

UNIVERSITY  
OF  
CALIFORNIA

2020

# UC Blue & Gold HMO

  
Health Net®

[healthnet.com/uc](https://healthnet.com/uc)



# DESIGNED FOR THE UNIVERSITY OF CALIFORNIA

The UC Blue & Gold HMO was created specifically for UC faculty, staff and non-Medicare retirees. Quality care and convenience are offered through a custom Health Net provider network featuring thousands of primary care physicians (PCPs) and specialists and hundreds of hospitals, giving you a wide choice of providers near where you live or work. This includes the five renowned UC academic medical centers and affiliated physician groups.

The UC Blue & Gold HMO plan also offers alternative options for care, such as after-hours virtual care at home, urgent (non-emergency) care, and resources to keep you healthy and help you manage ongoing conditions.

The UC Blue & Gold HMO offers the medical coverage described in this booklet through Health Net of California, Inc.





# UC BLUE & GOLD HMO PLAN **HIGHLIGHTS**

## With the UC Blue & Gold HMO, you get:

- \$0 deductible on covered services
- No-cost or fixed copayments for services
- Low out-of-pocket maximum of \$1,000 per person or \$3,000 per family, including covered medical, behavioral health and prescription drug costs
- A PCP to coordinate your care, chosen from among thousands of providers within the UC Blue & Gold HMO network
- No claims to file for in-network care
- Convenient virtual and after-hours care, including:
  - Telehealth services through Teladoc. Connect with a U.S. board-certified doctor or behavioral health professional for a \$0 copayment
  - Walk-in medical care at MinuteClinic locations in select CVS pharmacies across the U.S.\*
  - Urgent care centers that offer convenience and lower copayments than emergency rooms

\* Although the plan doesn't normally cover routine care outside California, members may receive care at any MinuteClinic in the country at the in-network benefit level.

# COVERAGE OVERVIEW\*

COVERED SERVICE	YOU PAY
Preventive Care (screenings and immunizations)	\$0
Doctor and Specialist Office Visits (see below for behavioral health office visits)	\$20 copay
Hospitalization (medical and behavioral health)	\$250 copay per admission/course of behavioral health treatment
Outpatient Behavioral Health/Substance Abuse Visits	Visits 1-3: \$0 Visits 4+: \$20 copay
24/7 Virtual Care— Teladoc Visits (including behavioral health) and Nurse Advice Line	\$0
Urgent Care	\$20 copay
Emergency Care (medical and behavioral health)	\$75 copay (waived if admitted)
X-ray and Lab Procedures	\$0
MinuteClinic	\$20 copay (if preventive: \$0)
Chiropractic/Acupuncture	\$20 copay (24 visits combined max. per calendar year)

COVERED SERVICE	YOU PAY
Maternity Care	\$0 for all services except hospital stays for which the hospital copay applies
Outpatient Surgery	\$100 copay
Ambulance Emergency Transport (medical and behavioral health)	\$0
Prescription Drugs**	\$5 generic; \$25 brand formulary; \$40 non-formulary
<ul style="list-style-type: none"> <li>Retail (30-day supply)</li> <li>Mail order or walk-up services available at UC Medical Centers and CVS pharmacies (90-day supply)</li> <li>Specialty drugs (up to a 30-day supply)</li> </ul>	\$10 generic; \$50 brand formulary; \$80 non-formulary
Other Behavioral Health Outpatient Visits	\$20
<ul style="list-style-type: none"> <li>Psychological testing, outpatient electroconvulsive therapy, extended-length therapy sessions, biofeedback, applied behavior analysis, methadone maintenance</li> <li>Structured/intensive outpatient program treatment</li> <li>Partial hospitalization/day treatment</li> </ul>	\$0

## MONTHLY PLAN COSTS

To see what you pay for coverage each month, go to [UCnet > Compensation & Benefits > Health Plans > Medical Plans > UC Blue & Gold HMO](#).

\* This chart is a summary of benefits only. All benefits are subject to the definitions, limitations and exclusions set forth in the Summary of Benefits included with Open Enrollment information. Employees and non-Medicare retirees are encouraged to review it before making their final decisions. The behavioral health annual out-of-pocket maximums are combined with medical and pharmacy benefits.

\*\* Members are required to pay the cost difference between a brand name and a generic copayment, when the generic is available. Exceptions for medical necessity are available via prior authorization. If approved, the applicable brand copayment applies.

