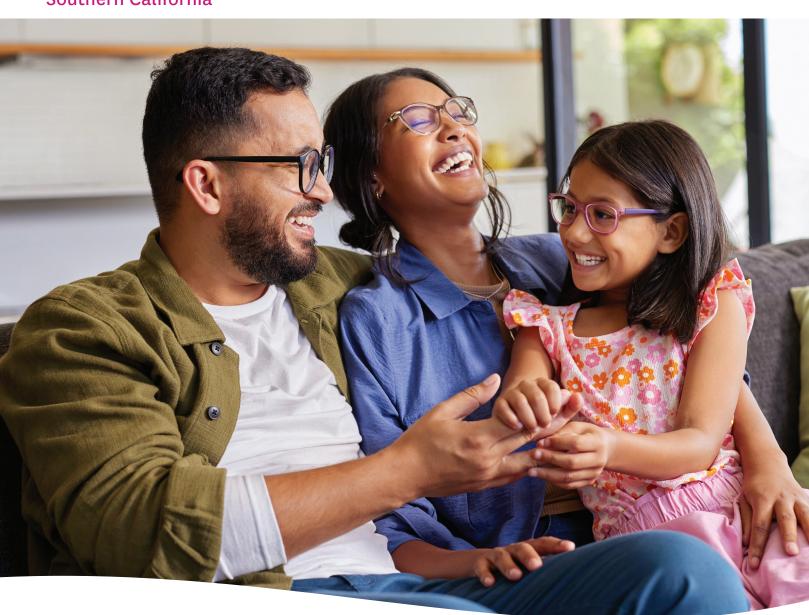


# Enjoy Coverage for the Way You Live

2026 MEMBER BENEFITS TOOLKIT

Southern California





## 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, Standard, and Basic Options in the Salud HMO y Más network to the Federal Employees Health Benefits Program.

Here's a sample of what you get when you choose Health Net's **High, Standard,** and **Basic Options** in the Salud HMO y Más network.



Community-centric health care coverage. Our plans are designed to meet the demand for quality health coverage and to serve the unique needs of Southern Californians.



Salud HMO y Más (High, Standard, and Basic Options) members have access to Scripps Clinics providers and hospitals in San Diego County.



Fixed copayments for most services.



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 73-159) at **healthnet.com/fehb**, or request a copy by calling Member Services at 800-522-0088.

#### 2026 benefits1

Benefit	High Option	Standard Basic Option		SIMNSA Network (Mexico)	
Medical out-of- pocket maximum	\$1,500/Self, \$3,000/Self+1, \$4,500/Self+Family	\$1,650/Self, \$3,300/Self+1, \$4,950/Self+Family	\$5,500/Self, \$11,000/Self+1, \$11,000/Self+Family	\$1,500/Self, \$3,000/Self+1, \$4,500/Self+Family	
Preventive care for adults and children	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	
Primary care office visits	\$20 copay	\$30 copay	\$40 copay	\$5 copay	
Specialist office visits	\$30 copay	\$50 copay	\$40 copay	\$5 copay	
Telemedicine by Teladoc Health	\$0 copay	\$0 copay	\$0 copay	Not covered	
Therapy – physical, cardiac, occupational, and speech	Covered at 100%	\$30 copay	\$40 copay	\$5 copay	
Durable medical equipment	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	
Inpatient hospitalization	\$150 copay/day (\$750 max per admission)	\$750 max per admission	\$500 copay/day (\$1,500 max per admission)	Covered at 100%	
Outpatient surgical procedures	\$200 copay	\$350 copay	\$500 copay	Covered at 100%	
Hearing aids	Covered at 100% / \$1,500 benefit maximum every 36 months	Covered at 100% / \$1,500 benefit maximum every 36 months	Covered at 100% / \$1,500 benefit maximum every 36 months	Not covered	
Retail prescription drugs Generic / brand / non-formulary / specialty	\$10 / \$35 / \$60 / 20% (\$200 max)	\$15 / \$35 / \$65 / 20% (\$200 max)	\$15 / \$35 / \$65 / 20% (\$200 max)	\$5 copay	
Mail order prescription drugs Generic / brand / non-formulary	\$20 / \$70 / \$120	\$30 / \$70 / \$130	\$30 / \$70 / \$130	Not covered	
Pharmacy out-of- pocket maximum	\$2,900/Self, \$5,800/Self+1, \$8,700/Self+Family	\$2,900/Self \$5,800/Self + 1, \$8,700/Self+Family	\$2,000/Self, \$4,000/Self+1, \$4,000/Self+Family		
Acupuncture and chiropractic	\$10 copay; 20 visits max combined through ASH	\$10 copay; 20 visits max combined through ASH	\$10 copay; 20 visits Not covered 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.



