

Health Net of California, Inc. (Health Net)

Federal Employees Health Benefits (FEHB) Program



Enjoy Coverage for the Way You Live

2025 MEMBER BENEFITS TOOLKIT

Northern California



HealthNet.com/fehb



See What We're Offering for 2025!

You want as much info as possible when choosing your coverage for Open Season. You'll find this toolkit a helpful guide, whether you're new to Health Net or choosing us again this year.

Coverage Highlights for 2025

Effective January 1, 2025, Health Net will no longer offer the Basic Option Plan to Federal Employee Health Benefits Program. However, we will continue to offer our High Option plan in the Full Network HMO.

Here's a sample of what you get when you choose Health Net's Full Network HMO (High Option) :



Full Network HMO (High Option) and its line of quality providers.



Fixed copayments for most services.



Emergency services covered worldwide.



Telehealth services through Teladoc Health for a **\$0 copayment**.



Acupuncture and chiropractic coverage through American Specialty Health Plans, Inc. (ASH).



The Active&Fit™ Direct program lets you join more than 12,700+ fitness centers and studios with no long-term contracts.

A summary of our 2025 HMO plan offerings

Please read the Heath Net FEHB Brochure before choosing your options. You can download the Health Net FEHB Brochure (RI 73-898) at healthnet.com/fehb, or request a copy by calling Member Services at 800-522-0088.

2025 benefits¹

Benefit	High Option (Full Network HMO)
Medical out-of-pocket maximum	\$1,500/Self, \$3,000/Self+1, \$4,500/Self+Family
Preventive care for adults and children	Covered at 100%
Primary care office visits	\$20 copay
Specialist office visits	\$30 copay
Telemedicine by Teladoc Health	\$0 copay
Therapy – physical, cardiac, occupational, and speech	Covered at 100%
Durable medical equipment	Covered at 100%
Inpatient hospitalization	\$150 copay/day (\$750 max per admission)
Outpatient surgical procedures	\$200 copay
Hearing aids	Covered at 100% / \$1,500 maximum
Retail prescription drugs Generic / brand / non-formulary / specialty	\$10 / \$35 / \$60 / 20% (\$200 max)
Mail order prescription drugs Generic / brand / non-formulary	\$20 / \$70 / \$120
Pharmacy out-of-pocket maximum	\$2,900/Self, \$5,800/Self+1, \$8,700/Self+Family
Acupuncture and chiropractic	\$10 copay; 20 visits max combined through ASH

With these plans, you do not have a deductible. This means you pay whatever copay amount your plan shows for a covered benefit. There is no fixed amount you have to fulfill before using your benefits.

The Medical out-of-pocket maximum (OOPM) is separate from the Pharmacy OOPM. Once you've met your OOPM, we will notify the providers that no further medical copays or coinsurance are needed for the rest of the year.

2025 rate information for Northern California

	High Option		
	Self only	Self plus one	Self and family
Biweekly premium			
Your share	\$630.46	\$1,392.80	\$1,514.27
Monthly premium			
Your share	\$1,366.00	\$3,017.74	\$3,280.92



Do More with Our Online Tools

Find the information you need right away by using our dedicated website, healthnet.com/fehb. You'll find searching for key information quick and simple, so you can manage your health and your health plan with ease.



Register for our dedicated Website

Once you're a Health Net member, go to healthnet.com/fehb, click *Register* and fill out the registration form. Be sure to have your Health Net Member ID card handy.

You get more than just access to health care when you join Health Net. You get a **dedicated website** for your Health Net health plan – just for federal employees! After you register, you'll have 24/7 access to the user-friendly tools and health info you need most. You can:

- Get Member ID cards and forms, manage your account details and view medical treatment policies.
- Change your primary care physician (PCP).
- Try a RealAge® Program to address and work to improve risk factors such as stress, sleep, nutrition and activity.
- Complete the RealAge® test and learn about your overall health.
- Register for our monthly wellness webinar, with a new health topic at each session.



Find a Provider

When you connect to ProviderSearch, you'll find the most up-to-date listings of doctors, hospitals, urgent care centers, and other types of health care providers. Choose from a list of providers within 30 miles of your home or work address.

Here's how:

- Launch the tool from healthnet.com/fehb > *ProviderSearch*.
- Enter a location (street address and radius, city, county, or state).
- Further narrow your search by Provider Name/ID/License Number or by Plan/ Network.

In Northern California, the provider network selection is:

Location	Coverage level	Enrollment plan codes	Network name (Select during ProviderSearch)
Northern California	High Option	LB1, LB2 and LB3	HMO – Full HMO FEHB Northern CA

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



Behavioral Health

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

To find a behavioral health provider in your network, following the steps outlined in “Find a Provider” above. If you need help, simply call the Mental Health Benefits number on the back of your Health Net Member ID card. Customer service reps and licensed care managers are available 24/7 to take your call.

What Will You Do With Your Health Plan?

Health Net is focused on giving you all 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/fehb** and then click Wellness Center.



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. Immediately after taking the online RealAge Test, you will receive a personalized action plan. Take the RealAge Test now at **healthnet.sharecare.com**.



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. The innovative 21-day program teaches awareness of cravings and habits to help participants quit smoking, dipping or vaping.



