** within the service area. This network offers a wide provider choice and broad access across California, within a classic HMO structure.

SmartCare HMO network

Southern California in-network only plans

The heart of SmartCare is a local, Southern California HMO provider network that connects you to trusted, quality providers and hospitals. With easy to use benefits, more predictable costs and a quality network, SmartCare is an attractive option for you and your family.

Health Net PPO plan

California in- and out-of-network plans

Health Net PPO is offered throughout the state of California. PPO plans give you the freedom to go straight to any doctor you choose. Our PPO plans offer a large network of participating providers within California with a wide range of medical services. Health Net PPO members will utilize the Cigna HealthcareSM PPO Network¹ to access providers outside of California at the in-network coverage level.



All our plans include:

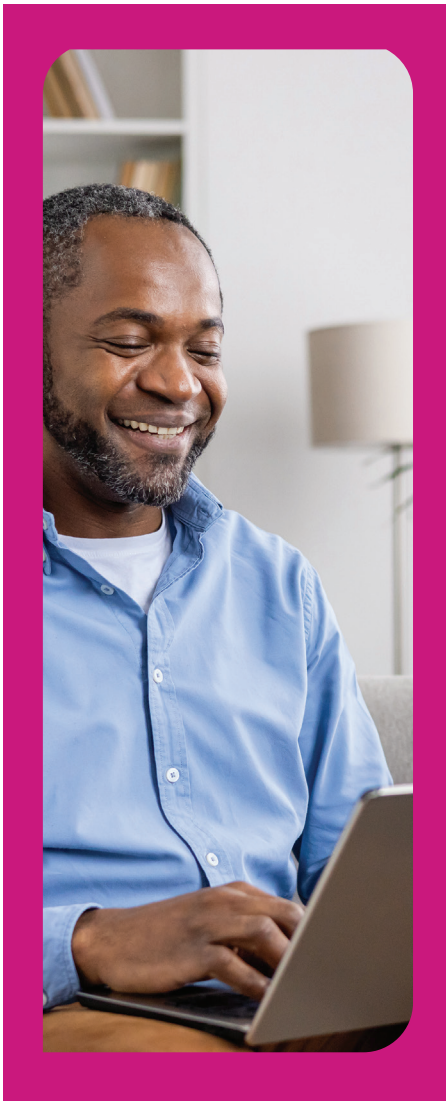
- Benefits for office visits.
- Hospitalization.
- X-ray and lab services.
- Prenatal and postnatal services.
- Behavioral health services.
- Inpatient and emergency services.

As a PPO member, you have options!

- You may select our in-network preferred providers, or you may choose out-of-network providers.
- Choosing in-network providers generally helps keep your out-of-pocket expenses lower.²
- You do not need to choose a PCP, nor do you need referrals when going to a specialist.
- For even more convenience, no claims need to be filed when you visit an in-network provider.

Plan networks at-a-glance

	SmartCare HMO: Southern California	PPO: California	Full Network HMO: Northern California
You pick a PCP	✓	No	✓
You need a referral from your PCP before you get services	✓	No	✓
You use one network for all services	✓	No. You have a choice of in- and out-of-network providers. When you use providers in our network, you generally pay less out of pocket. ²	✓
You can get covered services outside of the network ³	No ³	✓	No ³
Worldwide emergency coverage without a referral	✓	✓	✓
You file a claim form after you use services	No	✓ For out-of-network services only	No



Do More with Our Online Tools

Find a Provider

Need more information before making a choice? Finding providers is easy with our online Find a Provider tool at healthnet.com/myaon. Here you can view a list of participating medical groups, find a doctor, locate the nearest hospital, select a new PCP, and search for services. Plus, you can get maps that show the exact location of the provider office or hospital.

Note: Each member of your family can choose their own PCP and medical group to suit his or her needs.

Coverage level by region

Location	Coverage level	Plan name
Northern California	In and Out-of-Network	Aon Northern California PPO (In & Out-of- Network)
Southern California	In and Out-of-Network	Aon Southern California PPO (In & Out-of- Network)
Northern California	In-Network only	Aon Northern California HMO (In Network Only)
Southern California	In-Network only	Aon Southern California HMO (In-Network only)
California out-of-state travel/dependents	In and Out-of-Network	National PPO – Cigna Healthcare PPO Network

Access your dedicated website!

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

Once you enroll with Health Net

Register at healthnet.com/myaon to get 24/7 access to the user-friendly tools and health coverage information you need most, including how to:

- Get your benefit details and copayments.
- Find a provider.
- Change your PCP.



Contact us at 888-926-1692, Monday through Friday, 8 a.m. to 6 p.m., PT. We can help determine your eligibility and assist you with completing transition forms.

Continuity of Care (COC)

Medical

When you switch health plans during open enrollment you don't want your care put on hold. The COC program is there to make sure treatment you get stays on track.

Here is a list of services COC can help protect:

- Acute condition.
- Serious chronic condition – up to one year of coverage.
- Pregnancy (includes immediate postpartum care).
- Mental health for the person giving birth – up to one year of coverage from postpartum mental health diagnosis or the end of the pregnancy.
- A newborn up to 36 months of age – up to one year of coverage.
- Terminal illness.
- A surgery or other procedure authorized by your prior health plan as part of a documented course of treatment.

Pharmacy

New members: Maintain coverage for your maintenance medications and medical equipment (for example, Glucose monitors and CPAP machines) that require prior authorization.

