

Medicare Coverage That Works For You

A SIMPLE GUIDE TO YOUR GROUP BENEFITS





Helping You Make the Right Choice

For more than 40 years, Health Net has provided Californians with a variety of health care services and benefit programs. Supporting individuals and families through all stages of life gives us a deep understanding of the unique needs of our members.

At Health Net, we're working to change your idea of a "health plan." Our mission is to support your quest for optimal health. Beyond comprehensive benefits and predictable copayments, our Seniority Plus plans include extra health-boosting resources.

Why Choose Health Net

You can count on Health Net to help make your Medicare journey a whole lot easier, every step of the way.



We know California

Health Net of California, Inc. (Health Net) offers Californians access to wide-ranging networks, personal service and useful resources so they can manage their health the way they want.



We're all about quality

Ongoing service monitoring helps ensure the care you receive is the kind of care you expect and deserve.



Broad networks for more choices

Our HMO plans give you access to highly skilled medical providers and hospitals in your area. You can search for providers at **healthnet.com**. Just click on ProviderSearch. You can also change doctors, download maps and more.



Wellness programs

Access beneficial wellness programs to help you achieve positive, lasting health and lifestyle changes!

Things You Need to Know

With Health Net Seniority Plus Employer (HMO), your Medicare benefits are administered by Health Net. Health Net is the primary payor for all Medicare-covered benefits. You still retain your Medicare card but receive Medicare-covered services through the Health Net Seniority Plus Employer (HMO) network of providers.



If your plan includes pharmacy coverage, we've taken care to ensure that our Prescription Drug Plan for Medicare offers coverage for many commonly prescribed, brand-name drugs. Even if your physician changes your medications, your new prescription will most likely still be on our list of covered drugs.

We know how important it is to have a close relationship with your doctor

With our large network of providers and hospitals, we will most likely have your primary care physician (PCP) in our network.



PCP COORDINATES CARE

Your Health Net Seniority Plus Employer (HMO) PCP is the focal point for all contracted medical care you receive through Health Net Seniority Plus Employer (HMO). Your PCP will diagnose and treat your illness or condition, referring you to a specialist when necessary.

If you do not select a PCP or physician group when you enroll, Health Net will automatically assign one to you based on your address. You can change your PCP or physician group by calling Member Services at the number listed on the back cover or by logging in to **healthnet.com**. You must use plan providers except in emergency or urgent care situations. If you obtain routine care from out-of-network providers, neither Medicare nor Health Net Seniority Plus Employer (HMO) will be responsible for the costs.



Choosing your doctor

With our vast Seniority Plus HMO network of physicians and other specialists, finding a doctor is easy:

- **Log in to healthnet.com** and click on ProviderSearch. You can search by name or specialty, find out if the doctor is accepting new patients and even get a printable map or driving directions.
- **Call Member Services** at the number listed on the back cover for assistance.



Hospital coverage and medical emergencies

Your PCP will handle all of the care you need and will arrange all non-emergency hospital admissions. For medical emergencies, call 911 (in areas where the system is established and operating) or go to the closest emergency facility. Do not worry about whether it is a Health Net network facility. Immediately following an ER visit, call your PCP to inform your doctor of your situation so that your doctor can help with any additional care.



How do I enroll?

Check with your employer group/union administrator or benefits office to find out how they handle your Health Net enrollment. From October 1 through March 31, our office hours are 7 days a week from 8:00 a.m. to 8:00 p.m. From April 1 through September 30, our office hours are Monday through Friday from 8:00 a.m. to 8:00 p.m. A messaging system is used after hours, weekends and on federal holidays.



Decision Power: A Bridge to Healthy Living

Decision Power® brings together the information, resources and personal support that fit you, your health and lifestyle. Whether you're focused on staying fit, making health care decisions or facing a serious diagnosis, we're here to help you work with your doctor and make informed decisions.

Call the Decision Power nurse advice line to talk to a nurse 24/7

By calling the nurse advice line at 1-800-893-5597 (TTY: 711),¹ you can reach a registered nurse who is available 24/7 to answer questions and address your concerns:

- Immediate symptom assessment
- Advice on appropriate level of care for your situation



Learn more about our tobacco cessation program

This program provides regular communications with educational resources. Coaching support is available 24/7 for up to a year during Teladoc's flexible quit approach. A member may enroll using the Teladoc smartphone app, or visiting www.teladoc.com/hn. Members can also be referred into the program by a provider during a general medical visit. Ways to request a consult include the smartphone app, website, or dialing 1-800-TELADOC (1-800-835-2362 TTY: 711).



Speak to a health coach

Set a specific health goal, such as weight management, quitting smoking, stress reduction, nutrition, and exercise.

¹Nurse advice line calls are not for emergency situations. If you have an emergency, call 911 or go to the emergency room.

Resources available online



Take the **RealAge Test** (health assessment).² It's a fast and easy way to rate your health and learn how to improve it. Share the results with your doctor the next time you have a checkup.



Access your **Personal Health Profile**. You can record your appointments, medical history, medications, test results, preventive screenings, and shots. You can also print a summary of your PHR to share with your doctor.



Enroll in a **RealAge program** on exercise, nutrition, and more. These programs provide you with the tools and guidance to get healthier.



Decision Power is available to members
24 hours a day, 7 days a week.

You can start using Decision Power as soon as your Health Net benefits become effective! Just log in to **healthnet.com** or call us toll-free at 1-800-893-5597 (TTY: 711). Interpreter services are available 24 hours a day.

²The RealAge Test is a tool that asks questions about your lifestyle habits and medical history. Based on your answers, the RealAge Test gives you an overview of your current risk for health problems, and identify other programs that are available to you in the online member portal based on your health status. Completing the RealAge Test is optional, but the Personal Wellness Assessment is required by the Centers for Medicare and Medicaid Services. For more information on the Personal Wellness Assessment, call 1-855-632-5106 (MAPD) 1-855-632-6971 (SNP).



Here's what to expect after enrolling with Health Net



Enrollment application

Congratulations! You have completed the first step for starting your new plan coverage.

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An Enrollment Approval Letter will arrive in the mail confirming your application has been approved and you will be enrolled in our plan.

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Your Welcome Kit

When your application is approved, you'll receive a Welcome Kit with information about how to use and get the most from your plan.

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You'll receive your member ID card in a separate mailing to use your Health Net benefits. You may use your Enrollment Approval Letter when your coverage starts as proof of insurance until your ID card arrives.

If you have any questions

Please call Health Net Member Services at 1-800-275-4737 (TTY: 711)

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Health Net
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healthnet.com

Health Net of California, Inc. has a contract with Medicare to offer HMO plans. Enrollment in a Health Net Medicare Advantage plan depends on contract renewal. Anyone entitled to Medicare Part A and enrolled in Medicare Part B may apply.

You have access to Decision Power through current enrollment with Health Net of California, Inc. (Health Net). Decision Power is part of Health Net's Medicare Advantage benefit plans. It is not affiliated with Health Net's provider network. Decision Power services, including clinicians, are additional resources that Health Net makes available to enrollees.

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