

Health Net of California, Inc. (Health Net)



Health Net CanopyCare HMO

CANOPYCARE HMO – 2025 MEMBER GUIDE



**SAN FRANCISCO
HEALTH SERVICE SYSTEM**

Explore What's Included for 2025

Whether you're new to CanopyCare HMO or coming back to us for 2025, you'll find this guide a useful tool to help guide your choices.

For San Francisco Health Service System (SFHSS) Members

- City and County of San Francisco
- City College of San Francisco
- San Francisco Unified School District
- Superior Court of San Francisco

Get to Know Health Net CanopyCare HMO



An HMO plan that fits the lives of SFHSS members like you, with quality care where you live and work.

Health Net offers you an HMO option with quality care where you live or work. Our alliance with Canopy Health offers you:



Access to 5,500+ providers



Local medical groups¹

- Dignity Health Medical Network – Santa Cruz
- John Muir Physician Network – Alameda, Contra Costa and partial Solano
- Hill Physicians Medical Group – East Bay, San Francisco, San Mateo and partial Solano
- Santa Clara County IPA (SCCIPA) – Santa Clara
- Providence Medical Network – Sonoma and Napa



30 hospitals



70+ urgent care centers

More doctors, specialists and hospitals closer to you

Your health plan includes Canopy Health network made up of five well-known medical groups and 30 hospitals²:

AHMC Seton Medical Center
AHMC Seton Medical Center Coastside
Alameda Hospital
Chinese Hospital
Dignity Health Dominican Hospital
Dignity Health Saint Francis Memorial Hospital
Dignity Health St. Mary's Medical Center
Dignity Health Sequoia Hospital
Good Samaritan Hospital
Healdsburg Hospital
Highland Hospital

John Muir Medical Center – Concord
John Muir Medical Center – Walnut Creek
MarinHealth Medical Center
Petaluma Valley Hospital
Providence Queen of the Valley Medical Center
Providence Santa Rosa Memorial Hospital
Regional Medical Center San Jose
San Leandro Hospital
San Ramon Regional Medical Center
St. Rose Hospital
Sonoma Valley Hospital

UCSF Benioff Children's Hospital at Oakland
UCSF Benioff Children's Hospital at Mission Bay
UCSF Medical Center at Mission Bay
UCSF Medical Center at Parnassus
UCSF Medical Center at Mount Zion
Washington Hospital Healthcare System
Watsonville Community Hospital
Zuckerberg San Francisco General Hospital and Trauma Center (limited services)

The Canopy Health network includes 10 San Francisco Bay Area counties:

Alameda, Contra Costa, Marin, Napa, San Mateo, Santa Clara, Santa Cruz, San Francisco, Sonoma and portions of Solano.

¹“Medical Group” means the physician group that your primary care physician belongs to and is responsible for coordination of your care.

² Members have access to care at hospitals within their chosen medical group.

Highlights of Your CanopyCare HMO Plan



\$0 deductibles

Fixed copays for most services

You and your primary care physician (PCP) determine how to meet your needs

No referral needed to see any Canopy Health OB/GYN specialist in your medical group³

Ease of getting a second opinion

The Alliance Referral Program:

- reduces barriers and simplifies referrals
- allows access to all Canopy Health providers with a PCP referral – not just those in your medical group

Wellness programs

Behavioral health with no referral needed from your PCP

³Self-referrals are allowed for OB/GYN reproductive and sexual health care services within your PCP's medical group. If the OB/GYN you would like to see is not in your PCP's physician group but is in the Canopy Health network, a referral is necessary.