# AFTER HOURS CARE ANYTIME, ANYWHERE

Illness and injury can occur any time of day. While your PCP is your go-to for most health problems, an illness may occur after hours that requires urgent care but is not an emergency. The UC Blue & Gold HMO offers several non-emergency care options that are as good as seeing your own provider, including video chat with a board-certified doctor, telephone advice from a registered nurse and local urgent care centers.

**For life-threatening emergencies, go to the closest emergency room or call 911.** For conditions such as coughs, sore throats, earaches, sinus infections, pinkeye, rashes and respiratory infections, try these resources.

## CARING FOR THE WHOLE YOU: BEHAVIORAL HEALTH

The UC Blue & Gold HMO offers behavioral health support and substance abuse treatment for you and your covered family members through Managed Health Network, LLC (MHN), and Teladoc. This includes office and virtual visits, inpatient treatment and aftercare following inpatient treatment. You can choose to access care in the way it best works for you—in person, virtual or a combination.

TELADOC	NURSE ADVICE LINE	MINUTECLINIC	URGENT CARE FACILITY
<a href="https://teladoc.com/uc">teladoc.com/uc</a> <b>(800) 835-2362</b>	<b>(800) 893-5597</b>	<a href="https://minuteclinic.com">minuteclinic.com</a>	<a href="https://healthnet.com/uc">healthnet.com/uc</a> > <i>Find a Doctor</i>
<b>Cost:</b> \$0 <b>Available:</b> 24/7 Speak to a U.S. board-certified doctor about non-emergency medical issues (cold and flu, allergies, urinary tract infections, etc.) via web, phone or mobile app. Behavioral Telehealth with psychiatrists, psychologists and licensed clinical social workers is also available.	<b>Cost:</b> \$0 <b>Available:</b> 24/7 Speak or chat with a nurse about symptoms, minor illnesses or injuries, chronic conditions, medical tests and medications.	<b>Cost:</b> \$20 copay <b>Available:</b> 7 days a week; hours vary MinuteClinics are located inside select CVS Pharmacy stores, nationwide. Clinicians can evaluate and treat most minor conditions (including prescribing medicine) including allergies, coughs, earaches or infections, minor burns, sprains, skin conditions and infections.	<b>Cost:</b> \$20 copay <b>Available:</b> Varies Prompt medical attention for serious conditions—but not emergencies—such as bladder and ear infections, cough or flu symptoms, cuts, abdominal pain, sprains, strains and joint pain.

## FIND A DOCTOR, HOSPITAL OR URGENT CARE CENTER

The UC Blue & Gold HMO requires that, except in the case of an emergency, all care be coordinated by your PCP and delivered by in-network providers.

For the most up-to-date list of qualified, in-network PCPs, specialists, urgent care facilities, hospitals and other types of health care providers near you, go to [healthnet.com/uc](https://healthnet.com/uc):

1. Click *Find a Doctor*.
2. Enter your location (street address, city, county or state).
3. Narrow your search by provider name/ID/ license number or plan/network.
4. Select a type of provider (doctors, hospital, medical group, etc.).
5. Click *Print Results* to print your search results, if needed.

Or call the UC-dedicated Health Benefit Navigators team toll-free at **(800) 539-4072**, Monday through Friday, 8:00 a.m. to 8:00 p.m. (Pacific).



# SUPPORTING THE HEALTH OF YOUR BODY AND MIND

The UC Blue & Gold HMO plan partners with organizations to deliver programs to help you get and stay physically and emotionally healthy. To learn more, go to [healthnet.com/uc](https://healthnet.com/uc). Under the Health Net Extras section, select Wellness programs and discounts.

## **The Active&Fit Direct™ program**

Fitness center membership program that offers \$25-a-month membership at over 10,000 participating fitness centers and YMCAs nationwide (plus one-time \$25 enrollment fee and taxes).

## **Health Coaching programs**

One-on-one phone support with unlimited access to a registered dietitian or health educator to help you reach your goals and sustain positive change.

## **myStrength**

Interactive, individually tailored virtual program to address depression, anxiety, stress, substance abuse, chronic pain and sleep challenges, while also supporting physical and spiritual aspects of the whole person.

## **Omada**

Online personalized behavior-change program to support people at risk of developing and those living with type 2 diabetes and other chronic conditions.

## **Quit For Life® tobacco cessation**

One-on-one telephonic support to help you quit smoking or stop using e-cigarettes.

## **Start Smart for Your Baby**

Support for all expecting mothers, including high-risk pregnancies. Includes information about postpartum and new baby care.

## **HELP IS ALWAYS AVAILABLE**

To find a participating MHN counselor, psychologist or psychiatrist, go to [healthnet.com/uc](https://healthnet.com/uc) and click on **behavioral health – MHN**, or call **(800) 663-9355 (TTY: 711)**, Monday through Friday, 8:00 a.m. to 8:00 p.m. (Pacific).