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.

#### 2026 rate information for Southern California

	High Option		Standard Option		Basic Option				
	Self only	Self plus one	Self and family	Self only	Self plus one	Self and family	Self only	Self plus one	Self and family
Biweekly premium Your share	\$368.72	\$814.50	\$886.33	\$192.11	\$425.95	\$462.46	\$79.71	\$175.37	\$191.31
Monthly premium Your share	\$798.89	\$1,764.75	\$1,920.38	\$416.24	\$922.89	\$1,002.00	\$172.71	\$379.96	\$414.50

#### Choose the Health Net HMO plan that works for you

HMO plans are ideal if you prefer a primary doctor to coordinate all your medical care at predictable costs. You simply choose a primary care physician (PCP) from our provider networks. Your PCP will oversee all your health care-related services, including referrals and authorizations to specialists.

#### Salud HMO y Más Network (High Option, Standard Option and Basic Option)

Salud HMO y Más addresses the needs of Southern California. It gives you access to a quality group of doctors and hospitals where you live or work.

One more great reason to choose Health Net – Scripps Health in San Diego is part of the current group of providers within Salud HMO y Más, including access to 15 Scripps HealthExpress Clinics for same day care of minor ailments and injuries.

You also have flexible crossborder access to SIMNSA's network providers in Mexico (Tijuana and Mexicali) through all Salud y Más medical groups.





## 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.<sup>2</sup>

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.

## 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

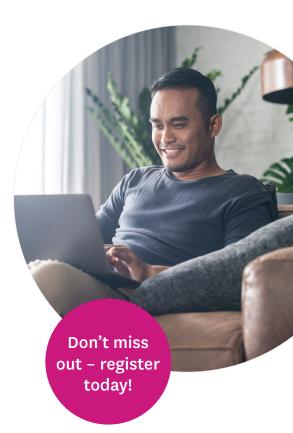
- 1. Visit <a href="healthnet.com/fehb">healthnet.com/fehb</a> > Register.
- 2. Then follow the easy registration steps.

#### 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 - Salud HMO y Más Large Group (FEHB Southern California) 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  $\alpha$  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 Salud HMO y Más Large Group (FEHB Southern California) 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 Southern California, the provider network selections are:

Location	Coverage level	Enrollment plan codes	Network name (Select during ProviderSearch)
Southern California	High Option	LP1, LP2 and LP3	HMO – Salud HMO y Más Large Group (FEHB Southern CA)
Southern California	Standard Option	P64, P65, P66	HMO – Salud HMO y Más Large Group (FEHB Southern CA)
Southern California	Basic Option	P61, P62 and P63	HMO – Salud HMO y Más Large Group (FEHB Southern 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!

(continued)



#### Craving to Quit® program

This tobacco cessation program 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.<sup>3</sup>

**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.<sup>3</sup>





#### Active&Fit Direct™ program

The Active&Fit Direct<sup>4</sup> 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.

#### Teladoc Health – Access to doctor appointments 24/7

Enjoy full access to Teladoc Health<sup>5</sup>, 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 nonemergency 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.<sup>6</sup>

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<sup>®</sup>: 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.





