

Health Net *2016 Medicare Retiree &* *Non-Medicare Retirees*

*Benefits to Fit your
Lifestyle*

Presentation for
University of California

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Health Net



Agenda

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- Medicare Retirees (Seniority Plus)
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About Health Net - Update

Health Net Works the way Health Care should work for You!

Over 100,000
UC employees,
retirees and their
covered family
members have
Health Net today!

1. Count on predictable costs for comprehensive benefits
2. The Medicare Advantage Seniority Plus Plan for Medicare eligible members
3. The Health Net Blue & Gold HMO plan for Non-Medicare Members, an easy-to-use, affordable, proven option
4. Extra support programs available for being a Health Net member through the University of California
5. Dedicated, personal support at www.healthnet.com/uc and 1-800-539-4072, TTY users should call 711, 8:00 a.m. – 8:00 p.m., 7 days a week.

Medicare Retirees

Medicare Retirees

Medicare Alone Does Not Cover all Services

What does the Medicare Advantage Seniority Plus Plan cover?

In addition to supplementing costs for Medical services, the Medicare Advantage Seniority Plus plan covers services Medicare does not:

- Comprehensive routine annual health assessment
- Routine eye exams and routine eyewear
- Access to complementary (alternative) care benefits
- Access to professional health coaches
- Out-of-pocket maximum (OOPM) protection
- Extra Support Programs such as a telemedicine program

A Quick Glance at Seniority Plus Benefits

Benefits	Seniority Plus
Office Visits - Primary and Specialists	\$20
Preventive Care Services	\$0
Inpatient Hospital Care	\$250 / per admit
Outpatient surgery: hospital or non-hospital ambulatory surgical center	\$100
Emergency Room	\$65
Urgent Care	\$20
Prescription Drug (at retail) – 30 day supply	\$5 generic \$25 brand formulary \$25 injectable/specialty drugs \$40 non-formulary
Mail Order or UC Walk-up Services at UC Medical Center – 90 day supply	\$10 generic \$50 brand formulary \$80 non-formulary

These benefits and copayments are just a summary. All benefits are subject to the definitions, limitations and exclusions set forth in the Summary of Benefits.

Health Net Medicare Advantage Seniority Plus Plan

Service Area	<ul style="list-style-type: none"> • Offered in 22 CA counties
Primary Care Physician (PCP)/ Medical Group	<ul style="list-style-type: none"> • Providers must be participating in the Seniority Plus network
Medical Benefits (Out of Pocket maximum)	<ul style="list-style-type: none"> • \$1,500 Individual Member Out of Pocket maximum • OOPM applies to services that are covered under Medicare Parts A & B (including Part B drugs)
Pharmacy Benefits (Out of Pocket maximum)	<ul style="list-style-type: none"> • \$2,000 Individual member Out of Pocket maximum applies towards Part D drugs

Health Net Medicare Advantage Seniority Plus Plan

Enhanced Benefits

- Vision exam is covered under the medical benefit at a \$20 copay.
- Free lenses and \$100 frame allowance every 24 months through Health Net Vision (EyeMed) providers
- Additional chiropractic benefit is available with no PCP referral at a \$20 copay with 20 visits per calendar year through American Specialty Health (ASH).
- Free health and fitness club membership through Health Net's Silver Sneakers program
- Hearing aids -100% covered up to the \$2,000 benefit maximum every 36 months

Behavioral Benefits / Network

- Behavioral Health is covered by Health Net's MHN (Behavioral Health Network)
- In Northern California: For select Sutter Participating Physician Groups, behavioral health coverage is through your Physician Group. Check your ID card for more information.

Seniority Plus Benefit Changes for 2016

Benefit	Current	Effective 2016
Travel Immunizations	20%	No copayment
Injectable/Specialty Drugs	25%	\$25 for a one-month supply

Health Net Providers – Seniority Plus

Bay Area

Participating Physician Groups
Affinity Medical Group/Bay Valley Medical Group
Alta Bates Medical Group
Brown and Toland Medical Group
Hill Physicians Medical Group – All Locations
John Muir Physicians Network
Sutter East Bay Medical Foundation

Note: Health Net contracts with medical groups, not individual physicians. If your medical group is in the network, all the medical group doctors are too.

