

Health Net of California, Inc. (Health Net)



Healthy Beginnings Start Here

YOUR 2025 FAMILY PLANNING AND MATERNITY GUIDE

University of California Postdoctoral Scholars



HealthNet.com/psbp

Healthy Baby Toolkit

Welcoming your newest family member is an adventure, and we're here to help. We created these tools and resources to help make life easier for you and your baby.

Family planning/maternity coverage at a glance

Covered services	HMO Cost	PPO Cost
Prenatal and postnatal office visits¹	\$10 copay	INN (Prenatal) – No Charge INN (Postnatal) – 20% coinsurance OON – 40% coinsurance (both)
Hospital delivery including cesarean section	\$0 copay	INN – \$250 per admit + 20% coinsurance OON – \$250 per admit + 40% coinsurance
Newborn care through the first 30 days¹	\$10 copay (office visit) \$0 copay (circumcision and immunization)	INN – \$20 copay OON – 40% coinsurance (office visit) INN – No charge OON – 40% coinsurance (immunization) INN – 20% coinsurance OON – 40% coinsurance (circumcision)
Contraceptives²	\$0 copay	INN – \$0 copay OON – 40% coinsurance
Injectable contraceptives²	\$0 copay	INN – \$0 copay OON – 40% coinsurance
Alternative birth centers	\$0 copay (must consult PPG for availability)	INN – \$250 per admit + 20% coinsurance OON – not covered
Breastfeeding support, supplies and counseling³ Limited services (partial coverage) benefits	\$0 copay	\$0 copay

Note: Home birth is not covered under your plan

Infertility benefits

Limited services (partial coverage) ⁴	HMO Cost	PPO Cost
Artificial insemination	Covered at 50%	Covered at 50%
In vitro fertilization (IVF)	Covered at 50% limited to a combined 2 treatment cycles per lifetime, per member	Covered at 50% limited to a combined 2 treatment cycles per lifetime, per member
Zygote intrafallopian transfer (ZIFT)	Covered at 50% limited to a combined 2 treatment cycles per lifetime, per member	Covered at 50% limited to a combined 2 treatment cycles per lifetime, per member
Gamete intrafallopian transfer (GIFT)	Covered at 50% limited to a combined 2 treatment cycles per lifetime, per member	Covered at 50% limited to a combined 2 treatment cycles per lifetime, per member
Infertility drugs⁵	Covered at 50%	Covered at 50%

New for 2025: Doula program

The Doula Program provides personalized care and support throughout the pregnancy journey. A doula is a trained professional who provides assistance before, during, and shortly after childbirth. They help ensure a more positive experience during pregnancy and postpartum, and can contribute to improved health outcomes for both parents and their babies.

You can find a doula using *ProviderSearch Select 'Other Facilities'* then 'Doula Services'.

Visit www.healthnet.com/psbp

or call 888-893-1572.

Refer to your *Evidence of Coverage* for complete plan details.

If you're having a baby: Select a primary care physician (PCP)

If you and your family members are currently covered by UC Postdoctoral Scholars, your newborn must be assigned to a pediatric provider in the mother's physician group until the first day of the calendar month following birth.⁵ If the mother is not enrolled in UC Postdoctoral Scholars, the child will be assigned to the primary member's physician group. In order for coverage to continue, you must also enroll your newborn through your employer within 30 days after the birth of the child.

To select a doctor from a physician group other than the mother's or the subscriber's (when the mother is not a Health Net member at the time of birth),

- 1** Call the customer contact center telephone number listed on the back of your member ID card.
- 2** You can also log in as a member to healthnet.com/psbp and select *My Account*. The change will be effective on the first day of the calendar month after we receive your request.⁶

Get the most out of your health plan during pregnancy

UC Postdoctoral Scholars is here for you during your pregnancy – and after the baby is born. We provide online resources and phone support for you during this exciting time. Be sure to see or talk with your doctor before starting any wellness program.

Start your pregnancy off right with a healthy body

- If you smoke, quit.
- Reduce stress in your life.
- Prepare a nutrition plan.



Note: You will be responsible for payment if your newborn receives services from a doctor who does not belong to the mother's or subscriber's physician group. You are also responsible for payment if the mother is not a Health Net member at the time of birth.





Start Smart for Your Baby®

We have a program for pregnant and new parents. It is called Start Smart for Your Baby.

The program is designed to customize the support and care you need for a healthy pregnancy and baby. It is already part of your benefits and it will not cost you a thing.

Through this program, we provide the following:

- Information about pregnancy and newborn care.
- Assistance finding community resources to help you get things you need during your pregnancy and after your baby is born, including things like food, cribs, housing and clothing.
- Breastfeeding support and resources.
- Professional medical staff who work with you and your doctor and nurses if you have a more difficult pregnancy.
- Resources if you are feeling down during or after your pregnancy.
- Methods to help you quit smoking, alcohol or drugs.



Log in as a member to healthnet.com/psbp for more information and to sign up.

Nurse Advice Line

Receive timely access to registered nurses for help with everyday health questions – 24 hours a day, seven days a week. You can get help with a number of health issues, such as, how to care for minor injuries and illnesses, and advice on seeking medical care.

To reach the Nurse Advice Line, call the Nurse Advice Line number on the back of your ID card.





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 पढ 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 ntwav kom yog koj hom lus los tau. Xav tau kev pab, hu peb tau rau tus xov tooj ntwam 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

សេវាកម្មសេរីសេវាឥតគិតថ្លៃ។ 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 béésh 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 ਦੁਭਾਸ਼ਿਆ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿਚਿ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦਿੱਤੇ 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 прочесть 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 nakal istang numero sa inyong ID card o tawagan ang 1-800-522-0088 (TTY: 711).

Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ 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).

¹Prenatal, postnatal and newborn care that are considered Preventive Care Services are covered in full.

²Contraceptives covered through the member's prescription medication coverage include oral contraceptives, diaphragms, cervical caps, contraceptive patches, condoms and the contraceptive ring. Intrauterine devices (IUDs) are covered under the member's medical benefit.

³Health Net will cover one retail grade breast pump (either a manual [E0602] or standard electric pump [E0603]) per pregnancy under preventive benefits without medical necessity or prior authorization requirements via a vendor of our choice.

⁴Cost-Share does not apply to the members Out-of-Pocket Maximum (OOPM).

⁵Infertility drugs are only provided in connection with covered services.

⁶If your newborn is sick and unable to return home with the mother, then your newborn's transfer to a PCP in another physician group will be delayed until the first day of the calendar month after discharge from the hospital.

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