

*For Health Care You Can Count on,
Count on **Health Net Blue & Gold!***

*2014 choices for University of California employees
and non-Medicare retirees*



Herminia Escobedo,
Health Net
*We help improve
the health care
experience.*

Count on Health Net in 2014



If you need help, your dedicated Health Net team is standing by. Call us at **1-800-539-4072**.

When it comes to choosing a health plan, you want care that you can count on – care that’s easy to use and affordable, with proven performance. **That’s why you want Health Net Blue & Gold HMO. Join more than 35,000 of your UC colleagues who already count on us.**

Why Blue & Gold HMO?

There are so many reasons. Here are just a few:

1. It’s easy to use – no claims to file and no deductibles to track.
2. No surprises. You enjoy comprehensive benefits as your primary care physician works with you to coordinate your care.
3. It’s providers you know. All of the UC medical centers and physicians’ groups are part of the Blue & Gold Network. There’s a good chance that your doctor is, too. If not, there are many quality physicians to choose from.
4. We help you stay healthy. Our award-winning wellness programs provide all the support you need to maintain or improve your health and well-being.
5. It’s care you can trust. Health Net has been providing access to quality care for more than 30 years.

Inside this guide, you’ll find details about Health Net Blue & Gold HMO. And, as always, if you have any questions or concerns, your Health Net team is standing by at **1-800-539-4072**.

What’s new for 2014?

Health Net Blue & Gold HMO has added new benefits for 2014 – benefits that bring you the latest and best health care available, including:

- **Telehealth** (via phone or Internet)
- **Surgery decision-support**
- **Proactive diabetes prevention**
- **New medical groups joining the Blue & Gold Network**

Get all the details about these new programs at www.healthnet.com/uc.





**Christian Aparicio,
Health Net**
*We design health plans
that are simple to use.*

Quality health care as easy as 1-2-3

Making the most of your health care is as easy as 1-2-3 with Health Net Blue & Gold HMO. Not only do you benefit from our decades of experience, you get an HMO plan that gives you a wide range of covered services and predictable costs.

- 1 Choose a participating provider group (PPG) and a primary care physician (PCP) from the Blue & Gold Network. Each covered family member may choose a different PCP.
- 2 Access services via your PCP who will arrange any services you need such as specialists, surgery and hospitalization.
- 3 Count on predictable costs for comprehensive benefits.

A change in pharmacy benefits for 2014

Starting in January, Blue & Gold members will have a generic substitution program as part of the pharmacy benefit. Generic drugs are as safe and effective as brand-name drugs, but cost less. If your doctor wants you to have the brand-name drug, all you need to do is get prior approval from Health Net.

Please note, however, that if your doctor prescribes a brand-name drug and writes, “dispense as written,” “do not substitute,” or something similar, the pharmacy will provide the generic unless Health Net has an approved prior authorization on file. If you request a brand-name drug when a generic is available, you pay the \$5 generic copay plus the difference between the cost of the brand and generic drug.

2014 Blue & Gold HMO Benefits¹

	Member pays
Preventive care office visits	\$0 (covered in full)
Doctor office visits	\$20 copay
Specialist office visits	\$20 copay
Telehealth visit	\$0 (covered in full)
Immunizations	\$0 (covered in full)
X-ray and lab procedures	\$0 (covered in full)
Maternity care	\$0 for all services except hospital stays for which the hospital copay applies
Outpatient surgery	\$100 copay
Urgent care	\$20 copay
Emergency care	\$75 copay
Hospitalization	\$250 copay per admission
Prescription drugs	\$5 generic
Retail (30-day supply)	\$25 brand formulary \$40 nonformulary
Mail order or UC Walk-up Services at UC Medical Center Pharmacies (90-day supply)	\$10 generic \$50 brand formulary \$80 nonformulary

¹This chart is a summary of benefits only. All benefits are subject to the definitions, limitations and exclusions set forth in the Summary of Benefits included with open enrollment information. Employees are encouraged to review it before making their final decision.

Inside Health Net Blue & Gold HMO



Join the 35,000 UC employees and non-Medicare retirees who choose Health Net Blue & Gold as their health plan.

