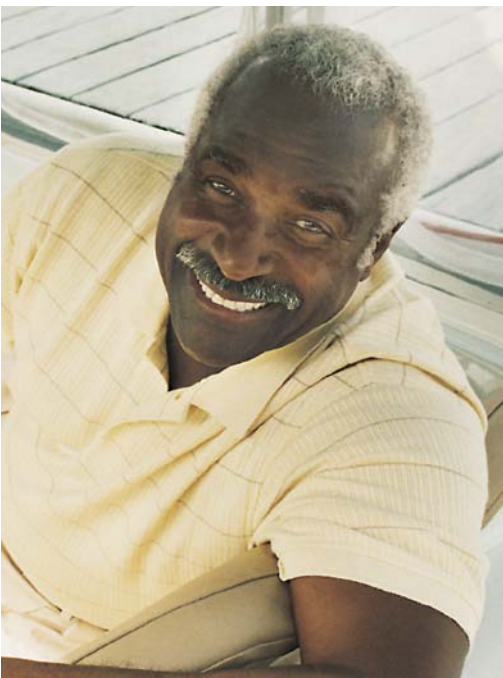


# HEALTH NET LIFE MEDICARE SUPPLEMENT PLAN

*Freedom to choose – coverage you need*



Health Net®  
LIFE INSURANCE COMPANY

## There's a lot more to coverage than just price.

When it comes to Medicare Supplement plans, it's important to ask if the company who sells you a policy today will be around to handle your claims tomorrow. If you're considering Health Net Life Insurance Company, the answer is "yes." We work hard to meet our commitments to our members.

When you call Health Net Life, you receive personal and responsive service. Let us work for you.

## Why buy insurance to supplement Medicare?

Medicare does not pay all of your hospital and medical bills. In fact, it has built-in deductibles and coinsurance requirements that are higher today than ever before. To help cover these costs, Health Net Life offers five Medicare Supplement plans to suit your personal needs.

It's a type of independence rarely found in today's traditional HMOs.

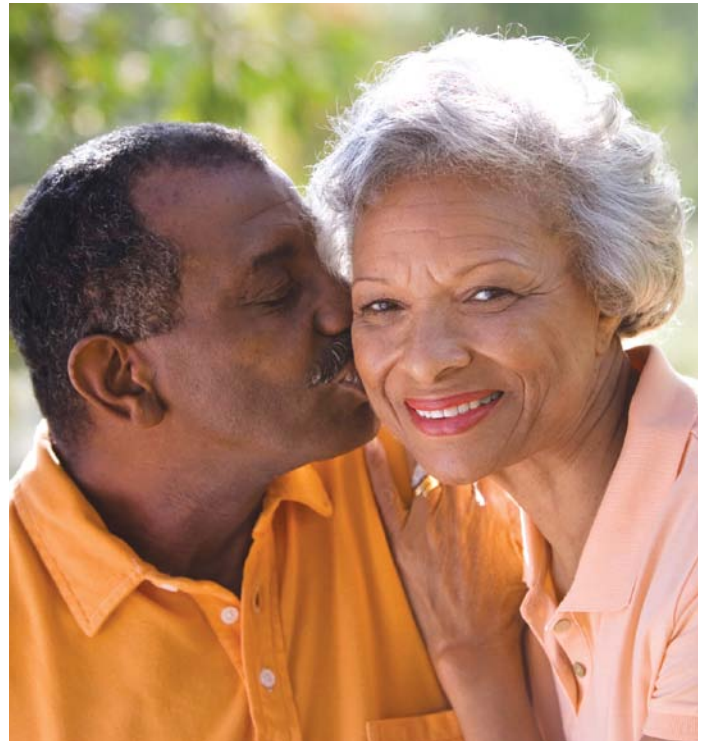
Enjoy the freedom, independence and choices you deserve with a Health Net Life Medicare Supplement plan.

## Freedom of choice and peace of mind

Health Net's Medicare Supplement Plan gives you the power of choice. As a member, you can see any doctor you want. Simply make an appointment with any doctor or hospital.<sup>1</sup> There's no waiting for referrals or authorization. It's that easy.

<sup>1</sup>Choosing a provider that does not accept Medicare assignment may require you to submit a bill for Medicare reimbursement.

<sup>2</sup>Please note that these extra services are not part of Medicare or your health plan benefits.



## How the Medicare Supplement plan works

If you're eligible for Medicare, you know that it doesn't pay for everything, but the Medicare Supplement Plan helps to pay for Medicare deductibles, coinsurance and more.

And you'll have peace of mind, because the choice is yours. You can choose a physician<sup>1</sup> you are comfortable with, who knows your health history and needs. There is no medical underwriting for applicants applying during Medicare Supplement Open Enrollment periods or for applicants qualifying under Guaranteed Issue.

### **And this is just the beginning...**

As a member, you can take advantage of Health Net's extra programs and services.<sup>2</sup>

- Complementary care discounts, including chiropractic, acupuncture and massage therapy
- Discounts on products and services, from vitamins and health club memberships to eye care and hearing aids

## 30-day right to examine

If you're not 100% satisfied with the Health Net Medicare Supplement plan for any reason within the first 30 days, just send back your plan contract and we'll refund your premiums. No questions asked.



Discover all that Health Net's Medicare Supplement plan can give you:

- Affordable premiums.
- No up-front fees at the doctor's office.
- Decision Power Healthy Discounts program.
- Free 30-day right to examine.

## Health Net's Medicare Supplement plan...Direct access, any doctor<sup>1</sup>

Let Health Net's Medicare Supplement plan give you:

- Freedom to see any doctor, including specialists.<sup>1</sup> No referrals or authorizations are needed.
- Payment of Medicare deductibles, coinsurance and more:
  - Pays for Medicare Part A Deductible (Plans C, F/F+ and G)
  - Pays for Medicare Part B Deductible (Plans C and F/F+)
  - Pays coinsurance for Medicare Part B
  - Pays for Medicare Part B excess charges (Plans F/F+ and G)
- Extra programs exclusively from Health Net, such as discounts on complementary care, products, services and more. *Please note that these extra services are not part of Medicare or your health plan benefits.*

## MEDICARE SUPPLEMENT PLAN

Benefits	A	C	F/F+ <sup>4</sup>	G
<b>Basic benefits</b> <ul style="list-style-type: none"> <li>• Part A coinsurance<sup>3</sup></li> <li>• Part B coinsurance<sup>3</sup></li> <li>• First three pints of blood<sup>3</sup></li> </ul>	X	X	X	X
<b>Skilled nursing facility coinsurance</b>		X	X	X
<b>Part A deductible</b>		X	X	X
<b>Part B deductible</b>		X	X	
<b>Part B excess (100%)</b>			X	X
<b>Foreign travel emergency</b>		X	X	X

### TO LEARN MORE, CALL TODAY!

Contact us at 1-877-944-7287 (TTY/TDD 1-800-929-9955), Monday through Friday, 8:00 a.m. to 8:00 p.m., excluding holidays. We'll send you a free, no-obligation information kit with everything you need to enroll. You can also join us for a free seminar in your area or schedule a free in home appointment.

<sup>3</sup>Please refer to the Outline of Coverage for more information.

<sup>4</sup>For Plan F+, a plan deductible applies.

