



Welcome to Health Net

When it comes to Medicare coverage, the right choice depends on your health, your budget and your lifestyle. Health Net makes choosing quality, cost-effective health care coverage simple with our range of Medicare Advantage (MA) plans. This booklet includes information about some of the benefits and features of our plan, how to enroll and what you can expect from Health Net after you do!

The Health Net advantage

Health Net is one of the country's leading health care companies, providing a variety of health care services and benefit programs to over 5.4 million people nationwide.¹

Health Net was founded on the principle that everyone deserves quality health care that is affordable, simple to use and easy to understand. We focus on you so that you can focus on being well. With everything we do, we strive to provide:

- Options to meet your needs and budget.
- Dedicated customer support to help match you with the plan that will best suit your needs.

- Access to the tools and resources to keep you educated and healthy.



Important dates

October 15

This is the first day of the Annual Enrollment Period (AEP) when all beneficiaries eligible for Medicare can enroll in or disenroll from an MA plan with an effective start date of January 1 of the following year.

December 7

This is the last day of AEP when all beneficiaries eligible for Medicare can enroll in or disenroll from an MA plan with an effective start date of January 1 of the following year.

Four Easy Ways to Enroll

If you are currently receiving assistance from a Health Net authorized agent or sales representative, please contact them to help make your enrollment easier.



You can enroll over the phone

For questions about our plans, or to enroll over the phone, please call a Health Net sales representative at one of the numbers listed below.

Arizona: **1-800-333-3930**; California: **1-800-977-6738**;

Oregon/Washington: **1-800-949-6192 (TTY users should call 711)**

From October 1 through February 14, our office hours are 8:00 a.m. to 8:00 p.m., 7 days a week, excluding certain holidays. However, after February 14, your call will be handled by our automated phone system on weekends and certain holidays.



You can enroll online

Visit Health Net online at **www.healthnet.com/medicare**.

- Enter your ZIP code in the box. Choose the plan for your area that you would like to enroll into.
- Click the See More Details link.
- Click the Apply Now button and follow the step-by-step instructions on the application, and click Submit.



You can enroll by mail

You will find an enrollment form and return envelope with this kit, or you may print an enrollment form online. You can also ask a Health Net authorized agent or sales representative to help you. To print an enrollment form online:

- Visit www.healthnet.com/medicare and enter your ZIP code in the box. Choose the plan for your area that you would like to enroll into.
- Click on the See More Details and then View/Print Enrollment Application link to print the enrollment form and submit by mail.

Please be sure to read all enrollment materials and fill them out carefully, remembering to keep a copy for your records.

Mail completed, signed and dated enrollment forms to:

Health Net Medicare Enrollment
PO Box 10420
Van Nuys, CA 91410-0420



You can enroll in person

Our sales representatives are knowledgeable about the Medicare options in your area and available to walk you through our plans and services. You can arrange for a Health Net sales representative to meet you in person to answer any questions and help you with the application by calling Arizona: **1-800-333-3930**; California: **1-800-977-6738**; Oregon/Washington: **1-800-949-6192 (TTY users should call 711)**

What to Expect After You Enroll in a Health Net Medicare Advantage Plan

At Health Net, we recognize the importance of your health and wellness. Please use this new member checklist to keep your health moving in the right direction.

Expect welcome communications from Health Net

Health Net will send you a letter to confirm that we received your application and to explain how the plan works. You may use your enrollment application as temporary proof of insurance for doctor appointments.

Complete a Health Risk Assessment (HRA) Questionnaire

The comprehensive HRA questions serve to establish your health baseline.

If you cannot complete the HRA with us over the phone, we will mail the HRA questionnaire to you. Please complete the form and mail it back to Health Net in the envelope provided.

If you are enrolled as a member of a chronic Special Needs Plan (SNP), your plan integrates Health Net's member-centered case management program. It includes an assessment of your health needs and risks and may include developing a personalized care plan with specific health goals. If you are assessed as high risk, your physician may receive care alert health monitoring and reporting

Within 30 days of membership, you will receive a call from a trusted Health Net partner to go through the HRA questionnaire with you.



information to assist in managing your ongoing health.

Annual wellness visit

If it has been longer than 12 months since your last annual wellness exam, please call Health Net as soon as you receive your ID card. We can assist you to schedule a no-cost health assessment. Simply call 1-877-899-0535 and press option 3 (TTY users should call 711), Monday through Friday, 8:00 a.m. to 5:00 p.m. Pacific time, except holidays.