The Blue & Gold Network

Health Net Blue & Gold comes with a network created just for UC employees, including select medical groups from our full network who are leaders in health care and who bring new efficiencies to care delivery in their community. Among your choices:

- 100 percent of UC medical groups and centers
- 8,561 PCPs and 21,947 specialists
- 242 hospitals
- 30 California counties

It's easy to see if your doctor is in the Blue & Gold Network. Go to www.healthnet.com/uc and click *ProviderSearch*. With *ProviderSearch*, you can see if your doctor is in our network as well as find hospitals, urgent care centers, and other types of health care providers. Fill in the applicable information based on the search type you've selected. Search results give you easy-to-read details about providers.

Are you Blue & Gold?

Blue & Gold HMO is already one of the most popular plans available to UC employees and non-Medicare retirees. Shouldn't you be Blue & Gold, too? You can be if...

- Your doctor is in the Blue & Gold Network.
- Changing doctors is an option because you don't often see the one you have now.
- You like the ease and dependability the Blue & Gold plan offers.

Health Net Blue & Gold is an easy choice for most people – especially if your doctor is already in the network. For others, the advantages may be the plan's affordability, convenience, dependability, and physician's network.



Five Myths – and the Blue & Gold facts that bust them!

If you want simplicity, value and affordability – health care you can count on – you want Health Net Blue & Gold HMO. Sound too good to be true? Get the facts, so when it comes time to choose, you'll be confident that you can count on us.

Myth #1

There's nothing I can do about the high cost of health care.

Fact

If you want to lower the cost of health care, all you need do is join Health Net Blue & Gold HMO. It's one of the most affordable plans that UC offers. You have a choice of primary care physicians to help you make good health care decisions, and a wealth of benefits to help you stay healthy.

Myth #2

Blue & Gold is difficult to use.

Fact

At Health Net, we take pride in making health care work for our members.

That means simplicity, predictability and affordability. Blue & Gold is easy to use: You don't have to file claims or meet a deductible. It's a proven and predictable plan that more than 35,000 of your UC colleagues use. And, it's affordable – one of the most affordable plans you can choose. You can count on Health Net – just as 5.4 million individuals do nationally – to meet your health care needs.

Myth #3

I'll have to change doctors to join Health Net Blue & Gold HMO.

Fact

You may find that your doctor is already part of the Blue & Gold Network. (You can check at www.healthnet.com/uc. Choose *ProviderSearch*.) If your doctor is not part



of Blue & Gold, you may find it worth your while to make a change in order to become part of Blue & Gold. This is an especially good choice if you don't see your current doctor often, or if you feel it's time for a change.

Myth #4

The Blue & Gold Network doesn't have the same quality that other networks do.

Fact

Our network may be a little smaller, but that doesn't mean it isn't big on quality. If your doctor isn't already a part of the network, you can be assured that no matter who you choose, the choice will be a good one. All of our providers are required to maintain credentialed status and adhere to industry-approved clinical practice guidelines. You can compare medical groups at www.healthnet.com/uc. Choose *ProviderSearch* and then *Find and Compare Medical Groups*.

Myth #5

UC Medical centers aren't in the Blue & Gold Network.

Fact

Of course, they are! Every one of the UC medical centers and physicians' groups are part of the Blue & Gold Network. It's just one of the many reasons Health Net Blue & Gold HMO is a great choice for you and your colleagues.



Get all the facts about Health Net Blue & Gold at www.healthnet.com/uc.



Health Net is the healthy choice for UC. After all, health is our first name!

Decision Power® – the path to health and wellness

The path to health and wellness starts by taking healthy steps, one step at a time.

Decision Power is the bridge between knowing how to achieve improved wellness and receiving the support and confidence you need to make the journey.

What is wellness?

There are many ways to define “wellness.” At Health Net, we view wellness as an individual’s personal desire to live a healthy and productive life.

Health Net’s Decision Power program organizes health care across a wide spectrum of health services. Programs include:

- **Nurse24SM**
Accessible 24/7, the nurse line provides immediate clinical support for everyday health issues and answers to your questions. Some of the ways nurses help callers include:
 - Caring for minor injuries and illnesses.
 - Dealing with emergency health situations.
 - Preparing for doctor visits, and more.



Josefina Bravo,
Health Net
We help members build healthy habits.

