

Health Net
HMO and PPO
Plan overview

A Guide to *Your Health Net* Benefits



Jesus Hao
Health Net

Getting to Know Health Net



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 for quality

- For the third straight year, Health Net of California, Inc. is the highest-ranked major network-model plan in the state according to the NCQA Health Insurance Plan Rankings 2010–11.
- Health Net of California, Inc.'s HMO and POS lines of business have received "Excellent" accreditation status from the National Committee for Quality Assurance (NCQA).
- Health Net's PPO line of business (underwritten by Health Net Life Insurance Company) has earned the "Commendable" accreditation status from the NCQA.



Large provider networks

Among the largest provider networks in California, Health Net networks give you the choices you want and the access you need.

Quality customer service

Personal assistance is never far away. With everything we do, our expert local customer service team provides you with helpful support and a positive experience.

Decision Power® Health in Balance

Exclusive to Health Net, Decision Power connects you with the information, resources and support that fit your health and your life. It's all part of your Health Net plan and included at no extra cost.

Financial strength and stability

- Health Net, Inc. is a publicly traded managed care organization that delivers managed health care services through health plans and government-sponsored managed care plans.
- Health Net is ranked #179 in the 2011 *Fortune 500* list of companies.
- Health Net, Inc.'s subsidiaries provide health benefits to approximately 6.0 million individuals across the country through group, individual, Medicare (including the Medicare prescription drug benefit commonly referred to as "Part D"), Medicaid, Department of Defense, including TRICARE, and Veteran Affairs programs. (Company financial strengths are current as of 3/31/11.)



The Health Net leaf icon in this brochure represents our commitment to the environment by eliminating a paper process and making the function available online.

Health Net

HMO and PPO Plans

Health Net gives you two great options: Health Maintenance Organization (HMO) and Preferred Provider Organization (PPO).¹

Take a closer look at how an HMO plan works

An HMO plan is right for you if you want:

- \$0 medical deductibles.
- Fixed copayments for most services.
- A wide range of covered services.
- Your doctor to direct most of your health care needs.
- No claim form filing (with the exception of emergency out-of-network care).

Choosing your doctor

When you enroll, you select a participating physician group (PPG) from our list of PPGs, and then choose a contracted primary care physician (PCP) within that group. Each member of your family can choose a different PCP and a different PPG to suit their individual needs.

Accessing care

Your PCP coordinates most of your care. If you need specialist care, surgery or hospital services, he or she will make arrangements for you to see one in his or her PPG. You don't need a referral to see an OB/GYN in the PPG. Just make your appointment.

Medical transition of care

If you or a family member is currently receiving ongoing medical treatment with a non-participating provider or hospital, call our Customer Contact Center at 1-866-802-0117. A representative will help you determine if you're eligible for transition of care assistance.

Some conditions which may require transition of care are:

- Surgery and surgical follow-up care
- Acute condition (e.g., sudden GI bleed, broken bone)
- Serious chronic condition
- Pregnancy and immediate post-partum
- Care of newborns
- Chemotherapy
- Transplant
- Terminal illness

Take a closer look at how a PPO plan works

A PPO plan is right for you if you want:

- Freedom to see specialists without referrals in our PPO network.
- Ability to choose in- and out-of-network providers – you'll generally pay less when using our network.
- An expansive network of out-of-state providers.
- A wide range of covered services.
- No claim form filing when using in-network services.



Large doctor networks mean choice

- Over 49,000 HMO and 66,000 PPO physicians
- Over 255 HMO and 300 PPO hospitals
- Over 5,900 retail chain and independent pharmacies

¹Health Net PPO is underwritten by Health Net Life Insurance Company, a subsidiary of Health Net, Inc.



Accessing care

With a PPO plan, you choose what works best for you. See specialists without a referral; go to doctors in or out of the Health Net contracted network. With one of the largest provider networks in the state, it's easy to find a doctor or hospital that fits your needs.

You don't have to select a primary care physician (PCP) when you enroll in a Health Net PPO plan. However, to stay at your optimum health, we encourage you to seek the care of a personal physician for your annual exams and other preventive care services.

