

Member *Benefits* Toolkit *for FEHB*

An overview of your 2013 plan offerings



Herminia Escobedo,
Health Net
We get members
what they need.



Health Net®

Get the Most out of Your Health Care Benefits

Get the Federal Brochure: Download the Health Net Federal Brochure (RI 73-159) at www.healthnet.com/fehbm, or request a copy by calling the Health Net Customer Contact Center at 1-800-522-0088.



We encourage you to visit the OPM open season website at www.opm.gov/insure/openseason.

Below is a brief description of some benefit features of the Health Net plans. Before making your final decision, please read the Health Net Federal Brochure (RI 73-159).

2013 benefits¹

| <i>Benefit</i> | <i>High Option</i> | <i>Standard Option</i> |
|--|-------------------------------|------------------------|
| Preventive care for adults and children | Covered at 100% | Covered at 100% |
| Primary care office visits | \$20 copay | \$30 copay |
| Specialist office visits | \$30 copay | \$50 copay |
| Therapy – Physical, cardiac, occupational and speech | Covered at 100% | \$30 copay |
| Durable medical equipment | Covered at 100% | Covered at 100% |
| Inpatient hospitalization | \$150 copay/day, up to 5 days | \$750 copay |
| Outpatient hospitalization | \$200 copay | \$350 copay |
| Hearing aids | 100% / \$1,500 maximum | 100% / \$1,500 maximum |
| Retail prescription drugs | | |
| Generic / brand / non-formulary | \$10 / \$35 / \$60 | \$15 / \$35 / \$65 |
| Mail order prescription drugs | | |
| Generic / brand / non-formulary | \$20 / \$70 / \$120 | \$30 / \$70 / \$130 |



¹All benefits are subject to the definitions, limitations and exclusions set forth in the Federal Brochure.



The rates shown below do not apply to all enrollees. If you are in a special enrollment category, please refer to your special FEHB Guide or contact the agency that maintains your health benefits enrollment.

2013 rate information for Southern California

| | <i>High Option</i> | | <i>Standard Option</i> | |
|---|--------------------|------------------------|------------------------|------------------------|
| | Self only | Self and family | Self only | Self and family |
| Non-postal biweekly premium | | | | |
| Your share | \$124.62 | \$304.42 | \$109.60 | \$269.69 |
| Non-postal monthly premium | | | | |
| Your share | \$270.01 | \$659.57 | \$237.46 | \$584.32 |
| Postal biweekly premium (Category 1) | | | | |
| Your share | \$103.42 | \$257.20 | \$88.40 | \$222.47 |
| Postal biweekly premium (Category 2) | | | | |
| Your share | \$108.72 | \$269.01 | \$93.70 | \$234.28 |



**Christian Aparicio,
Health Net**
We make using health care benefits simple.

2013 rate information for Northern California

| | <i>High Option</i> | | <i>Standard Option</i> | |
|---|--------------------|------------------------|------------------------|------------------------|
| | Self only | Self and family | Self only | Self and family |
| Non-postal biweekly premium | | | | |
| Your share | \$281.54 | \$667.22 | \$259.04 | \$615.21 |
| Non-postal monthly premium | | | | |
| Your share | \$610.00 | \$1,445.64 | \$561.25 | \$1,332.95 |
| Postal biweekly premium (Category 1) | | | | |
| Your share | \$260.34 | \$620.00 | \$237.84 | \$567.99 |
| Postal biweekly premium (Category 2) | | | | |
| Your share | \$265.64 | \$631.81 | \$243.14 | \$579.80 |

Health Net Makes Using Your Health Plan Trouble-Free

Health Net continues to offer two plan options. Please take a minute to review these frequently asked questions to help you decide which plan works best for you and your family.

What is the difference between the two HMO plans? Are there benefit changes?

The primary differences between plans are their copay variations for certain services. Yes, there are benefit changes to both the High Option and Standard Option plans. See below:

New copay amounts

| <i>Benefit</i> | <i>High Option</i> | <i>Standard Option</i> |
|---|---------------------|-------------------------------|
| Primary care physician (PCP) office visit | \$20 | No changes |
| Inpatient hospitalization | \$150, up to 5 days | \$750 |
| Outpatient surgery | \$200 | \$350 |
| Non-formulary pharmacy | No changes | \$65 retail, \$130 mail order |
| CT scans | \$200 | \$200 |
| Urgent care center | \$20 | No changes |
| Durable medical equipment | No changes | Covered at 100%, no maximum |



How do I know which service area I live in?

