

Health Net of California, Inc. (Health Net)

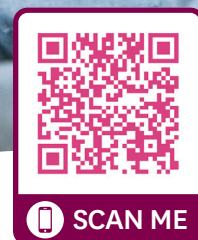


Health Net CanopyCare HMO

CANOPYCARE HMO – 2026 MEMBER GUIDE



**SAN FRANCISCO
HEALTH SERVICE SYSTEM**



Explore What's Included for 2026

Whether you're new to CanopyCare HMO or coming back to us for 2026, 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 – Alameda, Contra Costa, Marin, San Francisco, San Mateo, partial Sonoma and partial Solano
- Santa Clara County IPA (SCCIPA) – Santa Clara
- Providence Medical Network – Sonoma and Napa



30 hospitals



100+ 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 Coastsides
 Alameda Hospital
 Chinese Hospital
 Dignity Health Dominican Hospital
 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
 UCSF Health Saint Francis Memorial Hospital
 UCSF Health St. Mary's Medical Center
 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

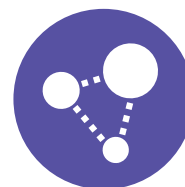
CanopyCare customer care agents are available to answer any questions on:

- 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

See your primary care provider (PCP) for routine and preventive care, including annual wellness checks, vaccinations, and more. If needed, your PCP can refer you to other in-network providers.

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

Behavioral Health Services

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.

Need help? Call the Mental Health Benefits and Appointments number on the back of your Health Net Member ID card. Customer service reps and licensed Care Managers are ready to assist you with:

- Questions you have about your benefits.
- Getting you help right away if you are experiencing a crisis or emergency.
- Finding a provider with availability⁷

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



At home

Virtual medical or behavioral health visits

You can also enjoy access to Teladoc Health⁸ virtual visits just for being a Health Net member! Through Teladoc Health you can:

- Book a telephone or video medical appointment 24/7 for a non-emergency medical condition.⁹
- Make a behavioral health telephone or video appointment 7 days a week.¹⁰
- Get medicine prescribed if needed.¹¹
- When your regular doctor's unavailable, Teladoc Health can help with common, non-emergency issues like the flu, sinus infections, stomach bugs and more.

Talk to a health care provider – with a **\$0 copay!**

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

Nurse Advice line

Call the 24/7 Nurse Advice Line anytime for quick help from a registered nurse. Get answers about colds, flu, chronic pain, and medications—just call the number on your Member ID card.



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

- You get 30 chiropractic and 30 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**.



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 gift card** for taking the test and an additional **\$25 gift card** for sharing the results with your primary care doctor **or** complete 3 health coaching calls, plus an evaluation call.



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 plus an evaluation call.
- **Health Coaching Program (digital):** Uses virtual coaching to give you the knowledge and tools to improve your health and lower your risk of disease. You'll get personalized assignments and goal-setting tips tailored to your interests and preferences. Topics include stress management, smoking cessation, exercise, weight loss, healthy eating and more!



Eat Right Now® Program

Step off the diet rollercoaster and create healthy habits that last. The program offers three tracks: **Mindful Eating**, **Weight Loss**, and **Diabetes Prevention**. After a brief assessment, you'll be matched to the track that best fits your health goals.

- **Mindful Eating** – Build healthy eating habits and a better relationship with food. Complete this track plus one other Sharecare offering to earn a **\$25 gift card**.
- **Weight Loss** – Expand on mindful eating with tools for lasting 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.¹²
- **Diabetes Prevention Program** Recognized by the CDC, the program helps prevent Type 2 Diabetes with tailored guidance. Prediabetic participants get personalized coaching, join live weekly calls, and receive a free scale and activity tracker.¹²



Welvie – 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.

Learn how to make better health care decisions and get a **\$25 gift card**¹³



Unwinding by Sharecare

This digital program uses mindfulness to help you build resilience. Whether you're feeling stressed during the day or winding down at night, you can tap in for a quick dose of calm. With breathing exercises, meditations, sleep support, and more, it supports a less-stressed life.

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



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 दुभाषयिा 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 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 hólq. T'áá hó hazaad k'ehjí naaltsoos hach'í' wóltah. Shíká a'doowoł nínízingo naaltsoos bee néího'dólzínígíí bikáa'gi béesh bee hane'í bikáa' áají' 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).

Panjabi (Punjabi)

ਬਨਿਾਂ ਕਸਿ ਲਾਗਤ ਤੇ 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 1-800-522-0088 (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 nakalisting numero sa inyong ID card o tawagan ang 1-800-522-0088 (TTY: 711).

Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้สามได้ 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).



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



Your
journey begins.
healthnet.com/sfhss

⁷Upon 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.

⁸You 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.

⁹Make an appointment for a virtual visit with a Teladoc Health doctor, call 1-800-TELADOC (835-2362), or visit www.teladochealth.com, or download the Teladoc Health app. Visits can be by phone or video.

¹⁰Behavioral health professionals are available 7 days a week 7:00 a.m. to 9:00 p.m. (Pacific time)

¹¹Access to telehealth services does not guarantee a prescription.

¹²Scale 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).

¹³To receive the gift card, you'll need to complete the first three steps of the program and answer a short survey. One gift card reward, per member, per year.

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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