Summary of Benefits



Medical

Benefit description	Your cost
Preventive care office visits, including well-woman exams	\$0
Doctor office visit (medical or behavioral health)	\$25
Specialist office visit	\$25
Telehealth services by Teladoc Health ⁴	\$0
Vision exam for refractive eye exam	\$25
X-ray laboratory procedures	\$0
Prenatal and postnatal office visits	\$0
Hospitalization (medical or behavioral health)	\$200 per admission
Urgent care	\$25
Emergency room	\$100
Chiropractic services (provided by American Specialty Health Plans (ASH Plans))	\$15/30 visits max
Acupuncture services (provided by American Specialty Health Plans (ASH Plans))	\$15/30 visits max



Prescription drugs

Benefit level	Your cost
Retail (up to a 30-day supply)	
Tier 1 – Generic	\$10
Tier 2 – Brand, preferred	\$25
Tier 3 – Non-formulary	\$50
Tier 4 – Specialty drugs	20% (\$100 maximum copay per prescription)
Mail order (up to a 90-day supply)	
Tier 1 – Generic	\$20
Tier 2 – Brand, preferred	\$50
Tier 3 – Non-formulary	\$100

Note: This is a summary, it does not include all covered services, limitations, or exclusions. Please refer to your Evidence of Coverage for all terms and conditions of coverage.



Get your member ID card

After you enroll, look for your new Member ID cards in the mail. All new and returning enrolled members will get a member ID card. Check your card right away to be sure your PCP is right for you. To request to change your medical group or your PCP, log into your account at healthnet.com/sfhss, then go to *Change my Primary Care Provider*. Or you can call Health Net Member Services at **833-448-2042**. You can make this change once a month.

- **Your member ID card includes:**

- Your member ID number (Returning members – your member ID number will not change)
- Start date of your coverage
- Your medical group, PCP name and contact information

If you don't have a member ID card by your start date, call Health Net Member Services at **833-448-2042**.



Don't forget: You will need to present your ID card when you access care



Find Doctors and Services in Your Network

With CanopyCare HMO you have access to the entire Canopy Health network. If you want a second opinion or need care from a specialist, your doctor can refer you to any doctor in the Canopy Health network

Your primary care physician (PCP) and medical group⁵

Every member has a doctor who is their primary care physician (PCP). Your PCP helps you stay healthy and can help care for you when you're sick.

Alliance Referral Program

This program simplifies referrals and gives members access to all Canopy Health providers, not just those in their doctor's medical group.

A new approach to referrals

You get an active role in your care. You and your doctor make choices that fit how you live. It's that simple!

Three steps to access a specialist

- 1 Talk with your PCP. If you need a specialist, you and your PCP can discuss the best option. Your PCP will put in a referral for you.⁶
- 2 Members and providers will be notified when the referral is approved.
- 3 Schedule an appointment with the specialist.

Need Assistance

CanopyCare customer care agents are available to answer any questions on:

- The Alliance Referral Program
- Transitioning your care to new providers including information on how to transfer your medical records
- Navigating the Canopy Health Network

For more information on the Alliance Referral Program or navigating the Canopy Health network, please contact a CanopyCare customer care agent via secure email or phone number: Monday–Friday, 8:00 a.m.–5 p.m. Pacific Time

Email: CHAllianceReferrals@canopyhealth.com

Phone: 833-448-2042



Care at an urgent care clinic is covered within your network. Emergency care is covered wherever you need it.

⁵"Medical Group" means the physician group that your primary care physician belongs to and is responsible for coordination of your care.

⁶Self-referrals are allowed for OB/GYN reproductive and sexual health care services within your PCP's medical group. If the OB/GYN you would like to see is not in your PCP's physician group but is in the Canopy Health network, a referral is necessary.

Transition of Care



We're here to help make your transition easy

Listed below are steps you can take to help ensure a smooth transition to your new plan.

