

# Health Net Group Retiree Plans

PPO MEDICARE COORDINATION OF BENEFITS (COB)





## Helping You Make the Right Choice

*At Health Net Life Insurance Company (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 Coordination of Benefits plans include extra health-boosting resources.*

*Whatever you're looking for – affordability, broad benefit coverage, choice in doctors, or wellness programs to keep you healthy – you'll find it here.*

# Why Choose Health Net

Reasons to choose Health Net PPO Coordination of Benefits (COB) coverage include:



## We know California

Health Net Life Insurance Company gives Californians access to vast PPO networks, personal service and useful resources so they can manage their health the way they want.

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## We're all about quality

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

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## Broad networks for more choices

If freedom of choice is what you want, our PPO COB plan is for you. You can choose from our network of highly skilled medical providers and hospitals for your medical care. You can search for doctors at [healthnet.com](http://healthnet.com). Just click on ProviderSearch. You can also change doctors, download maps and more.

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## Wellness programs

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

# How Coordination of Benefits Works



Check with your employer/union benefits administrator for questions about your enrollment and plan premium.

*Health Net offers a variety of Coordination of Benefits (COB) plan choices to meet the varying needs of retirees. You can count on broad coverage, friendly service and health-boosting extras with Health Net.*

You must be enrolled in both Medicare Part A and Part B to enroll in a Health Net Medicare COB plan offered by your employer, union or trust. If either you or your spouse is over the age of 65 and actively employed, neither is eligible for this COB plan.

## **PPO COB: How does it work?**

Health Net's Medicare COB plan works like a traditional PPO plan but coordinates the cost of care with Medicare as the primary payer.

You can go to a doctor or hospital in our PPO network or you can go to a provider not in our network. In general, you pay less when you see network providers.

- Health Net Medicare PPO COB insurance plan benefits are often the same as those offered by your employer, union or trust to active employees/ members.
- Some services may be covered only when you receive them from in-network physicians and facilities.



## Coordination of benefits

For retirees with Medicare COB plans, Medicare is the primary plan, and Health Net is the secondary plan. This means that Health Net pays the difference between the amount Medicare pays and the Health Net allowed amount for the covered service.

- The provider submits claims to Medicare for determination and payment of covered services.
- Medicare then sends a claim payment summary to the provider of service, who will submit the claim to Health Net. The member receives a Medicare Summary Notice that explains Medicare's payment of that claim.

**Note:** Some claims are sent electronically by Medicare to Health Net (as the secondary plan) and do not require that the provider of service submit the claim.

- When utilizing Health Net's PPO Medicare COB plan, Medicare deductibles and coinsurances are generally fully covered by your Health Net Medicare PPO COB plan.



### HOW DO I FIND A DOCTOR?

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

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



### HOSPITAL COVERAGE AND MEDICAL EMERGENCIES

For medical emergencies, call 911 (in areas where the system is established and operating) or go to the closest emergency facility. If you're admitted, have someone call Health Net as soon as possible. All hospital care (including non-emergency and outpatient procedures) requires certification.



### HOW DO I ENROLL?

Check with your employergroup/union administrator or benefits office to find out how they handle your Health Net enrollment.

# Make the Most of Your Health with Decision Power<sup>®</sup>

*Decision Power<sup>®</sup> brings together the information, resources and personal support that fit you, your health and your life. 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),<sup>1</sup> 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](http://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 Decision Power health coach**

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

<sup>1</sup>Nurse 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).<sup>2</sup> 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 Personal Health Profile 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** – Use it whenever and as much as you like. When it comes to your health, there's more than one right answer.

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

<sup>2</sup>The 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).



## If you have any questions

Please call Health Net Member Services at  
1-800-522-0088  
8:00 a.m. to 8:00 p.m.,  
seven days a week

Health Net  
PO Box 10348  
Van Nuys, CA 91410  
[healthnet.com](http://healthnet.com)

Members have access to Decision Power through current enrollment with Health Net Life Insurance Company (Health Net). Decision Power is not part of Health Net's commercial medical benefit plans. It is not affiliated with Health Net's provider network, and it may be revised or withdrawn without notice. Decision Power services, including clinicians, are additional resources that Health Net makes available to enrollees.

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