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

<table>
<thead>
<tr>
<th>Covered Service</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Care (screenings and immunizations)</td>
<td>$0</td>
</tr>
<tr>
<td>Doctor and Specialist Office Visits (see below for behavioral health office visits)</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Hospitalization (medical and behavioral health)</td>
<td>$250 copay per admission/course of behavioral health treatment</td>
</tr>
<tr>
<td>Outpatient Behavioral Health/Substance Abuse Visits</td>
<td>Visits 1–3: $0 Visits 4+: $20 copay</td>
</tr>
<tr>
<td>24/7 Virtual Care—Teladoc Visits (including behavioral health) and Nurse Advice Line</td>
<td>$0</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Emergency Care (medical and behavioral health)</td>
<td>$75 copay (waived if admitted)</td>
</tr>
<tr>
<td>X-ray and Lab Procedures</td>
<td>$0</td>
</tr>
<tr>
<td>MinuteClinic</td>
<td>$20 copay (if preventive: $0)</td>
</tr>
<tr>
<td>Chiropractic/Acupuncture</td>
<td>$20 copay (24 visits combined max. per calendar year)</td>
</tr>
</tbody>
</table>

<table>
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<tr>
<th>Covered Service</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Maternity Care</td>
<td>$0 for all services except hospital stays for which the hospital copay applies</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>$100 copay</td>
</tr>
<tr>
<td>Ambulance Emergency Transport (medical and behavioral health)</td>
<td>$0</td>
</tr>
<tr>
<td>Prescription Drugs**</td>
<td>$5 generic; $25 brand formulary; $40 non-formulary</td>
</tr>
<tr>
<td>• Retail (30-day supply)</td>
<td>$10 generic; $50 brand formulary; $80 non-formulary</td>
</tr>
<tr>
<td>• Mail order or walk-up services available at UC Medical Centers and CVS pharmacies (90-day supply)</td>
<td>$20</td>
</tr>
<tr>
<td>• Specialty drugs (up to a 30-day supply)</td>
<td></td>
</tr>
<tr>
<td>Other Behavioral Health Outpatient Visits</td>
<td>$0</td>
</tr>
<tr>
<td>• Psychological testing, outpatient electroconvulsive therapy, extended-length therapy sessions, biofeedback, applied behavior analysis, methadone maintenance</td>
<td></td>
</tr>
<tr>
<td>• Structured/intensive outpatient program treatment</td>
<td></td>
</tr>
<tr>
<td>• Partial hospitalization/day treatment</td>
<td></td>
</tr>
</tbody>
</table>

### 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.

<table>
<thead>
<tr>
<th>TELADOC</th>
<th>NURSE ADVICE LINE</th>
<th>MINUTECLINIC</th>
<th>URGENT CARE FACILITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>teladoc.com/uc (800) 835-2362</td>
<td>(800) 893-5597</td>
<td>minuteclinic.com</td>
<td>healthnet.com/uc &gt; Find a Doctor</td>
</tr>
</tbody>
</table>

Cost: $0
Available: 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.

Cost: $0
Available: 24/7
Speak or chat with a nurse about symptoms, minor illnesses or injuries, chronic conditions, medical tests and medications.

Cost: $20 copay
Available: 7 days a week; hours vary
MinutcClinics 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.

Cost: $20 copay
Available: 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:

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. 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 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, 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.

<table>
<thead>
<tr>
<th>During Open Enrollment: October 31–November 26, 2019</th>
<th>After Open Enrollment</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ALL MEMBERS</strong></td>
<td><strong>NEW MEMBERS</strong></td>
</tr>
<tr>
<td>□ 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.</td>
<td>□ Get enough refills of any ongoing medications to last through early January 2020.</td>
</tr>
<tr>
<td>□ 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.</td>
<td>□ 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.</td>
</tr>
<tr>
<td>□ If needed, add or drop dependents from coverage through AYSO or UCPath.</td>
<td>□ 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.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PROSPECTIVE MEMBERS</th>
<th>CONTINUING MEMBERS</th>
<th>NEW MEMBERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Decide if the UC Blue &amp; Gold HMO is the right plan for you.</td>
<td>□ Explore healthnet.com/uc, which offers 24/7 access to benefit details, including what's covered and what you pay for care.</td>
<td>□ Discard your 2019 plan ID card, and only use the UC Blue &amp; Gold HMO ID card.</td>
</tr>
<tr>
<td>□ Check to see if your current PCP and behavioral health providers are in the UC Blue &amp; Gold HMO network.</td>
<td>□ Register with Teladoc for 24/7 access to U.S. board-certified doctors or behavioral health professionals for a $0 copayment. Go to teladoc.com/uc or call (800) 835-2362 to register so the service is ready to use immediately when you need it.</td>
<td></td>
</tr>
<tr>
<td>□ You must select a PCP when you enroll. Go to healthnet.com/uc, and click on Find a Doctor, or call the Health Benefit Navigators team toll-free at (800) 539-4072, 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 healthnet.com/uc or by calling Health Net.</td>
<td>□ Provide your new ID card to your provider(s) and pharmacy on your first visit after the new year.</td>
<td></td>
</tr>
</tbody>
</table>

**On or After January 1, 2020**

<table>
<thead>
<tr>
<th>CONTINUING MEMBERS</th>
<th>NEW MEMBERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ If there are plan changes during the year, you will receive new ID cards for use at providers and the pharmacy.</td>
<td></td>
</tr>
</tbody>
</table>
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 (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 (888) 466-2219 (TDD: (877) 688-9891) or online at 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).

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).

English

Arabic

Armenian

Chinese

Hindi

Hmong

Japanese

Khmer

Korean

Navajo
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

HEALTH BENEFIT NAVIGATORS
(800) 539-4072
Monday through Friday,
8:00 a.m. to 8:00 p.m. (Pacific)

EMAIL
Askblue&gold@healthnet.com
for a response within 24 hours,
Monday through Friday

FACEBOOK
@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)