1. Refill Prescriptions – including Medications and Medical Equipment.
2. Transfer Medical Records
3. Apply for Continuity of Care

For details, visit healthnet.com/sfhss >Enrollment>Transition of Care

Continuity of Care



Medical

When you change health plans during open enrollment, you might get to continue your care with your current doctors or medical group. This is called Continuity of Care (COC). You have 60 days after you enroll to request COC. Here is a list of conditions eligible for COC:

- **Acute condition**
- **Serious chronic condition – up to one year of coverage**
- **Pregnancy (includes immediate postpartum care)**
- **Mental health for the person giving birth – up to one year of coverage from diagnosis or the end of the pregnancy**
- **A newborn up to 36 months of age – up to one year of coverage**
- **Terminal illness**
- **A surgery or other procedure authorized by your prior health plan as part of a documented course of treatment**

If you or a family member gets medical treatment from an out-of-network provider for one of the medical conditions above, please complete a COC form as soon as possible. You can find the COC form by visiting healthnet.com/sfhss >Enrollment>Continuity of Care or by calling member services at 833-448-2042. A representative will help you determine if you're eligible for COC.

Pharmacy

New members: Maintain coverage for your maintenance medications and medical equipment (for example, Glucose monitors and CPAP machines) that require prior authorization

In order to avoid any issues with your prescription in the first 90 days, please complete a prescription transition of care form, available at the Continuity of Care page of healthnet.com/sfhss. For the full list of medications and medical equipment that require prior authorization, please visit healthnet.com, or contact us at the number on your member ID card.

Behavioral Health

If you or a family member are receiving mental health services or substance use disorder treatment (inpatient or outpatient), call 833-996-2567 to find out if you can get COC help.



Learn Where to Get Care

Your plan offers many ways to get the health care you need, when you need it



At a doctor's office

Visit your PCP for routine and preventive care. This includes wellness checks every year, vaccines and other care. Your PCP can help direct your care to other providers within the network if needed.

To find a doctor in the CanopyCare HMO network, visit our online Find a Provider/ProviderSearch tool at healthnet.com/sfhss.

Behavioral Health Services

Your Health Net behavioral health benefits.

Get easy access to services like:

- Counseling
- Psychotherapy
- Treatment for addiction
- Psychiatry

You don't need a referral from your PCP. For help, call the Mental Health Benefits and Appointments phone number on your member ID card.



At home

Virtual medical or behavioral health visits

You can also enjoy access to Teladoc Health⁷ virtual visits just for being a Health Net member! Through the Teladoc app, you can:

- Book a phone or video medical appointment 24/7.⁸
- Get expert advice on non-emergent medical conditions.

When your regular doctor isn't available, a Teladoc provider can help with every day, non-emergency conditions like the flu, sinus infections, stomach bugs and more.

Download the app today to securely talk to a doctor.

Visit www.teladoc.com or call 800-TELADOC (835-2362)

24/7 Nurse Advice line

Get advice from a registered nurse:

- When to get medical care
- How to take care of a minor injury or illness
- Helping you spot health emergencies
- Help answer questions about medications



In a clinic

Urgent care centers

Get same-day care when your doctor is not available. Some urgent care centers offer X-rays and lab tests.

To find an urgent care center in your CanopyCare HMO network, visit healthnet.com/sfhss.

Chiropractic and Acupuncture

What you need to know:

- You get 30 chiropractic and acupuncture visits (each) per calendar year
- You don't need a referral from your PCP
- To find a provider, visit American Specialty Health Plans (ASH Plans) or call **800-678-9133**.



It's a good idea to schedule a new member appointment with your doctor as soon as you can. This will give both of you the chance to get to know each other.

Fill Your Prescriptions

Go to an in-network pharmacy for everyday prescriptions or insulin. If you give yourself injectable medication, talk to your doctor about refills.

How to use your CVS Caremark Mail Service Pharmacy

You can reduce costs if you order up to a 90-day supply of your maintenance medication or insulin. Specialty Drugs, which are self-administered orally, topically, by inhalation, or by injection, are not available in supplies greater than 30-days, and are not available through CVS Caremark Mail Service Pharmacy.