When using PPO services, you pay:

- A calendar year deductible – the amount you pay for covered services before the plan begins to pay.
- A fixed copay amount (does not apply to calendar year deductible).
- A coinsurance amount after you meet your calendar year deductible (up to the calendar year maximum).
- Charges that exceed allowances for covered services when receiving out-of-network care.

Check your Certificate of Insurance (which you will receive after you enroll) for your specific plan benefits.

You pay less when you see doctors and go to facilities in the Health Net provider network. Some services may only be covered when you receive them from in-network providers. All hospital care, including outpatient procedures, requires pre-certification with the exception of emergency room care.

Behavioral health for HMO and PPO plans

Behavioral health programs support whole-person wellness and include services to Health Net members and insureds with needs related to mental illness or substance abuse, including addiction to alcohol or drug abuse. This overview provides benefit information highlights only. Your plan contract, which you will receive after you enroll, contains the exact terms and conditions of your Health Net coverage.

Prescription transition for both HMO and PPO plans

Refer to the “Ensuring a smooth transition to Health Net” section on page 8 for details.

Cost-saving tips

- Use urgent care instead of emergency care whenever possible. For emergency situations, call 911 or go to the nearest hospital.
- Get generic alternatives to brand-name medications.
- Use Health Net's mail order pharmacy instead of retail.



www.healthnet.com

A Time-Saving Alternative!

Using our website is an easy and time-saving way to get benefit information, wellness resources and more to help you achieve an overall sense of good health. It's all part of your Health Net plan.



Let our website guide you through your preventive care benefits and the programs readily available at www.healthnet.com/sceet.

Find the right doctor with ProviderSearch

This quick and easy online tool helps you find the doctor that's right for you and your family. You can see if your current doctor is in our network. You can also find a new doctor and other types of providers, hospitals and urgent care centers.

Search as a guest

ProviderSearch offers three guest options – search by provider name, street address, or city and ZIP code.

1. Go to www.healthnet.com/sceet, click *ProviderSearch*, then choose a search method and follow the instructions.
2. Select your plan from those listed under *Standard Medical Plan*
 - *HMO – Employer Group Plans*, then choose a Medical Group, or
 - *PPO*You can also click *Add additional search criteria* to narrow your search.
3. Now click *Search* to see a list of providers.

Find the information you need right away

- **Get your benefit details** and copays, Evidence of Coverage (EOC) or Certificate of Insurance (COI), and prior authorization list.
- **Manage prescriptions** and view your medication history, order prescriptions by mail, see our Recommended Drug List, and more.
- **View your prescription claims history** and medical Explanation of Benefits (EOB). Go paperless by updating your EOB document delivery process at www.healthnet.com/sceet.
- **Get valuable discounts** on health-related services and products. Plus, use our hospital comparison tools and treatment cost estimator.
- **Health Improvement Programs** are a highly interactive way for you to address and improve risk factors, such as emotional health, exercise, nutrition and more.
- **Get ID cards and forms**, manage your account details and view medical treatment policies. Change your PCP (HMO members only).

Find an urgent care center near you

Follow search steps 1 through 3 under *Search as a guest*, click *Add additional search criteria*, then *Urgent Care Centers*. You'll see a list of urgent care centers near your home or work. Print and keep it on hand for those unexpected urgent situations.



Online Programs

that Fit Together for You

Health Net gives you the online tools that empower you to make healthier lifestyle decisions for you, your family and your budget – one step at a time.

Health Risk Questionnaire by (HRQ)

It all starts here.

Your confidential HRQ gives you an instant picture of your overall health and ways to achieve specific health goals.

- Identify potential health risks and share results with your doctor.
- Get email alerts with information and action steps.

Health improvement programs

Start making healthy choices.

This program provides a highly interactive way for you to address and improve your risk factors, such as:

- Emotional health
- Exercise and nutrition
- Smoking cessation
- Weight and stress management

Decision Power Health Coaches

Decision support when you need it.

Trained professionals such as a nurse, respiratory therapist or dietitian act as your single point of contact for any and every health question. Available 24/7, they can:

- Present you with options based on your individual situation and preferences.
- Help you address a range of issues related to your primary concern.

Personal health record

Track your medical history.

This secure online feature lets you track your medical history, including medications, immunizations, health conditions and more.

- Automatically downloads select information from your HRQ.
- Let's you enter information on your own.

