

HEALTH NET
POS
PLAN OVERVIEW



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ABOUT HEALTH NET

It's that time again. Open enrollment time. On the surface, your health care options may look pretty much the same.

Dig deeper and you'll see that Health Net is a better decision.

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



What makes Health Net A *Better Decision*?SM

1

We know California.

Headquartered in California, Health Net has been giving Californians access to broad networks, personal service and useful wellness resources for over 28 years, so they can manage their health the way they want.

2

We have broad provider networks for more choice.

Tens of thousands of doctors and hundreds of hospitals give you the choices you deserve. And with such large provider networks, there's a good chance your doctor is part of ours. Plus, our worldwide emergency coverage protects you wherever you travel.

3

We save you time.

Online tools. People to talk with on the phone. With a Health Net plan, it's easy to get answers and to get things done.

4

We're focused on quality.

Ongoing service monitoring helps ensure the care you receive is the right care for you. Plus, you can assess network quality for yourself with the provider and hospital comparison reports that we make available online at www.healthnet.com.

5

We'll be here when you need us.

Financially strong, Health Net is backed by Health Net, Inc., one of the nation's largest publicly traded managed health care companies with 6.6 million customers in 27 states and the District of Columbia.

BROAD NETWORKS, EASY ACCESS

- 41,000+ HMO physicians
- 57,000+ PPO physicians
- Over 260 HMO and 300 PPO hospitals
- Over 5,500 retail chain and independent pharmacies

PLANS THAT FIT YOU PLANS THAT FIT YOU

Health Net POS: your health, your choice – every time

Health Net Point-of-Service (POS) plans give you both an HMO and PPO in one health plan. You choose whether you want to use your HMO option or PPO option every time you need health care services.

THE ADVANTAGES OF USING YOUR HMO OPTION

When you use your HMO option, you get the most from your POS plan benefits because you are covered for more services and your out-of-pocket payments are predictable and set at the lowest amounts. When you choose your HMO option, all care is provided or overseen by your Primary Care Physician.

- Call your physician group and make an appointment to see your Primary Care Physician.
- Get a referral from your PCP if you need to see a specialist.
- Say goodbye to paperwork – you never have to deal with claim forms when you use your HMO benefits.

THE FLEXIBILITY OF USING YOUR PPO OPTION

With Health Net POS, you can use your PPO option anytime and go directly to the provider you choose. You can go to a doctor or hospital in our PPO network or you can see a provider not in our network. It works like this:

- When you choose a participating network provider, you pay:
 - A calendar-year deductible
 - A fixed copayment or coinsurance after you've met your calendar-year deductible (up to the calendar-year copayment maximum)
- When you see a non-participating provider, you pay:
 - A calendar-year deductible
 - A copayment or coinsurance after you've met your calendar-year deductible (up to the calendar-year copayment maximum). Note that the copayment/coinsurance is higher when you go out of network, which means you'll pay more.
 - Charges that exceed allowances for covered services

In general, you get more for less when you use our PPO network. That's because your copayment/coinsurance is lower when you see providers who are part of our network, and they bill Health Net directly for most services, saving you the time and hassle of claim-form filing. Some services may be covered only when you receive them from in-network physicians and facilities. And all hospital care (including outpatient procedures) requires pre-certification.

Of course, in an emergency, go to the closest emergency facility. If you're admitted, have someone call Health Net as soon as possible. Emergency and urgent care is available worldwide.

UR BUDGET. UR LIFE.

Money saving options

- **Urgent Care Centers** – These are places in your community that provide care for conditions that require immediate treatment – say a sprained ankle or high fever – but are not severe enough to warrant emergency care. Your out-of-pocket costs are often lower when you visit an urgent care center instead of going to a hospital emergency room. For most plans, your copayment is equal to your office visit copayment when services are received in an urgent care center, which is operated by your selected Participating Physician Group (PPG). Most PPGs offer an urgent care facility for their members – check with your doctor or PPG to see if they do.
- **Generic Drugs** – Your copayments are generally lower when you choose generic alternatives to brand name drugs (when available). Generic drugs are just as safe and effective as their brand-name counterparts.
- **Outpatient Surgical Centers** – Outpatient surgery typically costs less at an outpatient surgical center than it does at a hospital-based ambulatory surgical center. Check your plan benefits to see if you can save by using an outpatient surgical center if you need surgery. You should always consult with your doctor about the choices that will work best for you.



IS OUR POS RIGHT FOR YOU?

Yes, if you want these:

- Maximum freedom of choice
- Predictable costs in the HMO tier, with **fixed copayments** for most services
- **More access:** you can use both the Health Net HMO and PPO networks
- Wide range of covered services
- **No claim form filing** when you use Health Net HMO or PPO doctors and facilities

DECISION POWER:

Information, resources and support for every person,

When you choose Health Net, you get more than health care coverage. You get Decision Power.

Decision Power brings together under one roof the information, resources and personal support that fit you, your health and your life. Whether you're focused on staying fit, dealing with back pain or facing a serious diagnosis, we're here to help you work with your doctor and make informed decisions. Here's how it works:



Staying healthy is just as important as getting well.

Making the most of your health is what Decision Power is all about. We're focused on your whole health, not just one concern or disease. So we work with you to identify potential health risks, and help prevent minor concerns from becoming big problems. And we're here should you face serious medical concerns.



