

# Freedom *to* Choose – Coverage *You* Need

*Health Net Life Individual Medicare Supplement Plan*



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

  
**Health Net®**  
LIFE INSURANCE COMPANY



# *There's a Lot More to Coverage Than Just Price.*

As a member, you can see any doctor you want. Simply make an appointment with any doctor or hospital.<sup>1</sup>

When it comes to Medicare Supplement plans, it's important to ask if the company who sells you a policy is a company you can rely on when you file a claim. 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.

<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 benefits.

<sup>3</sup>Membership includes standard fitness facility services. Any nonstandard services that typically require an additional fee are not included.



Specialty health care discounts, including chiropractic, acupuncture and massage therapy.

### *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.*

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.

### *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 Decision Power<sup>®</sup> Healthy Discounts.<sup>2</sup>

- Specialty health 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.

### *Health Net Life Medicare Supplement plans...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.*



## *Get Fit. Have Fun. Be Healthy.®*



The Silver&Fit® Program empowers Medicare beneficiaries to improve their health through education and exercise.

The Silver&Fit Basic Program is designed specifically for Medicare beneficiaries and includes:

- Membership at a participating fitness facility<sup>3</sup> – Members can select a fitness club or exercise center, such as Jazzercise®, Yoga, and Pilates (where available), or
- Silver&Fit Home Fitness Program for members who are unable to participate at a fitness facility or prefer to work out at home.
- A website designed specifically for Silver&Fit members.
- *The Silver Slate*,® a quarterly newsletter.
- A toll-free customer service hotline for answers to questions about the program.

## *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.



**Karyn Boyd,**  
**Health Net**

*We make a  
difference, one  
member at a time.*



## Health Net Life Medicare Supplement plans

Benefits <sup>4</sup>	A	C	F/F+ <sup>5</sup>	G
Basic benefits	✓	✓	✓	✓
• Part A coinsurance				
• Part B coinsurance				
• First three pints of blood				
Skilled nursing facility coinsurance		✓	✓	✓
Part A deductible		✓	✓	✓
Part B deductible		✓	✓	
Part B excess (100%)			✓	✓
Foreign travel emergency		✓	✓	✓

### To learn more, call today!

Contact us at 1-800-944-7287 (TTY/TDD 1-800-929-9955), Monday through Friday, 8:00 a.m. to 6:00 p.m., excluding holidays. We'll send you a fact-filled information kit with everything you need to enroll. You can also join us for an informative seminar in your area, or schedule a personal, in-home appointment. The information kit, seminars and in-home appointments are free and carry no obligation.

<sup>4</sup>Please refer to the Outline of Coverage for more information.

<sup>5</sup>For Plan F+, a plan deductible applies.

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