- As a member, you may qualify to receive a no-cost health assessment in the comfort of your own home from a trusted Health Net contracted health professional.
- Or, we'll facilitate your annual wellness visit with your personal physician.

Prescription drug list and mail order pharmacy

If your plan includes Part D medications, a prescription drug list will be mailed to your home, or you can view the list online at www.healthnet.com.

- Review the Health Net prescription drug list to make sure your medications are covered. If a drug you are taking is not listed, you can:
 - talk with your doctor about changing to a covered alternative drug, or
 - you can ask us to make an exception to our coverage rules.

- Ask your doctor or pharmacist about using generic drugs instead of brand-name drugs. Generic drugs have the same active ingredients as brand-name drugs and usually cost less.
- Consider using Health Net's mail order pharmacy. You get a lower copayment, and we'll deliver up to a 90-day supply of your medication to your home.

Electronic document delivery and web education – Simplify your plan online

Health Net provides a convenient and easy way to help you and the environment. Simply visit www.healthnet.com and create a member account. Click on *Delivery Preferences* in the Profile section on your *My Account* page. You can then access information about your plan, utilize web-based resources, and view your health plan documents online, including:

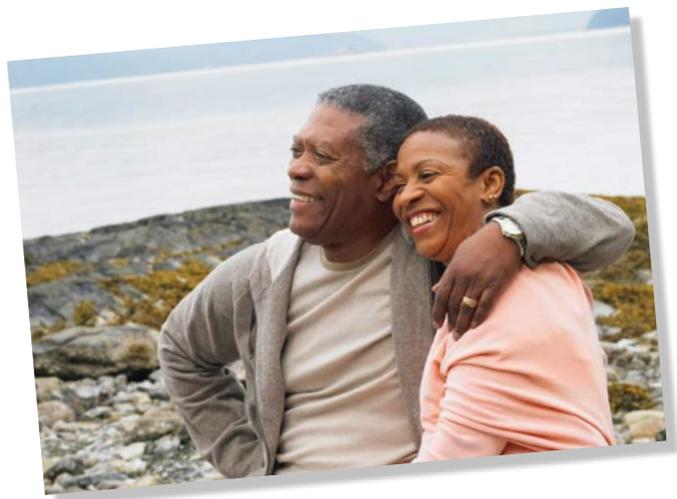
- Explanation of Benefits (EOB);
- Annual Notice of Change (ANOC)/Evidence of Coverage (EOC); and
- Post-enrollment materials that include the Comprehensive Formulary, Provider Directory and Pharmacy Directory.



If it has been longer than 12 months since your last annual wellness exam, please call Health Net as soon as you receive your ID card.

Enrollment Milestones

<i>Timeline</i>	<i>What to expect</i>
Enrollment application form completed, signed and dated	Outside of the Annual Enrollment Period (AEP), enrollment will generally be effective the 1st of the month after we receive your application. If you are turning 65 and enrolling in Medicare Part A and Part B, enrollment will generally be effective on the first day of your birthday month.
Within 7–10 days after enrolling	You will receive a letter confirming that we have received your application. You may use the yellow copy of your application as temporary proof of insurance for doctor appointments.
Within 10–14 days after enrolling ²	Medicare must review all enrollments. Once Medicare has approved your enrollment, Health Net will send you a letter to confirm coverage. You will receive a plan post-enrollment kit and ID card(s) in a separate mailing. If your plan has a premium, you will also receive an enrollment billing statement to establish a paper bill or pre-bill for an automatic bank draft (ABD) option.
Within 15 days after enrolling	We will send you a letter to verify your enrollment with Health Net and to explain the rules of your Medicare Advantage plan.
Within 60 days after enrolling	If you selected ABD, you can start paying with this option. It takes up to 60 days for withdrawals to begin. Health Net will deduct any pending balance once ABD begins.
Within 90 days after enrolling	If you selected the Social Security Administration (SSA) deduction option, this payment process may begin.



The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copayments and restrictions may apply. Benefits, formulary, pharmacy network, premium, and/or copayments/coinsurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium. The actual complete terms and conditions of the health plan are set forth in the applicable Evidence of Coverage (EOC) document. For more information, contact the plan.

Health Net has a contract with Medicare to offer HMO, PPO and HMO SNP coordinated care plans. Enrollment in a Health Net Medicare Advantage plan depends on contract renewal.

¹Health Net's overall membership as of 7/10/13.

²If Medicare rejects your enrollment, Health Net will send you a letter explaining why Medicare has denied your enrollment.

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