In order to avoid any issues with your prescription in the first 90 days, please complete a *Prescription Transition of Care* form, available at the Continuity of Care page of healthnet.com/myaon.

For the full list of medications and medical equipment that require prior authorization, please visit healthnet.com/myaon, or contact us at the number on your member ID card.

Behavioral Health

If you or a family member are receiving mental health services or substance use disorder treatment (inpatient or outpatient), call the Mental Health Benefits phone number on the back of your member ID card to find out if you can get COC help.



Teladoc Health – Access to doctor appointments 24/7

Enjoy full access to Teladoc Health⁴, our select telehealth services provider – just for being a Health Net member. Through Teladoc Health, you can now:

- Book a telephone or video medical 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 tools.
- Get medicine prescribed if needed.⁵
- 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. 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 by appointment 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.⁶

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



To learn about all the benefits and services available to you – including wellness programs, maternity and family planning, discounted products and services, and more – visit healthnet.com/myaon.



Maternity and Family Planning

Health Net is here to help you and your family the entire pregnancy – and more! We can connect you to the programs and services that best fit your wants and needs – plus they're **already part of your covered benefits.**

Health Net offers you a choice of customized pregnancy programs that include:

- Individual Doula program
- Mahmee Virtual Doula with wrap-around services via their digital app.
- Start Smart for Your Baby®

Individual doula program

A doula is a trained birth worker who provides emotional and physical support. Work with a doula in-person or virtually during pregnancy, labor and postpartum.

Mahmee with wrap-around services

Access virtual and in-person support via the Mahmee app,

available 7 days a week. This program also includes maternity services from nurses, mental health coaches, nutritionists, and more. Virtual services are available statewide. In-person services are available in select counties.

Important: You may enroll in either Mahmee with Wrap Around Services or the Individual Doula Program, but not both.

Doulas do not replace medical providers or offer medical advice.

Smart Start 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. Log in to **healthnet.com > Your Wellness > Maternity and Family Planning** to get started.

Nurse Advice Line

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



What Will You Do With Your Health Plan?

Health Net is focused on giving you the tools you need to help you live a healthier, more productive life. Our programs offer you ways to make healthy lifestyle choices for you and your family.

To access our Wellness programs, log in to healthnet.com/myaon > Health & Wellness.



RealAge® Program

The RealAge Program is our 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. 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 covers most types of tobacco, lets you talk with a quit coach for encouragement and support, and offers a personalized plan to quit. The 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. Find them here at healthnet.sharecare.com.



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!



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.



Eat Right Now®

The Eat Right Now program is 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**– 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.⁷
- **Diabetes Prevention Program**– 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.⁷

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



Active&Fit Direct™ program

The Active&Fit Direct program⁸ offers access to:

- 12,700+ standard fitness centers, with the ability to change anytime.
- 14,000+ digital workout videos so you can work out at home or on-the-go.
- 9,400+ premium exercise studios.
- Lifestyle coaching in areas such as fitness, nutrition, stress, and sleep.
- Activity tracking with 250+ wearable trackers and apps.

And no long-term contract. All for just \$28 a month (plus a \$28 enrollment fee and applicable taxes)



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.

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)**.

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 1-800-522-0088 (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) 1-800-522-0088

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 1-800-522-0088 (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 1-800-522-0088 (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 1-800-522-0088 (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 1-800-522-0088 (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、1-800-522-0088、(TTY: 711)。

Khmer

សេវាភាសាដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្តាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូម ទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅមជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្ម នៃក្រុមហ៊ុន 1-800-522-0088 (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 1-800-522-0088 (TTY: 711).

Navajo

Saad Bee Áká E'eyeed T'áá Jíík'e. Ata' halne'ígíí hóló. T'áá hó hazaad k'ehjí naaltsoos hach'í' wóltah. Shíká a'doowoł nínízingo naaltsoos bee néího'dólzínígíí bikáa'gi béésh bee hane'í bikáa' áajj' hodíílnih éí doodaii' 1-800-522-0088 (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 1-800-522-0088 (TTY: 711).

Panjabi (Punjabi)

ਬਨਿਾਂ ਕਸਿ ਲਾਗਤ ਤੇ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀ 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 1-800-522-0088 (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 1-800-522-0088 (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 1-800-522-0088 (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 nakalisting numero sa inyong ID card o tawagan ang 1-800-522-0088 (TTY: 711).

Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังได้ สำหรับความช่วยเหลือ โทรหาเราตาม หมายเลขที่ให้ไว้บนบัตรประจำตัวของคุณ หรือ โทรหาศูนย์ติดต่อเชิงพาณิชย์ของ 1-800-522-0088 (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 1-800-522-0088 (TTY: 711).

We're here for you

You can reach our Member Services at 888-926-1692, Monday through Friday, 8 a.m. to 6 p.m., PT. Or, **visit healthnet.com/myaon** for more information.



¹The Cigna Healthcare® PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration.

²To keep your costs as low as possible, go to doctors and specialists in your plan's PPO network. Doctors who aren't in your network may charge more than Health Net will pay. You may have to pay the difference between what the out-of-network doctor charges and what Health Net pays. This is called balance billing. You pay these costs in addition to your deductible, copays, coinsurance and your monthly premium. And, balance billing amounts are not covered by your plan and won't apply to your annual deductible or your out-of-pocket maximum.

³Covered services authorized by Health Net and emergency care are covered outside of the network.

⁴You 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.

⁵Access to telehealth services does not guarantee a prescription.

⁶Upon request, a 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.

⁷Scale 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).

⁸Members/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.

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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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