Your health, your time. Your choice.

Whether you have a question, want help with a specific health goal, need treatment but want to understand all your options, or are living with illness, you choose how and when to use the information, resources and support available. You can use Decision Power online or by calling a Health Coach. Try multiple resources at once, or one at a time. 24 hours a day, seven days a week, Decision Power is here for you.



LOG ON TO WWW.HEALTHNET.COM:

Take the health risk questionnaire (HRQ) – with its instant results and interactive features, the HRQ is your gateway to recommendations and resources based on your unique health profile.

Try a step-by-step plan for losing weight, stopping smoking or boosting nutrition. You can start with our online coaching and self-help tools. Phone coaching support is included so making lasting, healthy changes is easier.

Set up a Personal Health Record to track your health progress and have a complete medical snapshot whenever you need it.

Find support for any kind of mental health concern such as depression, excessive alcohol use, eating disorders, etc.

Be informed with our trusted, easy to understand materials, audio and streaming video resources that help weigh the pros and cons of various treatments through real-life stories.

Know your numbers – with our health trackers (cholesterol, diet, fitness), treatment cost estimator and hospital comparison reports.

HEALTH IN BALANCE

every stage of health

TALK TO A HEALTH COACH TO GET:

1-to-1 consultations and a single point of contact for any and every health question, goal or situation. You can talk to the same Health Coach every time you call, and about any health goal or challenge.

Steps to avoid Metabolic Syndrome – the combination of three or more of the six risk factors (e.g., waist size, blood pressure, HDL cholesterol level) that predict diabetes, heart disease and colon, uterine and prostate cancers.

24-hour answers to health questions or concerns. Always call 9-1-1 or go straight to the emergency room in a life-threatening situation.

Pointers for setting achievable health goals; guidance on evaluating treatment options.

Guidance and support for living with an ongoing illness such as asthma, diabetes, heart disease, etc.

Specialized consultation from nurse case managers to help both patients and family members deal with the complexity of end-stage illnesses.



Doctor-patient connection.

Doctors know medicine. You know your body. With Decision Power, it's easy to learn what questions to ask, how to explain your preferences and to get the support you need from your doctor. The more you know, the easier it is to navigate complicated health choices and make the ones that are right for *you*.

Decision Power.

Use it whenever and as often as you like.

Because when it comes to your health,
there's more than one right answer.

CHECK US OUT

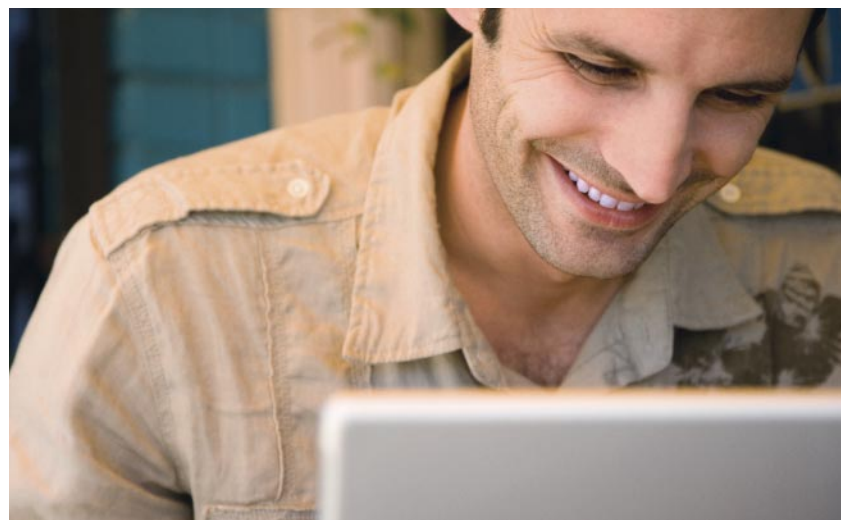
WWW.HEALTHNET.COM

Say goodbye to health plan headaches or hassle. At www.healthnet.com, we make it easy to get things done on your schedule, not ours. Become a Health Net member and it will take only a minute to register online. Once you have your own user name and password, you can do all kinds of things:

- Order ID cards
- Print temporary ID cards
- See your plan details
- View pharmacy benefits
- Search for a physician or specialist in California
- Compare medical group and hospital quality and service ratings
- Change your primary care physician
- Create a customized, printable provider directory
- Find a pharmacist near you
- Get forms
- Email the Customer Contact Center
- Use our interactive tools
- Learn about health conditions
- And much more!

Want to know more before you choose Health Net? We would too if we were you. So come on over to www.healthnet.com and take a look around. You can:

- Use our handy calculator to **estimate costs**.
- **Search our provider network** to see if your current doctor is included, or find one close to home or work.
- **View our drug list** to see what brand-name and generic medications we cover, learn about our pharmacy services, and find answers to commonly asked questions.



Get the health plan that gives you more.

Get Health Net.

Decision PowerSM is not part of Health Net's commercial medical benefit plans nor affiliated with Health Net's provider network and it may be revised or withdrawn without notice. Decision Power is part of Health Net's Medicare Advantage benefit plans but is not affiliated with Health Net's provider network. Decision Power services, including Health Coaches, are additional resources that Health Net makes available to enrollees of Health Net of California and Health Net Life Insurance Company.

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