Non-Medicare Retirees Health Net Blue & Gold Plan

*When it comes to choosing a health plan, you want
care you can count on. That's why you'll want
Health Net Blue & Gold HMO
an easy-to-use, affordable, proven option*

A Quick Glance at the Blue & Gold Plan

Benefit	Blue & Gold HMO
Office Visits - Primary and Specialists	\$20
Preventive Care Services	\$0
Inpatient Hospital Care	\$250 / per admit
Outpatient surgery: hospital or non-hospital ambulatory surgical center	\$100
Emergency Room	\$75
Urgent Care	\$20
Prescription Drug – 30 day supply	\$5 generic \$25 brand formulary \$40 non-formulary
Mail Order or UC Walk-up Services at UC Medical Center & CVS Pharmacies – 90 day supply	\$10 generic \$50 brand formulary \$80 non-formulary

These benefits and copayments are just a summary. All benefits are subject to the definitions, limitations and exclusions set forth in the Summary of Benefits.

Health Net Non-Medicare Retiree Blue & Gold Plan

<i>Service Area</i>	<ul style="list-style-type: none"> • Offered in 30 CA counties
<i>Primary Care Physician (PCP)/ Medical Group</i>	<ul style="list-style-type: none"> • Providers must be participating in the Health Net Blue & Gold network
<i>Other Benefits</i>	<ul style="list-style-type: none"> • \$1,000 member (Out of pocket maximum) • Hearing aids - 50% covered up to the \$2,000 benefit maximum every 36 months • Additional chiropractic/acupuncture benefit is available with no PCP referral at a \$20 copay with 24 visits per calendar year through American Specialty Health (ASH)
<i>Pharmacy Benefits</i>	<ul style="list-style-type: none"> • Mail order or UC Walk-up Services at UC Medical Center and CVS Pharmacies (90-day supply for two copays)
<i>Behavioral Benefits / Network</i>	<ul style="list-style-type: none"> • Behavioral Health is covered by Optum (formerly United Behavioral Health)

Non-Medicare Benefit Changes for 2016

Benefit	Current	Effective 2016
Travel Immunizations	20%	No copayment

Health Net Providers – Blue & Gold Providers

Bay Area

Participating Physician Groups
Affinity Medical Group/Bay Valley Medical Group – All Locations
Alta Bates Medical Group
Hill Physicians Medical Group
Hill Physicians/UCSF San Francisco Accountable Care Organization
John Muir Physicians Network Accountable Care Organization
Meritage Medical Network – Marin and Sonoma

Note: Health Net contracts with medical groups, not individual physicians. If your medical group is in the Blue & Gold network, all the medical group doctors are too.

Beyond Benefits

*Whichever Health Net plan you choose,
you get all these extra programs and online resources to
help build healthy habits at
no extra cost*

Beyond Benefits

- **Decision Power® information, resources and support**
 - Talk to a Health Coach to set a specific health goal, such as cholesterol management, stress reduction and blood pressure control.
 - Telephonic access to a nurse 24 hours a day
 - New! Quit for Life – coaches are available with one-on one telephone support to help you quit smoking or using tobacco.
- **Decision Power® Healthy Discounts**
 - Acupuncture & Chiropractic (when other benefits exhausted)
 - Health-related items including fitness club memberships, vitamins and weight management programs
- **High-tech conveniences**
 - Online personal health record, benefit details, claims information
 - Health Net Mobile – our smartphone app
 - HN Facebook Site for UC

Health Education Programs

Telehealth program

- Health Net has partnered with MDLIVE to bring you access to medical help, 24 hours a day, seven days a week! MDLIVE has a national network of board-certified physicians who provide quality care through the convenience of phone or online video consultations.
- Available at no cost to you.
- These providers can diagnose, treat and write prescriptions for routine medical conditions, making health care more accessible and convenient for you.

Surgery decision-support

- Health Net is happy to offer access to Welvie – an online program that helps you decide on, prepare for, and recover from surgery.
- Available at no additional cost to you. Receive a \$25 Amazon gift card when you complete Steps 1 through 3 of the program and a brief survey.
- If you're undecided about surgery, the program guides you through the entire decision-making process or if surgery isn't in your immediate future, the program can help you so that you'll be prepared when it is.

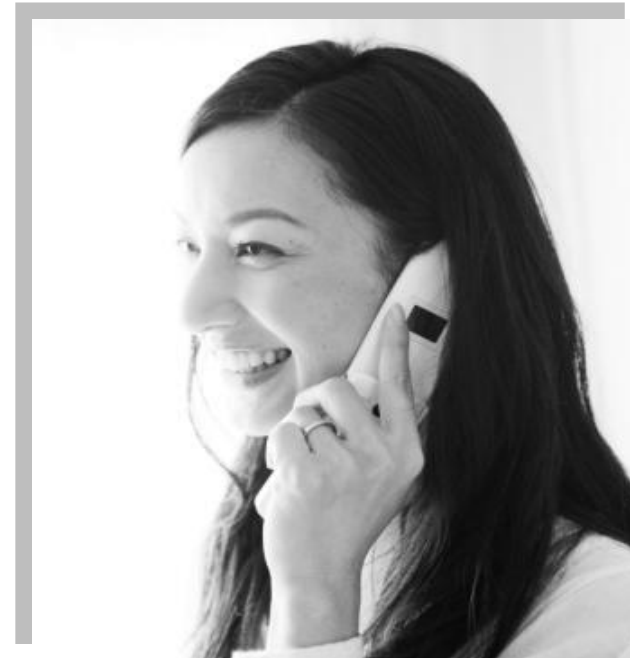
Enhanced! Prevention for diabetes and heart disease