Refer to the back cover for a detailed list of counties, including ZIP codes for partially covered counties.

Can I receive a printed directory?

Yes. To request a directory, please call the Health Net Customer Contact Center at 1-800-522-0088; or download and print a copy from www.healthnet.com/fehb.

What should I know about the two health plans offered by Health Net?

Deductible – Neither health plan we offer has a deductible. This means that whatever the copayment amount your plan shows for a covered benefit, that is the amount you will pay without having to satisfy a deductible before enjoying your benefits.



Out-of-pocket maximum (OOPM) – Both plans offered by Health Net have a cap on the amount a member will spend during the calendar year on the medical copayments/coinsurance. This maximum is \$1,500/single and \$4,500/family. When a member has reached his or her maximum, all further medical copays are waived for the remainder of the year. It is important to note that prescription copayments do not apply to the OOPM. It is your responsibility to keep a record of the copayments and coinsurance that you have paid. At the point that you believe you have

satisfied the OOPM, contact Health Net's Customer Contact Center. We will request copies of your medical receipts, and, if you have satisfied the OOPM, we will make a notation to the providers that no further medical copayments or coinsurance are necessary for the balance of the year.

How do I enroll?

To get specific information about the enrollment process in your agency, contact your agency Human Resources Office.

Save Time, Do More Online!

A guide to Health Net's online resources for FEHB members

The easiest way to get more from your Health Net health plan is right at your fingertips. Whether you're new to Health Net, or are already a seasoned member, you'll find valuable, user-friendly tools, information and resources at www.healthnet.com/fehb.

Health Net's ProviderSearch

With ProviderSearch, you can see if your doctor is in our network and find the most up-to-date listing of doctors, hospitals, urgent care centers and other types of health care providers near your home or work.

1. Go to www.healthnet.com/fehb, click *Provider Search tips* to go to the online tool;
2. Select a search method (e.g., by location, name or ID#, or My Information);
3. Enter the search criteria information; then
4. Select your plan (*HMO-Employer Group Plans*) and medical group.

Search results give you easy-to-read details about providers.

Plan details and more

To help you pick the Health Net plan that's right for you, we've posted handy resources on www.healthnet.com/fehb, such as:

- The 2013 FEHB plan brochure
- Patient safety information

Once you're a Health Net member and have your own user name and password, you can:

- Download a travel guide and claim forms.
- Order an ID card or print a temporary one.
- Change your doctor or medical group.
- Use our 24-hour nurse line.
- Participate in wellness programs.
- And, so much more!



Not registered yet?
Go to www.healthnet.com/fehb and click
Register Now.

Chart Your Course to Health



Your Health Net benefits cover most over-the-counter and prescription medications for tobacco cessation at no cost to you.²

Health Net is focused on giving you all the tools you need to live a healthier, more productive life. Our online tools help empower you to make healthy lifestyle choices for you and your family.

Smoking cessation

Health Net's Decision Power® for smoking and tobacco cessation programs offer you these support options:

- **Support by phone**

Decision Power quit coaches are available with one-on-one telephonic support to help you quit smoking or using tobacco. Call the number on your ID card.

- **Online access**

Visit HealthNet.com to find useful online resources, including information about our comprehensive online smoking cessation program. Log on and click on the *Decision Power Health & Wellness* button, then the *Quit Smoking* option on the Decision Power web page.

Whether you've tried before or are just thinking about it for the first time, we are here to support you in taking the steps to a healthier lifestyle.



Josefina Bravo,
Health Net

We help members build healthy habits.

Health Risk Questionnaire

Our Health Risk Questionnaire (HRQ) is a comprehensive tool that:

- Provides you with an in-depth, holistic health analysis.
- Summarizes your prioritized health risk factors.
- Shows you how to reduce your risk for developing chronic conditions.
- Presents a personalized report.
- Presents an action plan with resources for improving your health.

After you take the HRQ, look into the rest of the online health tools we offer our members.

- Set up your personal **Health Record**. This tool is used to store, maintain, track and manage your health information in one centralized, private and secure location.
- Put knowledge at your fingertips with an in-depth article library plus condition-specific, educational audio and streaming video resources.
- Try a step-by-step health-improvement plan to lose weight, stop smoking or boost nutrition – using online coaching, self-help tools or phone coaching support.

