If you have further questions after reviewing this FAQ, contact Health Net one of three ways to get your questions answered.

- Call 1-800-539-4072.
- Email askBlue&Gold@healthnet.com.
- Visit www.healthnet.com/uc.
Health Net Blue & Gold HMO Basics

What is Health Net Blue & Gold HMO?
Health Net Blue & Gold HMO is a health plan created exclusively for University of California employees and non-Medicare retirees – and their families.
Since 2011, the university has partnered with Health Net to offer the Blue & Gold health plan option that makes coverage more affordable for employees and non-Medicare retirees, while ensuring access to quality care.

Why should I consider joining Health Net Blue & Gold HMO?
Health Net Blue & Gold gives you:
1. A flexible, easy-to-use HMO plan. No claims to file and no deductibles to track.
2. Predictable costs with fixed copayments for services – a great value.
3. A choice of providers you know. All of the UC medical centers and physicians’ groups are part of the Blue & Gold Network. There’s a good chance that your doctor is, too. If not, there are many quality physicians to choose from.
4. A primary care physician (PCP) to coordinate your care, after hours care, plus urgent care centers for more convenience and lower copayments than emergency rooms.
5. Access to award-winning health education programs that support you in improving and maintaining your health and well-being.

About the Blue & Gold Network

Are there changes to the Blue & Gold HMO network for 2017?
We’re adding the following physician groups to the Blue & Gold network effective January 1, 2017:
• Facey Medical Group in Los Angeles and Ventura counties,
• Monarch HealthCare Medical Group in Orange County,
• Primary Care Associates Medical Group in San Diego County, and
• Dignity Health Medical Group – Merced (Note: Additional specialists are available through Direct Network – Merced)
Where can I find a full list of available Blue & Gold HMO doctors, medical groups and hospitals?

The complete Blue & Gold HMO network list is online at www.healthnet.com/uc. Click ProviderSearch to begin your search. The online information is always the most current; however, you can also call the dedicated Customer Contact Center for UC at 1-800-539-4072 to get help choosing doctors or medical groups.

Are the UC medical groups and medical centers included in the Blue & Gold HMO?

Yes, all UC medical groups and medical centers are included in the Health Net Blue & Gold HMO network.

Plus, five UC medical groups also serve as accountable care organizations (ACO). An ACO is a health care arrangement between doctors, hospitals and insurers to improve the coordination, quality and cost of health care.

For 2017, Blue & Gold HMO members who choose any of the following medical groups/centers will automatically get the ACO team approach:

- UC Davis Medical Group
- UCLA Medical Group
- UCI University Physicians and Surgeons
- UCSD Healthcare Network
- UCSF/Hill Physicians (now part of Canopy Health)
- Canopy Health for the Bay Area (part of the Blue & Gold HMO network)

What is Canopy Health?

Canopy Health is a network alliance that expands member access to specialists, hospitals and other medical services that support your care.

Who has access to Canopy Health?

Health Net Blue & Gold members who are enrolled with a primary care physician (PCP) from Hill Physicians – San Francisco (UCSF), John Muir Physician Network or Meritage Medical Network will automatically be part of the Canopy Health alliance.
How can I be part of Canopy Health?

Canopy Health is available to Blue & Gold HMO members in the Bay Area. Follow the steps that apply to your coverage:

- **Currently not a Health Net member.** Select Health Net Blue & Gold during the 2017 open enrollment and a primary care physician (PCP) from Hill Physicians – San Francisco, John Muir Physician Network or Meritage Medical Network. When you do that, you’ll have access to Canopy Health for 2017. Enroll by November 22, 2016, at ucnet.universityofcalifornia.edu/oe.

- **Enrolled in Health Net Blue & Gold but have a PCP with another physician group.** Give us a call at 1-800-539-4072 before December 15, and we’ll help you select a PCP from Hill Physicians – San Francisco, John Muir Physician Network or Meritage Medical Network. After the change, you will have access to Canopy Health beginning January 1, 2017.

- **Enrolled in Health Net Blue & Gold and have a PCP from Hill Physicians – San Francisco, John Muir or Meritage.** You do not have to do anything! You will automatically experience the added benefits of Canopy Health beginning January 1, 2017.

