

How Salud HMO y más works

With Salud HMO y más, you and your enrolled family members in Los Angeles and Northern Orange Counties² can receive coverage through the Health Net Salud HMO Network for:

- Visits to your primary doctor.
- Visits to other California providers in the Health Net Salud HMO Network, upon a referral from your doctor.
- Visits to a doctor or hospital in Sistemas Medicos Nacionales (SIMNSA) in Mexico – no referrals required.

If residing in California, you must select at the time of enrollment a Salud Network Primary Care Physician (PCP) close enough to your residence or place of work to allow reasonable access to medical care. You do not have to choose the same PCP for all members of your family. Your Salud Network PCP oversees all your health care in California and provides the referral/authorization if specialty care is needed. Primary Care Physicians include general and family practitioners, internists, pediatricians and OB/GYNs. For care received in California, your PCP must first be contacted for initial treatment and consultation before

you receive any care or treatment through a hospital, specialist, or other health care provider, except for OB/GYN visits, as set out later in this guide. All treatments recommended by such providers must be authorized by your PCP. In addition, if you reside in California, you may go to any contracting provider in the SIMNSA network at any time without a referral.

Enrolled family members in Mexico may go to any contracting provider in the SIMNSA network and will not be required to select a particular SIMNSA physician group or facility for services. All covered services must be received through the selected SIMNSA providers. Enrolled family members in Mexico cannot receive plan benefits when visiting California providers, except in the case of emergency or urgently needed care.

The Salud HMO Network in California includes doctors, hospitals, specialists and other providers within Los Angeles and Northern Orange Counties. Many doctors and office staff speak Spanish, and are recognized leaders in serving the Latino community. The SIMNSA Network includes doctors and hospitals in the following cities: Tijuana, Mexicali, Tecate, and Rosarito. Combined, the Salud HMO Network and SIMNSA Network include more than 2,000 health care professionals and 36 hospitals.³

How Salud PPO works

With Salud PPO, you and your enrolled family in California can receive coverage for:

- Visits to your doctor, as well as most other providers in the Salud PPO Network – no referrals required.⁴
- Visits to any other licensed medical professional in California (usually at higher “out-of-pocket” costs to you).
- Visits to any SIMNSA doctor or hospital in Mexico.

Family members residing in Mexico are eligible to receive coverage in the SIMNSA network.⁵

The Salud PPO Network in California includes doctors, hospitals, specialists and other providers within Los Angeles, Orange and Ventura Counties. Many doctors and office staff speak Spanish, and are recognized leaders in serving the Latino community. The SIMNSA Network includes doctors and hospitals in the following cities: Tijuana, Mexicali, Tecate, and Rosarito. Combined, the Salud PPO Network and SIMNSA Network include more than 1,100 health care professionals and 37 hospitals.³

²See the Salud Service Area description later in this guide.

³Data as of August 2005.

⁴Some specified services require a referral or authorization from your doctor.

⁵Family members in Mexico cannot receive plan benefits when visiting California providers.