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



## 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 wraparound 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 any of our plan options, you must reside or work in the following full or partial counties: **Full:** Orange County. **Partial:** Kern, Los Angeles, Riverside, San Bernardino and San Diego.

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

#### Southern California

Full county: Orange

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

#### Kern

93263, 93301, 93302, 93303, 93304, 93305, 93306, 93307, 93308, 93309, 93311, 93312, 93313, 93314

#### Los Angeles

90001, 90002, 90003, 90004, 90005, 90006, 90007, 90008, 90009, 90010, 90011, 90012, 90013, 90014, 90015, 90016, 90017, 90018, 90019, 90020, 90021, 90022, 90023, 90024, 90025, 90026, 90027, 90028, 90029, 90030, 90031, 90032, 90033, 90034, 90035, 90036, 90037, 90038, 90039, 90040, 90041, 90042, 90043, 90044, 90045, 90046, 90047, 90048, 90049, 90050, 90051, 90052, 90053, 90054, 90055, 90056, 90057, 90058, 90059, 90060, 90061, 90062, 90063, 90064, 90065, 90066, 90067, 90068, 90069, 90070, 90071, 90072, 90073, 90074, 90075, 90076, 90077, 90078, 90079, 90080, 90081, 90082, 90083, 90084, 90086, 90087, 90088, 90089, 90091, 90093, 90094, 90095, 90096, 90099, 90201, 90202, 90209, 90210, 90211, 90212, 90213, 90220, 90221, 90222, 90223, 90224, 90230, 90231, 90232, 90239, 90240, 90241, 90242, 90245, 90247, 90248, 90249, 90250, 90251, 90254, 90255, 90260, 90261, 90262, 90263, 90264, 90265, 90266, 90267, 90270, 90272, 90274, 90275, 90277, 90278, 90280, 90290, 90291, 90292, 90293, 90294, 90295, 90296, 90301, 90302, 90303, 90304, 90305, 90306, 90307, 90308, 90309, 90310, 90311, 90312, 90401, 90402, 90403, 90404, 90405, 90406, 90407, 90408, 90409, 90410, 90411, 90501, 90502, 90503, 90504, 90505, 90506, 90507, 90508, 90509, 90510, 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90637, 90638, 90639, 90640, 90650, 90651, 90652, 90660, 90661, 90662, 90670, 90671, 90701, 90702, 90703, 90704, 90706, 90707, 90710, 90711, 90712, 90713, 90714, 90715, 90716, 90717, 90723, 90731, 90732, 90733, 90734, 90744, 90745, 90746, 90747, 90748, 90749, 90755, 90801, 90802, 90803, 90804, 90805, 90806, 90807, 90808, 90809, 90810, 90813, 90814, 90815, 90822, 90831, 90832, 90833, 90840, 90842, 90844, 90846, 90847, 90848, 90853, 90895, 91001, 91003, 91006, 91007, 91008, 91009, 91010, 91011, 91012, 91016, 91017, 91020, 91021, 91023, 91024, 91025, 91030, 91031, 91040, 91041, 91042, 91043, 91046, 91066, 91077, 91101, 91102, 91103, 91104, 91105, 91106, 91107, 91108, 91109, 91110, 91114, 91115, 91116, 91117, 91118, 91121, 91123, 91124, 91125, 91126, 91129, 91182, 91184, 91185, 91188, 91189, 91199, 91201, 91202, 91203, 91204, 91205, 91206, 91207, 91208, 91209, 91210, 91214, 91221, 91222, 91224, 91225, 91226, 91301, 91302, 91303, 91304, 91305, 91306, 91307, 91308, 91309, 91311, 91313, 91316, 91324, 91325, 91326, 91327, 91328, 91330, 91331, 91333, 91334, 91335, 91337, 91340, 91341, 91342, 91343, 91344, 91345, 91346, 91352, 91353, 91356, 91357, 91364, 91365, 91367, 91371, 91372, 91376, 91392, 91393, 91394, 91395, 91396, 91401, 91402, 91403, 91404, 91405, 91406, 91407, 91408, 91409, 91410, 91411, 91412, 91413, 91416, 91423, 91426, 91436, 91470, 91482, 91499, 91501, 91502, 91503, 91504, 91505, 91505, 91506, 91507, 91508, 91510, 91521, 91522, 91523, 91526, 91601, 91602, 91603, 91604, 91605, 91606, 91607, 91608, 91609, 91610, 91614, 91615, 91616, 91617, 91618, 91702, 91706, 91711, 91714, 91715, 91716, 91722, 91723, 91724, 91731, 91732, 91733, 91734, 91735, 91740, 91741, 91744, 91745, 91746, 91747, 91748, 91749, 91750, 91754, 91755, 91756, 91766, 91766, 91767, 91768, 91769, 91770, 91771, 91772, 91773, 91775, 91776, 91778, 91780, 91788, 91789, 91790, 91791, 91792, 91793, 91801, 91802, 91803, 91804, 91896, 91899