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



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.
- Help answer questions about medications.



Teladoc Health Telehealth Services

Enjoy full access to Teladoc, our telehealth provider – just for being a Health Net member.²

Access to video appointments 24/7

Teladoc Health (Teladoc) offers virtual health care that's convenient, with confidential access to quality U.S. licensed doctors. You can book appointments through the Teladoc app, website or call 800-TELADOC (835-2362). 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 a.m. to 9 p.m. (Pacific time). Teladoc is an option when you can't see your regular doctor.

To sign up for Teladoc, call 800-TELADOC (835-2362), visit the website www.teladoc.com, or download the Teladoc app. Visits can be by phone or video.



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. Visit healthnet.com/fehb > *Health & Wellness > Maternity and Family Planning*, to get started.



Active&Fit Direct[™] program

The Active&Fit Direct⁵ program lets you join more than 12,700+ fitness centers and studios with no long-term contracts. Plus, access 12,000+ guided workout videos in the comfort of your home. Get the flexibility you need in a fitness routine. All for just \$28/month (plus a one time \$28 sign-up fee and taxes).

What Is a Service Area?

To enroll in any of our plans, you must live in or work in our service area. A service area is where our providers practice. Each plan option's service area varies.

If you plan to enroll in the **High Option plan (Full HMO Network)**, you must reside or work in the following full or partial counties: **Full:** Alameda, Contra Costa, Kings, Madera, Marin, Merced, Napa, Sacramento, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Stanislaus, Tulare, Yolo. **Partial:** El Dorado, Fresno, Nevada, and Placer.

Please check if your resident or work ZIP code is included in your desired option below. The following partial county ZIP codes are in our service area.

California service area counties

Northern California – High Option plan (Full HMO Network LB1, LB2, LB3)

Full counties: Alameda, Contra Costa, Kings, Madera, Marin, Merced, Napa, Sacramento, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Stanislaus, Tulare, and Yolo

Partial counties (The following ZIP codes are those included in these counties):

El Dorado

95613, 95614, 95619, 95623, 95633, 95634, 95635, 95636, 95651, 95664, 95667, 95672, 95682, 95684, 95709, 95726, 95762

Fresno

93210, 93234, 93242, 93605, 93606, 93607, 93608, 93609, 93611, 93612, 93613, 93616, 93619, 93621, 93622, 93624, 93625, 93626, 93627, 93628, 93630, 93631, 93634, 93640, 93641, 93642, 93646, 93648, 93649, 93650, 93651, 93652, 93654, 93656, 93657, 93660, 93662, 93664, 93667, 93668, 93675, 93701, 93702, 93703, 93704, 93705, 93706, 93707, 93708, 93709, 93710, 93711, 93712, 93714, 93715, 93716, 93717, 93718, 93720, 93721, 93722, 93723, 93724, 93725, 93726, 93727, 93728, 93729, 93730, 93737, 93740, 93741, 93744, 93745, 93747, 93750, 93755, 93760, 93761, 93764, 93765, 93771, 93772, 93773, 93774, 93775, 93776, 93777, 93778, 93779, 93786, 93790, 93791, 93792, 93793, 93794

Nevada

95712, 95924, 95945, 95946, 95949, 95959, 95960, 95975

Placer

95602, 95603, 95604, 95631, 95648, 95650, 95658, 95661, 95663, 95668, 95677, 95681, 95701, 95703, 95713, 95714, 95722, 95736, 95746, 95747, 95765

You can also visit the U.S. Office of Personnel Management (OPM) website at www.opm.gov/healthcare-insurance to find out which networks Health Net offers in your area.

Nondiscrimination Notice

In addition to the State of California nondiscrimination requirements (as described in benefit coverage documents), Health Net of California, Inc. 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, gender affirming care, 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:

Individual & Family Plan (IFP) Members On Exchange/Covered California 1-888-926-4988 (TTY: 711)

Individual & Family Plan (IFP) Members Off Exchange 1-800-839-2172 (TTY: 711)

Individual & Family Plan (IFP) Applicants 1-877-609-8711 (TTY: 711)

Group Plans through Health Net 1-800-522-0088 (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./Health Net Life Insurance Company 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 1-888-466-2219 (TDD: 1-877-688-9891) 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, 1-800-368-1019 (TDD: 1-800-537-7697).

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 1-800-522-0088 (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 전화하십시오 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 néiho'dólzínígíí bikáa'gi béésh bee hane'í bikáá' áajjí' hodóílnih 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 nakalistang 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 contact us with questions throughout the year.

- Just call **800-522-0088**, or
- Visit us online at **healthnet.com/fehb**.

¹All benefits are subject to the definitions, limitations and exclusions set forth in the Federal Brochure.

²You 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 will accrue toward your out-of-pocket maximum and deductible (if your plan has a deductible). By scheduling through Teladoc, you consent to receive services via telehealth through Teladoc. 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. Unless you choose otherwise, any services provided through Teladoc shall be shared with your primary care provider.

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.

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.

Health Net of California, Inc. is a subsidiary of Health Net, LLC and Centene Corporation. Health Net is a registered service mark of Health Net, LLC. All other identified trademarks/service marks remain the property of their respective companies. All rights reserved.