To use the CVS Caremark Mail Service Pharmacy, fill out and send the order form or have your doctor call 800-875-0867. Have the name of the medication and your doctor's contact information handy:

- Name
- Phone number
- Fax number (if available)

Note: This program only applies to maintenance medications. Some drugs are not available through the mail service program.



Tip: Ask for generic drugs to reduce costs.



Take Control of Your Health with Coaching, Support and Custom Goals

Health Net is focused on giving you the tools you need to live a healthier, more productive life. Our programs can help you make healthy lifestyle choices for you and your family. To access our Wellness programs, visit healthnet.sharecare.com.



RealAge® Program

The RealAge Program is our healthy behavior program targeting the 4 highest lifestyle risks – Stress, Sleep, Nutrition, and Activity. The program is personalized to the individual based on risk level for each lifestyle category gleaned through RealAge test responses and personal interest. It's fully integrated with other features of the Sharecare platform, such as trackers, to drive sustained engagement and promote behavior change that can lead to a lower RealAge.



RealAge® Test

The RealAge Test provides you with a personalized report of your behavioral and medical health risks. Immediately after taking the online RealAge Test, you will receive a personalized action plan. You'll receive a **\$50 reward** for completing the RealAge Test, additionally you can earn another **\$25 reward** for sharing your results with your primary care physician.



Craving to Quit®

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. The innovative 21-day program teaches awareness of cravings and habits to help participants quit smoking or vaping. Plus, you can earn a **\$25 gift card** for completing the program with a coach, and complete one other online Sharecare offering.



Health Coaching Programs

- **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. Earn a **\$25 reward** for completing 3 health coaching calls as well as an evaluation call.
- **Health Coaching Program (digital):** Consists of multiple lessons related to stress, smoking cessation, exercise, weight, gaps in care and more!



Eat Right Now®

The Eat Right Now program is an designed to help you step off the diet rollercoaster and create healthy habits that last. The program offers 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**⁹ – 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.¹⁰
- **Diabetes Prevention Program**⁹ – recognized by the CDC, offers tailored guidance for 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.¹⁰




Welvie – surgery decision support

Whether you have an upcoming surgery or need to understand your non-surgical options, Welvie's six-step self-guided online program guides you through the process. The program helps you work with your doctor and, if surgery is the decision, helps you understand what to expect - from pre-op preparations to recovery. Plus, when you complete the first 3 modules of the Welvie program and a brief survey, you'll receive a **\$25 Amazon.com gift card** (one per Health Net member per 365 days).

For LGBTQ+ resources, visit healthnet.com/sfhss.





Your
journey begins.

healthnet.com/sfhss

For all Health Net CanopyCare HMO members

Call Health Net Member Services at 833-448-2042 with questions or to find resources.

We are here to help you Monday–Friday from 7:30 a.m. to 5:30 p.m. Pacific Time

[Nondiscrimination Notice](#)

⁴Make an appointment for a virtual visit with a Teladoc doctor, call 1-800-TELADOC (835-2362), or visit www.teladoc.com, or download the Teladoc app. Visits can be by phone or video.

⁷You may receive services on an in-person basis or via telehealth, if available, from your primary care provider, a treating specialist or from another contracting individual health professional, contracting clinic, or contracting health facility consistent with the service and existing timeliness and geographic access standards required under California law. Any cost share for services received through Teladoc will accrue toward your out-of-pocket maximum and deductible (if your plan has a deductible). By scheduling through Teladoc, you consent to receive services via telehealth through Teladoc. See your health plan coverage document for coverage information and for the definition of telehealth services. You have a right to access your medical records for services received through Teladoc. Unless you choose otherwise, any services provided through Teladoc shall be shared with your primary care provider.

⁸Behavioral health professionals are available 7 days a week 7:00 a.m. to 9:00 p.m. (Pacific time)

⁹Pending Regulatory Approval

¹⁰Scale 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).

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. CanopyCare HMO is offered by Health Net of California, Inc. (Health Net).

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