- Are you at high risk for diabetes or heart disease?
- This is a groundbreaking 16-week online prevention program that can help you make lifestyle changes to avoid these preventable diseases.
- It's easy for members at high risk for diabetes or heart disease to enroll in the Prevent Program, our partnership with Omada Health.

Decision Power Programs - Nurse24

Reach out to a nurse 24 hours a day! You can get instant support via telephone or by using the chat system online to ask questions in real time. Reach out for questions related to symptoms, minor illness or injury, chronic conditions, medical tests, and medications.

- Available 24/7
- Trained registered nurses
- Immediate triage
- Timely intervention
- Longitudinal record
- Seamless experience
- Communication Notifications
- Telephonic access
- Chat functionality
- Provide immediate clinical support
- Referral to primary nurse



New www.healthnet.com/uc

Easy, convenient and secure

Health Net for University of California

Home > [University of California](#)



Get Covered UC! Join Health Net's Blue & Gold HMO

2016 is the year to get covered with a health plan that's smart, affordable and easy to use. Get covered with Health Net Blue & Gold from Health Net of California, Inc. (Health Net).

Open enrollment, Oct 29-Nov 24 – [Get started here](#)

ProviderSearch

See all your doctor choices – including all UC medical centers and physician groups.



Extras for UC

Blue & Gold gives you programs to build healthy habits – at no extra cost!



Let's Talk

Explore Blue & Gold with us. Your Health Net team is here for you!



Important Information

- Choose the plan that you will be enrolling in (Seniority Plus or Blue & Gold HMO)
- For full information about the plans mentioned or benefits offered, please visit UC's custom website at www.healthnet.com/uc. Or you can contact Health Net's University of California dedicated Member Services number: 1-800-539-4072, TTY users should call 711, 8:00 a.m. – 8:00 p.m., 7 days a week.
- You may be able to get extra help to pay for your prescription drug premiums and costs. To see if you qualify for getting extra help, call:
 - ✓ 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048, 24 hours a day / 7 days a week.
 - ✓ The Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday.
 - ✓ TTY users should call 1-800-325-0778
 - ✓ Your State Medicaid Office

Important Information

- Health Net of California, Inc. is a subsidiary of Health Net, Inc.
- Health Net is a registered service mark of Health Net, Inc. All rights reserved.
- Health Net of California, Inc. is a HMO Plan with a Medicare contract. Enrollment in Health Net of California, Inc. depends on contract renewal. This contract is renewed annually and availability of coverage beyond the end of the contract year is not guaranteed. Monthly plan premiums, benefits and cost-sharing may vary by region and plan. Limitations and restrictions may apply. Health Net plan choices are also available in other counties and other states.

The benefits information provided is a brief summary, not a complete description of benefits. For more information, contact the plan.

Limitations, copayment, and restrictions may apply. Benefits, formulary, pharmacy network, provider network, premium and/or co-payments/co-insurance may change on January 1 each year.

Important Information

- In-network providers are those providers who contract with Health Net.
- Out-of-network providers are those who do not have a contract with Health Net, but accept Medicare's terms and conditions of payment. With the exception of emergency or urgent care, it may cost more to get care from out-of-network providers.
- Health Net will reimburse members for mandatory supplemental services received in or out-of-network as long as the services are medically necessary.
- Prior authorization from Health Net is required for some in-network services.
- The Medicare Prescription Drug Benefit is only available to members who enroll in a Health Net Medicare Advantage with Part D (MA-PD) plan.
- Beneficiaries enrolled in a Health Net MA-PD plan must receive their Medicare Prescription Drug Benefit through that plan.
- Eligible Medicare beneficiaries enrolled in Health Net's MA-PD plans must use network pharmacies to access their prescription drug benefit (except under non-routine circumstances and quality limitations and restrictions may apply).

You must use plan providers except in emergency or urgent care situations or for out-of-area renal dialysis or other services. If you obtain routine care from out-of-network providers neither Medicare nor Health Net will be responsible for the costs.

Thank you for considering
Health Net