#### Riverside

91752, 92320, 92501, 92502, 92503, 92504, 92505, 92506, 92507, 92508, 92509, 92513, 92514, 92516, 92517, 92518, 92519, 92521, 92522, 92551, 92552, 92553, 92554, 92555, 92556, 92557, 92570, 92571, 92599, 92860, 92877, 92878, 92879, 92880, 92881, 92882, 92883

#### San Bernardino

91701, 91708, 91709, 91710, 91729, 91730, 91737, 91739, 91743, 91758, 91759, 91761, 91762, 91763, 91764, 91784, 91786, 92313, 92316, 92317, 92318, 92321, 92322, 92324, 92325, 92331, 92334, 92335, 92336, 92337, 92344, 92345, 92346, 92350, 92352, 92354, 92357, 92358, 92359, 92369, 92373, 92374, 92375, 92376, 92377, 92378, 92382, 92385, 92391, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92407, 92408, 92410, 92411, 92413, 92415, 92418, 92423, 92427

#### San Diego

91901, 91902, 91903, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91948, 91950, 91951, 91976, 91977, 91978, 91979, 92003, 92007, 92008, 92009, 92010, 92011, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 92064, 92065, 92067, 92068, 92069, 92070, 92071, 92072, 92074, 92075, 92078, 92079, 92081, 92082, 92083, 92084, 92085, 92088, 92091, 92093, 92101, 92102, 92103, 92104, 92105, 92106, 92107, 92108, 92109, 92110, 92111, 92112, 92113, 92114, 92115, 92116, 92117, 92118, 92119, 92120, 92121, 92122, 92123, 92124, 92126, 92127, 92128, 92129, 92130, 92131, 92132, 92134, 92135, 92136, 92137, 92138, 92140, 92142, 92143, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92158, 92159, 92160, 92161, 92165, 92166, 92167, 92168, 92169, 92170, 92171, 92172, 92173, 92174, 92175, 92176, 92177, 92178, 92179, 92182, 92187, 92191, 92192, 92193, 92195, 92196, 92197, 92198, 92199, 92199, 92199, 92196, 92197, 92198, 92199, 92

#### **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) 880-522-008-1

#### Armenian

Անվձար 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

बिना 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។ អ្នកអាចស្ដាប់គេអានឯកសារឱ្យអ្នក។ 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'dólzinígíí bikáa'gi béésh bee hane'í bikáá' áaji' hodíílnih éí doodaii' 1-800-522-0088 (TTY: 711).

#### Persian (Farsi)

#### Panjabi (Punjabi)

ਬਨਿਾਂ ਕਿਸੇ ਲਾਗਤ ਤੋਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ਿਆ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦੀਤੇ 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 (ТТҮ: 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



<sup>1</sup>All 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.

<sup>5</sup>You 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.

<sup>6</sup>Access 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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