For Teladoc services, go to [teladoc.com/uc](https://teladoc.com/uc), or call **(800) 835-2362**.

**For 24/7 crisis help, call  
(800) 663-9355 (TTY: 711).**

# YOUR CHECKLIST DURING AND AFTER OPEN ENROLLMENT

See below for key choices to consider and tasks to complete during and after Open Enrollment.

During Open Enrollment: October 31–November 26, 2019		After Open Enrollment	
ALL MEMBERS	PROSPECTIVE MEMBERS	CONTINUING MEMBERS	NEW MEMBERS
<ul style="list-style-type: none"> <li><input type="checkbox"/> Compare all your UC health plan options, and make sure the UC Blue &amp; Gold HMO is still the right choice for you and your family.</li> <li><input type="checkbox"/> Decide if enrolling in the Health Care Flexible Spending Account (FSA) to pay for out-of-pocket health care expenses (such as copayments) with pre-tax dollars is right for you. You must enroll or re-enroll in the FSA every year during the Open Enrollment period.</li> <li><input type="checkbox"/> If needed, add or drop dependents from coverage through AYSO or UCPATH.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Decide if the UC Blue &amp; Gold HMO is the right plan for you.</li> <li><input type="checkbox"/> Check to see if your current PCP and behavioral health providers are in the UC Blue &amp; Gold HMO network.</li> <li><input type="checkbox"/> You must select a PCP when you enroll. Go to <a href="http://healthnet.com/uc">healthnet.com/uc</a>, and click on Find a Doctor, or call the Health Benefit Navigators team toll-free at <b>(800) 539-4072</b>, Monday through Friday, 8:00 a.m. to 8:00 p.m. (Pacific). If your current doctor isn't in the network, you will need to select a new PCP. You can change your PCP at any time on <a href="http://healthnet.com/uc">healthnet.com/uc</a> or by calling Health Net.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> There are no actions you need to take.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Get enough refills of any ongoing medications to last through early January 2020.</li> <li><input type="checkbox"/> Watch for new ID cards in the mail. In December 2019, Health Net will send you one package in the mail with an ID card for each covered family member. Continue using your current ID card through December 31, 2019.</li> </ul>
On or After January 1, 2020*			
		CONTINUING MEMBERS	NEW MEMBERS
		<ul style="list-style-type: none"> <li><input type="checkbox"/> Explore <a href="http://healthnet.com/uc">healthnet.com/uc</a>, which offers 24/7 access to benefit details, including what's covered and what you pay for care.</li> <li><input type="checkbox"/> Register with Teladoc for 24/7 access to U.S. board-certified doctors or behavioral health professionals for a \$0 copayment. Go to <a href="http://teladoc.com/uc">teladoc.com/uc</a> or call <b>(800) 835-2362</b> to register so the service is ready to use immediately when you need it.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> If you have a new PCP, make an appointment for an office visit to review your current health history. Work with your former providers to transfer your medical records to your new doctor.</li> <li><input type="checkbox"/> Provide your new ID card to your provider(s) and pharmacy on your first visit after the new year.</li> <li><input type="checkbox"/> Discard your 2019 plan ID card, and only use the UC Blue &amp; Gold HMO ID card.</li> </ul>

\* If there are plan changes during the year, you will receive new ID cards for use at providers and the pharmacy.

In addition to the State of California nondiscrimination requirements (as described in benefit coverage documents), Health Net of California, Inc. (Health Net) 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, 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 **(800) 539-4072** (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. Appeals & Grievances  
P.O. Box 10348  
Van Nuys, CA 91410-0348  
Fax: **(877) 831-6019**

Email: [Member.Discrimination.Complaints@healthnet.com](mailto:Member.Discrimination.Complaints@healthnet.com) (Members) or [Non-Member.Discrimination.Complaints@healthnet.com](mailto: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 **(888) 466-2219** (TDD: (877) 688-9891) or online at [dmhc.ca.gov/FileaComplaint](http://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, **(800) 368-1019** (TDD: (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 **1-800-539-4072** (TTY: 711). If you need these services, contact Health Net's Customer Contact Center at **1-800-539-4072** (TTY: 711).

## Arabic

يُعدّ اسم المار على لوصح ل. كل ةءورقم قئاثو على لوصح ل اكنكمي و. يروف مءرتم على لوصح ل اكنكمي. ةئانءم ل ل ءامءء  
ي ءا ءل ل اصءال اءمءم على ل صءا و ا ءي و ه ل ءق اط ب على ءو ءوم ل م ق ر ل ا **1-800-539-4072** (TTY: 711)

## 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 **1-800-539-4072** (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 **1-800-539-4072** (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 **1-800-539-4072** (TTY: 711).

