

Health Net of California, Inc. (Health Net)

Federal Employees Health Benefits (FEHB) Program



Enjoy Coverage for the Way You Live

2026 MEMBER BENEFITS TOOLKIT

Northern California



HealthNet.com/fehb



See What We're Offering for 2026!

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 2026

Effective January 1, 2026, Health Net will continue to offer our High Option plan (Full Network HMO) to the Federal Employees Health Benefits Program.

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 2026 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.



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.

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

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.

2026 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

More Details about Your Coverage

Behavioral health

Your behavioral health benefits provide treatment for mental health and substance use disorders. Behavioral health providers include therapists, psychologists, clinical social workers, and psychiatrists.

What services are covered?

Your mental health and substance use disorder benefits 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 and Appointments 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.²

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

Continuity of care (COC)

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 certain treatments you may be receiving stays on track. Here is a list of conditions eligible for Continuity of Care:

- an acute condition;
- a serious chronic condition – up to up to one year of coverage;
- a pregnancy (including the duration of the pregnancy and immediate postpartum care);
- maternal mental health – up to 12 months from the diagnosis or from the end of the pregnancy;
- a newborn up to 36 months of age –up to one year of coverage;
- a terminal illness; or
- a surgery or other procedure that has been authorized and scheduled by your prior health plan as part of a documented course of treatment within 180 days of new plan effective date.



Contact Health Net's COC program at **888-926-4921** before you enroll, so we know how to help you.



Don't miss
out – register
today!

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 Federal employees!

Find what you need, right at your fingertips:



Access your digital Member ID Card



View your health plan benefits and stay informed



Find care – locate urgent care centers, hospitals or doctors



Find LGBTQ+ resources and support



Access virtual care with Teladoc Health



Get important updates about your coverage and benefits



Change your Primary Care Physician (PCP)

Sign up at our website

1. Visit healthnet.com/fehb > Register.
2. Then follow the easy registration steps.

Find a Provider



You may find yourself looking for a new doctor. Or you may need a specialist or local hospital. With Find a Provider, you'll get the most up-to-date listings of our provider network. These include doctors, hospitals, urgent care centers, and other types of health care providers.

Choose **HMO – Full HMO (FEHB Northern CA)** from the drop down menu on the *Find a Provider* tool.

Find a Provider

With Find a Provider, you'll quickly find the most up-to-date listings of qualified in-network doctors, urgent care centers, hospitals, and other types of healthcare providers near your home or work.

Here's how:

- 1 Launch the tool from **healthnet.com/fehb** > *Find a Provider*.
- 2 Enter a location (street address and radius, city, county, or state).
- 3 Choose to search by specialty, facility/group name, provider name, or the NPI (National Provider Identifier) or, Choose a Category to select the type of provider you need (medical professionals, medical facilities, Behavioral Health, etc.).
- 4 Select your health plan or network, **HMO – Full HMO (FEHB Northern CA)** and click *Continue*.
- 5 You can narrow your search within these categories, and then further filter the results using the filter options on the left side of the screen, including distance, languages spoken, gender and office features.
- 6 Finally, you can click on *Print* to print your search results.

In Northern California, the provider network selection is:

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

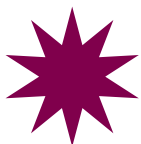
Search results give you easy-to-read details about providers.





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 help empower you to make healthy lifestyle decisions for you and your family. To access our Wellness programs, log in to healthnet.com/fehb and then click the Health & Wellness tab.



RealAge® Program

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 encourage ongoing engagement and promote behavior change that can help lead to a lower RealAge.



RealAge® Test

The RealAge Test provides you with a custom report of your behavioral and medical health risks. After taking the online survey, you'll receive a personalized action plan.



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!



Craving to Quit® program

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



Eat Right Now®

The Eat Right Now program, developed by Sharecare, is an evidence-based app 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.³

Diabetes Prevention Program—recognized by the CDC, offers tailored guidance for help in 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.³



Active&Fit Direct™ program

The Active&Fit Direct⁴ program lets you join more than 12,700+ fitness centers and studios with no long-term contracts. Plus, access 14,000+ 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 signup fee and taxes).

More Programs for FEHB Members

As a FEHB member, you and your covered dependents can access these additional wellness programs.



You can access programs for FEHB members by visiting healthnet.com/fehb and select the **Health & Wellness** tab



Teladoc Health – Access to doctor appointments 24/7

Enjoy full access to Teladoc Health⁵, our telehealth provider – just for being a Health Net member.

Through Teladoc Health, 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 mental health tools.
- Get medicine prescribed if needed.⁶

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 Health 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 Health app, website or call **1-800-TELADOC (835-2362)**.

To register or for more information, visit teladochealth.com.

Welvie®: Get information on how to make better health care decisions

Having surgery is often unexpected. And working with your doctor to evaluate treatment options for a medical condition can be confusing. That's why it is important to be prepared before you need to make a medical decision. Welvie can help. The self-guided online program walks you through the journey from diagnosis and treatment options to preparation and recovery.

Not thinking about surgery? Using Welvie can help you learn how to make the most of your doctor visits. Go to welvie.com to register and get started.

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.



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.

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 medical plans Health Net offers in your area.

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 दुभाषिया 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 សូមទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅមជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្មនៃក្រុមហ៊ុន **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 hólǫ́. T'áá hó hazaad k'éhjí naaltsoos hach'í' wóltah. Shíká a'doowoł nínízingo naaltsoos bee néího'dółzinígíí bikáa'gi béésh bee hane'í bikáá' 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).

Punjabi (Punjabi)

ਬਨਿੰ 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 прочитать 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).

Contact Us

Our team of knowledgeable customer service representatives are here to help with questions you may have.

Dedicated Member Services for FEHB

800-522-0088

7 days a week, 7 a.m. to 8 p.m. Pacific time.

healthnet.com/FEHB



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

²Upon 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.

³Scale 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).

⁴Members/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.

⁵You 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.

⁶Access to telehealth services does not guarantee a prescription.

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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