Is Hill Physicians – East Bay, Hill Physicians – Contra Costa or Alta Bates Medical Group included in the Canopy Health network?

No, they are not participating in the Canopy Health alliance for Blue & Gold; however, these physician groups continue to be available as a choice within the Health Net Blue & Gold HMO network.

How does Canopy Health work?

The Canopy Health network alliance works like this:

- Your PCP continues to be your main doctor – the one you see when you need care or a referral to a specialist.

- Your PCP can provide you a referral to a specialist in your medical group – or to other specialists in the Canopy Health alliance. Now it’s easy to get a referral for a specific location or with a particular specialist.

How does Canopy Health change my access to specialists?

You have more choices. As always, you see your PCP first for a specialist referral. If there isn’t a specialist available for your specific condition in your medical group, or if you need one closer to work or home, your PCP can provide a referral to other specialists in the Canopy Health alliance.
As an example, if you have a PCP with John Muir Physician Network, but work in San Francisco and are in the need of specialty care, you can ask your PCP to refer you to a doctor in San Francisco.

The specialist may also recommend a further course of treatment or a procedure to take place at any of the Canopy alliance participating hospitals or participating providers.

**Can I self-refer to any specialist in Canopy Health?**

No, you must contact your PCP first for a specialist referral.

**How can I find specialists or other providers who participate in Canopy Health?**

Go to [www.healthnet.com/uc](http://www.healthnet.com/uc), and click ProviderSearch to begin your search. Any of the providers affiliated with Hill Physicians – San Francisco, John Muir Physician Network or Meritage Medical Network are part of the Canopy Health alliance. The online information is always the most current; however, you can also call us at 1-800-539-4072 for help searching for providers.

You may also go to [www.canopyhealth.com](http://www.canopyhealth.com) and select Our Doctors. Click on Health Plan/Product and then select Canopy Health – Health Net Blue & Gold from the drop down list. You’ll get the correct list to search.

**How will I know I am in Canopy Health?**

Health Net will send you a new ID card prior to January 1, 2017. If you are in Canopy Health, your medical group name will reference “Canopy” in one of these ways:

- Hill Physicians Medical Group – San Francisco/UCSF ACO – Canopy Health
- John Muir Physician Network – Canopy Health
- Meritage Medical Network – Canopy Health

If you have questions about your ID card, or another physician group is listed, please contact Health Net customer service at 1-800-539-4072.
Blue & Gold HMO Benefits

Are there any benefit changes for this year?

There will be two minor benefit enhancements effective January, 1, 2017:

- Gamete Intrafallopian Transfer (GIFT) will be covered at 50% coinsurance.
- Medications required for colonoscopy preparation will be added to the list of preventive drugs when prescribed by a health care provider, so there will no longer be a copayment.

For more details on plan benefits, go to [www.healthnet.com/uc](http://www.healthnet.com/uc) and click View My Blue & Gold Benefits.

How does the chiropractic/acupuncture benefit work?

Blue & Gold HMO members get affordable chiropractic and acupuncture coverage through American Specialty Health Plans of California, Inc. (ASH Plans). You can go directly to a participating chiropractor/acupuncturist. You don’t need a referral. The provider’s treatment plan will be reviewed and must be approved by ASH. Coverage includes:

- $20 copayment per visit.
- Up to 24 visits are covered per year, combined for both chiropractic and acupuncture services.

To find participating chiropractors/acupuncturists, go to [www.healthnet.com/uc](http://www.healthnet.com/uc) and click ProviderSearch.

What about doctor visits by phone or video?

Health Net Blue & Gold HMO includes telehealth with MDLIVE for urgent care after hours or when your PCP isn’t available.

MDLIVE has a national network of board-certified physicians who provide quality care through the convenience of phone, online video or secure email consultations. These providers can diagnose, treat and write prescriptions for routine medical conditions, making health care more accessible, affordable and convenient for you.

*Telehealth does not replace your primary care physician, but if you are considering the use of an urgent care center or emergency room for treatment of a non-emergency illness or injury, you should consider the MDLIVE program.*

Do MDLIVE physicians send a treatment report to my primary care physician?

Yes. This can be done with your permission. The MDLIVE online individual member portal has a primary care physician tab where you can enter your PCP information and grant permission for records of the telemedicine visits you have with MDLIVE to be shared with your PCP.