Decision Power[®]

Health in Balance



When you choose Health Net, you get more than health care coverage. You get Decision Power – a program that supports every stage of health.



Decision Power

member satisfaction²

- 80% of users were very satisfied or satisfied with the assistance their Health Coaches provided.
- 90% of users would recommend the program.

Decision Power brings together under one roof the information, resources and personal support that fit you, your health and your life.

Whether you have a question, want help with a specific health goal, need to understand all your treatment options, or are living with illness, you choose how and when to use the information, resources and support by using Decision Power online or by calling a Health Coach – 24 hours a day, seven days a week.

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 and eating disorders.



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.

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, including personalized smoking cessation and weight management programs.

Steps to avoid cardio-metabolic risk – the combination of three or more of the six risk factors (waist size, blood pressure, low HDL, high triglycerides, elevated glucose, smoking) that predict diabetes, heart disease and colon, uterine and prostate cancers.

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

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

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

²Based on the independent 2010 Decision Power Member Satisfaction Survey, enterprise-wide average.

Understanding Your Health Net Pharmacy Benefits



Tiered benefit plans

Health Net's two- and three-tier plans give you both generic and brand-name prescription drug coverage. You get easy-to-use pharmacy programs that offer the convenience you want with the value you're looking for. Coverage on some drugs may not follow the generic and brand tier system shown on this page. Please refer to your plan documents³ and Health Net's Recommended Drug List (RDL) for coverage, copayment and tier information.



Two-tier benefit copay

<i>Prescription is for:</i>	<i>You pay:</i>
Generic drugs on the RDL	In most cases, the lower copayment (Tier I)
Brand-name drugs on the RDL	In most cases, the higher copayment (Tier II)

Three-tier benefit copay

<i>Prescription is for:</i>	<i>You pay:</i>
Generic drugs on the RDL (preferred generics)	In most cases, the lower copayment (Tier I)
Brand-name drugs on the RDL (preferred generics)	In most cases, the higher copayment (Tier II)
Brand or generic drugs not on the RDL (preferred generics)	In most cases, the highest copayment (Tier III)

Comprehensive pharmacy network

Health Net has an extensive pharmacy network throughout the state and across the country. So it's easy to find a quality pharmacy right around the corner from where you live and work.

Participating pharmacies include major supermarket-based and privately owned pharmacies throughout California, as well as major pharmacy chains throughout the United States. When you fill your prescriptions at a Health Net participating pharmacy, you receive your prescription drugs at the highest available benefit coverage under your plan. By using a nonparticipating pharmacy, you may have to pay full price for your prescription. Visit www.healthnet.com/sceet for a list of Health Net participating pharmacies.

Save money by using your mail order pharmacy benefits.

³Evidence of Coverage (EOC) or Certificate of Insurance (COI)

Mail order convenience

Health Net's mail order pharmacy program gives you the convenience of having your daily maintenance medications delivered to your home or office. You also get the added benefit of receiving an extended supply of your prescription medications. No need to think about refills every month. Our mail order program may also help you lower your out-of-pocket costs. Once you're enrolled in your new Health Net plan, go online to **www.healthnet.com/sceet** for instructions on how to get started with this service.



Avoid running out of your maintenance medication while switching health plans. Obtain a refill one to two weeks before you run out.

Ensuring a smooth transition to Health Net

Ensuring a smooth transition of your current treatment and medications is an important first step for new members. You'll breathe easier knowing your current medications are covered by your new Health Net plan.

Determine if you need to transition your medication

- Health Net may have already obtained your medication history from your prior health plan. In some cases, we may have already authorized your medications that are not on our RDL. Please call Health Net at 1-866-802-0117 for more information.
- Visit www.healthnet.com/sceet to verify that your medication is on Health Net's RDL or if it requires prior authorization. Once you find it's on the list, you're good to go.
- If your medication does require prior authorization (noted on the RDL with a "PA"), you can either start the transition process or talk to your doctor about other medications on Health Net's RDL that will work just as well for you.

