



Dear Future Member:

Thank you for your interest in Health Net! We are pleased to offer you Health Net Life Medicare Supplement medical plans through Health Net Life Insurance Company, Inc., designed specifically for Medicare beneficiaries.

Health Net offers eight Medicare Supplement plans, which include benefits that original Medicare doesn't cover. All of our Medicare Supplement plans offer you the freedom of choice to visit any physician, specialist or hospital that accepts Medicare – no referrals required.

Additionally, our Medicare Supplement members enjoy the benefits of participating in the Silver&Fit fitness program. Silver&Fit is an exercise and healthy aging program designed specifically for Medicare beneficiaries who want to improve their quality of life by exercising more and learning how to make better health decisions. There are no copayments, coinsurance or deductibles to participate in Silver&Fit, and signing up is simple.

To help ensure your health care needs are met, we provide options to enhance your basic medical coverage with two optional benefits packages that include dental, vision and hearing care. These packages are available for a monthly fee in addition to your medical plan and Medicare Part B premiums.

Please read the enclosed information on all of our Medicare Supplement medical plans, Decision Power® Healthy Discounts, the Silver&Fit fitness program, and Optional Benefits Packages. We understand your health care coverage is one of the most important decisions you will make. We are here to help you find the plan that is right for you based on your needs and budget.

If you have any questions about our Medicare Supplement plans, please call one of our licensed Health Net advisors at **1-800-944-7287 (TTY users should call 711)**, Monday through Friday, 8:00 a.m. to 6:00 p.m., except holidays. Or visit our website at **[www.healthnet.com](http://www.healthnet.com)**.

Wishing you good health,

Art Kummer  
Vice President  
Medicare Programs Officer

You have access to Decision Power through your current enrollment with Health Net Life Insurance Company. 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 It is not affiliated with Health Net's provider network, and it may be revised or withdrawn without notice.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 Life Insurance Company.

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