²When filled through a plan pharmacy or our mail-order program. Members should consult their benefits brochure for a list of covered, prescribed and over-the-counter medications.



Check Quality and Costs

With tailored products and dependable performance, it's easy to see that Health Net is focused on making health care work for you. For over 30 years, we've supported individuals and families through various stages of life, and that's what we continue to do.

Reputation

- Cultural competency is a necessary component of a quality health care system. Health Net's Commercial HMO, POS and PPO plans achieved the Multicultural Health Care Distinction award from the National Committee for Quality Assurance (NCQA).
- For the fourth straight year, Health Net of California, Inc. is among the highest-ranked major network-model plans in the state according to the NCQA Health Insurance Plan Rankings 2011–12.

Quality and cost assessment tools

Our focus on quality monitoring helps ensure the care you receive is the right care for you. You can assess network quality for yourself with the tools and reports we make available online at www.healthnet.com/fehb.

- **Hospital Comparison Report** has details about hospital treatment outcomes, number of patients treated for a particular illness or procedure, and average number of hospital days needed to treat that illness or procedure.
- **Medical Group Comparison Report** is the simple way to compare network physician groups based on quality of care and service. You can see comparative information in four areas: access to care, member satisfaction, managing chronic illness, and prescribing practices.
- **Treatment Cost Estimator** gives you location-specific costs for common health care services such as diagnostic tests, drug categories, inpatient procedures, office visits, and outpatient procedures and treatments.

California service area counties

Southern California

Full counties: Kings, Los Angeles, Orange, San Diego, Santa Barbara and Ventura

Partial counties (The following ZIP codes are those included in these counties):

Kern
93203, 92305-06, 92315-17, 93220, 93222, 93224-26, 93203, 93238, 93240-41, 93243, 93249-52, 93255, 93263, 93268, 93276, 93280, 93283, 93285, 93287, 93300-09, 93311-14, 93380-90, 93501-02, 93504-05, 93516, 93518-19, 93523-24, 93531, 93560-61

Riverside
91718-20, 91752, 91760, 92201-03, 92210-11, 92220, 92223, 92230, 92234-36, 92240-41, 92247, 92253-55, 92258, 92260-64, 92270, 92274, 92276, 92282, 92292, 92320, 92501-09, 92513-22, 92530-32, 92536, 92539, 92543-46, 92548-49, 92551-57, 92561-64, 92567, 92570-72, 92581-93, 92595-96, 92860, 92877-83, 92599, 92860, 92877-83

San Bernardino
91701, 91708-10, 91729-30, 91737, 91739, 91743, 91758-59, 91761-64, 91784-86, 91798, 92252, 92256, 92268, 92277-78, 92284-86, 92301, 92305, 92307-18, 92321-22, 92324-27, 92329, 92331, 92333-37, 92339-42, 92344-47, 92350, 92352, 92354, 92356-59, 92365, 92368-69, 92371-78, 92382, 92385-86, 92391-95, 92397-99, 92400-16, 92418, 92420, 92423-24, 92427

Northern California

Full counties: Alameda, Contra Costa, Madera, Marin, Merced, Napa, Sacramento, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Stanislaus, Tulare and Yolo

Partial counties (The following ZIP codes are those included in these counties):

El Dorado
95613-14, 94519, 95623, 95633-36, 95643, 95651, 95664, 95667, 95672, 95682, 95684, 95709, 95726-27

Fresno
93210, 93234, 93242, 93602, 93605-09, 93611-13, 93616, 93619, 93621-22, 93624-31, 93634, 93640-42, 93646, 93648-52, 93654, 93656-57, 93660, 93662, 93664, 93667-68, 93675, 93700-18, 93720-30, 93740-41, 93744-45, 93747, 93750, 93755, 93759-62, 93764-65, 93771-80, 93782, 93784, 93786, 93790-94

Nevada
95712, 95924, 95945-46, 95949, 95959-60, 95975

Placer
95602-04, 95631, 95648, 95650, 95658, 95661, 95663, 95668, 95677-78, 95681, 95701, 95703, 95713-14, 95717, 95722, 95736, 95746-47, 95765

Contact us:

For questions throughout the year, call 1-800-522-0088.

www.healthnet.com/fehb