How to transition your medications

You can transition select maintenance medications – those you take every day – to your new Health Net pharmacy coverage by following these simple steps:

- Review the Prescription Transition form included in your enrollment packet, or obtain one by going to www.healthnet.com/sceet.
 - A separate form is required for each family member transitioning medications.
 - Make sure each medication you wish to transition that requires a prior authorization from Health Net is listed on the form.
 - If your medication is not listed on the form, and your medication requires prior approval, you may be required to have your doctor call Health Net for prior authorization to ensure coverage.
- The form(s) must be completed and submitted within the first three months of eligibility with Health Net.
- Fax or mail the completed form(s) to the fax number or address shown on the form as close to your date of eligibility as possible.

When Health Net receives the form(s), authorization for each eligible medication will be entered into the pharmacy claims processing system, so you can obtain your medications with your new Health Net pharmacy coverage.

If your doctor prescribes a medication that requires prior authorization, and it is not on the Prescription Transition form or Health Net's RDL, your pharmacy will contact your doctor to either suggest an alternative medication covered by Health Net and/or will ask your doctor to contact Health Net to request coverage for the medication they prescribed. This is common practice followed by all pharmacies and doctors.



Medications that require prior authorization fit one or more of the following criteria:

- Have a high potential for abuse
- Require laboratory tests/monitoring for safety reasons
- Are part of a step-care guideline
- Used for indications not approved by the FDA or Health Net
- Have a high potential for "off-label" or experimental use
- Benefit exclusions or limitations may apply

What is prior authorization?⁴

Prior authorization is one of the ways Health Net ensures our members get the safest medications with the best value and are approved by the Food and Drug Administration (FDA). It refers to the simple process of getting approval from Health Net for certain drugs requiring pre-approval, before they are covered.

Health Net preferred blood glucose testing supplies

Using the Health Net preferred brands of blood glucose monitors and test strips will ensure coverage for your diabetic testing supplies. Health Net's preferred manufacturers are **Roche Diagnostics** and **Abbott Diabetes Care**. The following monitors use test strips covered at your Tier 2 (brand) copayment. Non-preferred products are not covered.

To make sure you have the most up-to-date monitoring equipment, Health Net will provide one of our preferred monitors at no charge. Below is our preferred product selection. Ask your doctor for a prescription for the monitor that best suits you and for test strips. Your Health Net participating pharmacy will provide the monitor to you at no charge and your test strips and lancets at your Tier 2 (brand) copayment.

ACCU-CHEK Aviva

- 5 second testing
- 0.6 microliter sample size
- 7-, 14- and 30-day averaging

ACCU-CHEK Compact Plus

- 5 second test results
- No strip handling – 17 strip pre-loaded drum
- Approved for alternate site testing
- No coding

FREESTYLE Lite

- 5 second testing
- 0.3 microliter sample size
- No coding
- Approved for alternate site testing

FREESTYLE Freedom Lite

- 5 second testing
- 0.3 microliter sample size
- Approved for alternate site testing

PRECISION Xtra

- 5 second testing
- 1.5 microliter sample size
- Blood ketone testing

⁴Health Net will approve prior authorization requests when medical necessity has been demonstrated.

Health Net is here for you!

Health Net ID cards

Look for your new Health Net ID cards in the mail. Our goal is to have them delivered before your effective date. When you receive your ID card, check to make sure that your PCP selection is correctly identified (HMO members only). If the doctor listed is incorrect, call the Health Net Customer Contact Center. Once you're a registered member of the Health Net website, you'll also have the ability to print a temporary ID card or change your PCP online.

Customer Contact Center

Our team of knowledgeable customer service representatives can answer specific questions to help make your transition to Health Net as easy as possible. Or send us an email by going to www.healthnet.com/sceet, and clicking *Contact Us*.

1-866-802-0117

Monday through Friday, 8:00 a.m.–6:00 p.m.
Pacific time.

Additional numbers

1-877-891-9050 (*Cantonese*)

1-877-339-8596 (*Korean*)

1-877-891-9053 (*Mandarin*)

1-800-331-1777 (*Spanish*)

1-877-891-9051 (*Tagalog*)

1-877-339-8621 (*Vietnamese*)

TTY/TDD: 1-800-995-0852

You have access to Decision Power through your current enrollment with Health Net of California, Inc.; Health Net Life Insurance Company. Decision Power is not part of Health Net's commercial medical benefit plans. Also, it is not affiliated with Health Net's provider network and it may be revised or withdrawn without notice. Decision Power services, including Health Coaches, are additional resources that Health Net makes available to enrollees.

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