- **CareAlerts**
These individual reminders sent to members about preventive screenings, immunizations and medication safety help reduce your health risks, bridge care gaps, and promote self-care.
- **Smoking Cessation**
Our free, online smoking cessation program is designed to support you through the difficult process of quitting smoking – wherever you are in the process. The six-week program includes resources and tools to help you take the steps needed to give up the habit and achieve a healthier lifestyle.
- **Decision Power Healthy Pregnancy**
This program provides a range of resources to pregnant women, from weekly text messages through Text4Baby to case management for women with high-risk pregnancies. All participants receive educational materials and access to the toll-free BabyLine with calls answered by experienced nurses. Members can enroll or get more information at www.healthnet.com/uc.
- **Musculoskeletal Pain Program**
Our Musculoskeletal Pain Program (MSP) is designed for members who suffer from back pain, rheumatoid arthritis, osteoarthritis, fibromyalgia, and other painful musculoskeletal disorders. With online support tools that complement care manager telephonic support, the MSP helps members take charge of their condition and follow appropriate treatment plans.

Social Media,

Online Programs and Tools

Social media

You can connect with Health Net via various social media.

Like us or follow us on  **Facebook**, and follow us on  **Twitter** at HealthNet, Inc. so we can better serve your health and wellness experience.



Blogs

Go to healthnetpulse.com/member. Health Net Member Pulse, our online newsletter, is a one-stop location for Health Net member-related news, tips and preventive health information. Our blog recently earned the Gold award at the 2013 Web Health Awards – prestigious validation of our ongoing efforts to serve our members in the social media world.

Register on our website

Once you're a Health Net member, go to www.healthnet.com/uc, click *Register* and fill out the registration form. Be sure to have your ID card handy. As a registered member of the website, you'll have 24/7 access to the user-friendly tools and health information you need most. You can:

- Get your benefit details and copays, Evidence of Coverage (EOC) and prior authorization list.

- Find a doctor, locate the nearest hospital, or search services with ProviderSearch. Plus, get maps that show the precise location of a doctor's office or hospital.
- Change your primary care physician.
- Get ID cards and forms, manage your account details and view medical treatment policies.
- Try lifestyle improvement programs to address health-related factors, such as smoking/tobacco cessation, emotional health, exercise, nutrition, and more.
- Take advantage of the telehealth program we offer. Perfect for people on the go and who can't always make it to a doctor's office.

Get Health Net Mobile – a convenient app for members

You lead a busy life. Keeping track of the details – even the important details of your and your family's health care – can be a daunting task. At Health Net, you can count on us to make it easy.

If you've got an Apple or Android mobile device, you've got everything you need to connect to your HealthNet.com online account and track your health plan details. Access your account information instantly – at any time. If you've got your mobile device and Health Net Mobile, you've got Health Net.



Choose Health Net Blue & Gold HMO and get all these extra programs and online resources to help build healthy habits at no extra cost.

Health Net – You Can *COUNT* on Us!

Health Net is here for your health every day. Here are just some of the many ways that you can count on us:

1. A flexible, easy-to-use plan – Health Net Blue & Gold!
2. Predictable costs with fixed copayments for services.
3. More than just benefits. We support your health by offering surgery support, a diabetes prevention program, pregnancy programs, and numerous other tools and resources to help you be healthy, comfortable and secure.
4. Convenience. Our new telehealth program – a partnership with MDLIVE – brings you 24/7 access to quality care via phone, online video or secure email consultations. These providers diagnose and treat routine medical conditions, including writing prescriptions.
5. Strength and stability. Ranked #236 on the 2013 Fortune 500 list of companies, Health Net has the financial resources to support your health today and for decades to come – just as we’ve been doing for more than 30 years.
6. In San Francisco, we’ve formed an accountable care arrangement with Hill Physicians Medical Group, UCSF Medical Center, St. Mary’s Medical Center, and Saint Francis Memorial Hospital. This arrangement is a way for us to combine our collective strengths to improve patient care while containing costs.
7. Dedicated, personal support for University of California members at www.healthnet.com/uc and 1-800-539-4072.

We are your Health Net.



Company facts and ratings are current as of June 30, 2013.

You have access to Decision Power through your current enrollment with Health Net of California, Inc. 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 of Health Net of California, Inc.

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