## Hmong

Kev Pab Txhais Lus Dawb. Koj xav tau neeg txhais lus los tau. Koj xav tau neeg nyeem cov ntaub ntauv 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 **1-800-539-4072** (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、1-800-539-4072、**1-800-539-4072** (TTY: 711)。

## Khmer

សេវាភាសាសាយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែធុរ លំមាត់។ អ្នកអាចសាដា បំសគអានឯកសារខ្លីយអ្នក។ ម្រាប់ជំនួយ រួម ទាក់ទងសយីងខ្ញុំញំតាមរយៈសលខទូរព័ទាបលែមាន សវីសលីកាតមោគា លំលខែនរបអ្នក ឬ ទាក់ទងសវីមជ្ឈយមណ្ឌ លទំនាក់ទំនងពាណិ ជ្ឈជកម្ម មនុកមហញ្ញ **1-800-539-4072** (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 **1-800-539-4072** (TTY: 711).

## Navajo

Saad Bee Áká E'eyeed T'áá Jíík'e. Ata' halne'ígíí hólq 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' áají' hodíílnih éí doodaii' **1-800-539-4072** (TTY: 711).

## Persian (Farsi)

ام اب، یی‌ام‌ن‌ه‌ار ت‌ف‌ای‌ر‌دی‌ار‌ب. د‌ن‌و‌ش ت‌ئ‌ا‌ر‌ق ا‌م‌ش ی‌ا‌ر‌ب د‌ا‌ن‌س‌ا ه‌ک د‌ی‌ن‌ک ت‌س‌ا‌و‌خ‌ر‌د د‌ی‌ن‌ا‌و‌ت ی‌م. د‌ی‌ر‌ی‌گ‌ب ی‌ه‌ا‌ف‌ش م‌ج‌ر‌ت‌م ک‌ی د‌ی‌ن‌ا‌و‌ت ی‌م. ن‌ا‌گ‌ی‌ا‌ر ر‌و‌ط ه‌ب ن‌ا‌ب‌ز ت‌ا‌م‌د‌خ  
1-800-539-4072 (TTY: 711). ین‌ا‌گ‌ر‌ز‌ا‌ب س‌ا‌م‌ت ز‌ک‌ر‌م ا‌ب ا‌ی د‌ی‌ر‌ی‌گ‌ب س‌ا‌م‌ت ه‌د‌ش ج‌ر‌د ا‌م‌ش ی‌ی‌ا‌س‌ا‌ن‌ش ت‌ر‌ا‌ک ی‌و‌ر ه‌ک ی‌ا ه‌ر‌ا‌م‌ش ه‌ب

## Panjabi (Punjabi)

ਬਨਿਾਂ ਕਸਿ ਲਾਗਤ ਤੋਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀਆ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦੱਤੇ ਨੰਬਰ ਤੇ ਸਾਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਕਰਿਪਾ ਕਰਕੇ **1-800-539-4072** (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 **1-800-539-4072** (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 **1-800-539-4072** (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 **1-800-539-4072** (TTY: 711).

## Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังได้ สนาหรับความช่วยเหลือ โทรหาเราตาม หมายเลขที่ให้ไว้บนบัตรประจณาตัวของคุณ หรือ โทรหา ศูนย์ติดต่อเชิงพาณิชย์ของ **1-800-539-4072** (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 **1-800-539-4072** (TTY: 711).

*You have access to Decision Power, myStrength, Omada and Teladoc through current enrollment with Health Net of California, Inc. (Health Net). Decision Power, myStrength, Omada and Teladoc 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 services, including 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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## CONTACT HEALTH NET

### MEMBER PORTAL

[healthnet.com/uc](https://healthnet.com/uc)

### HEALTH BENEFIT NAVIGATORS

(800) 539-4072

Monday through Friday,  
8:00 a.m. to 8:00 p.m. (Pacific)

### EMAIL

[Askblue&gold@healthnet.com](mailto:Askblue&gold@healthnet.com)

for a response within 24 hours,  
Monday through Friday

### FACEBOOK

[@HealthNetForUC](https://www.facebook.com/HealthNetForUC)

Offers wellness tips for the whole family

### MHN CUSTOMER SERVICE TEAM

(800) 663-9355

Monday through Friday, 8:00 a.m.  
to 8:00 p.m. (Pacific)