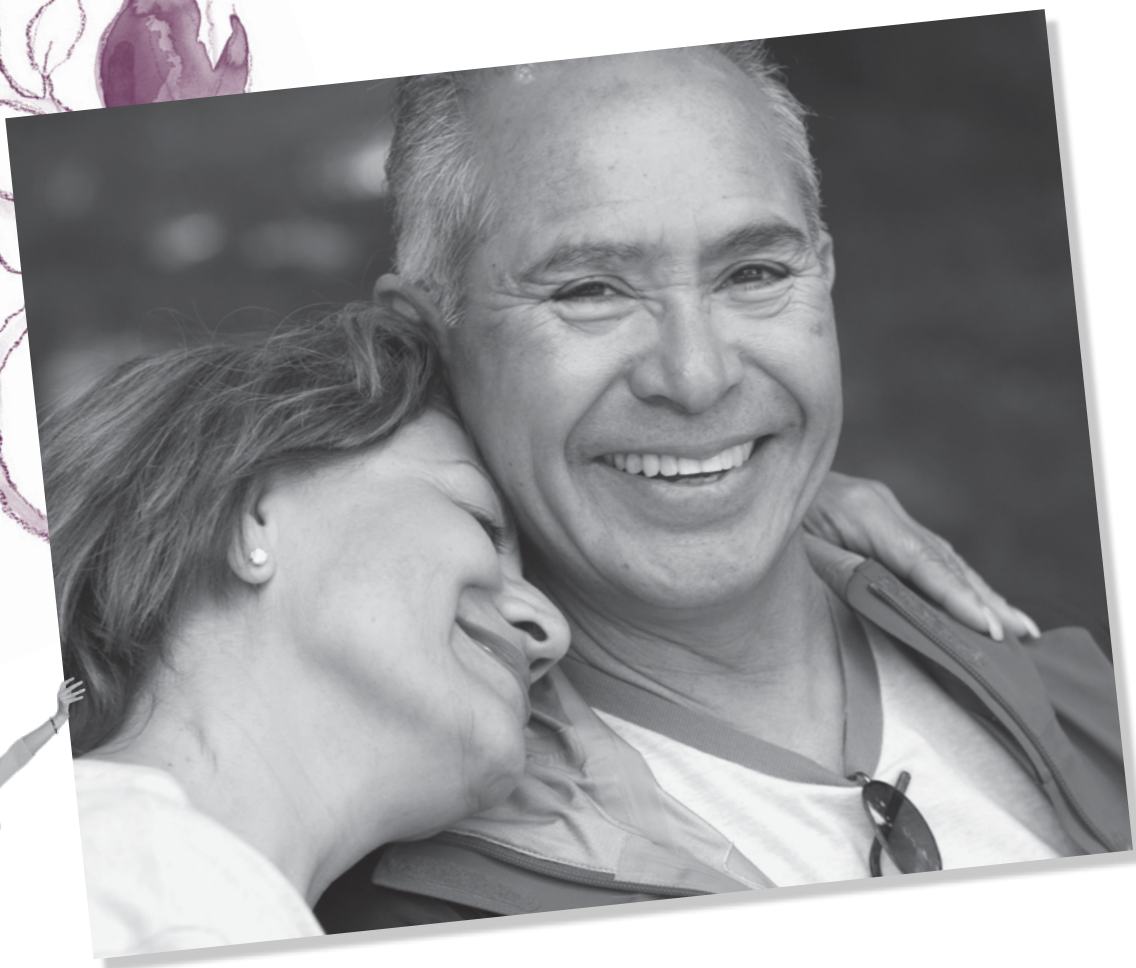


Health Net Is Here to Help You *Make Confident Health Care* *Decisions*



**Carol Kim,
Health Net**

*We focus on getting
you the health
information you need,
when you need it.*



Health Net®
MEDICARE PROGRAMS



Now,
with easy
tear-out
pages!

Table of Contents

Health Net's Quality Commitment to You	2
Connect with Health Net Online.....	5
CareAlerts for Members	7
Health Net's Nurse 24 SM Triage and Screening Line.....	8
Decision Power® Wellness Solutions at Your Fingertips.....	9
Prevention Is the Best Option	10
Adult Screenings and Immunizations.....	12
Kick the Habit.....	14
Our Pharmacists Are at Your Service	15
Older Adults and Drinking.....	17
Emotional Health: We Look at the Whole Person.....	19
Talk to Your Doctor about Urinary Incontinence: It Can Be Managed.....	20
Managing Your Bone Health: Osteoporosis 101 – Are You at Risk?.....	21
Fall Prevention: Stay Independent	24
My Wellness and Prevention Checklists.....	26
When Is the Emergency Room the Right Choice?	27
Avoid Hospital Readmission.....	28
What to Do after You Get out of the Hospital.....	29
Case Management Means Real Help for Serious Illnesses	31
How We Make Coverage Decisions.....	32
Know Your Rights and Responsibilities.....	33
Evaluating New Technology.....	34
Moving to Grown-Up Health Care	34
We Speak Your Language.....	35
Contact information and phone numbers.....	36 and back cover

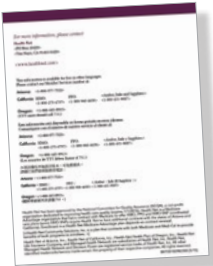
Health Net's Quality



Commitment to You

Health Net is committed to providing quality programs and services that help our members stay healthy. While we work hard to provide and maintain these programs and services, we value your input on our Quality Improvement Program to ensure that we are effectively meeting your needs.

If you have suggestions, or if you would like more information about our Quality Improvement Program, please contact Member Services at the toll-free numbers on the back cover of this booklet.



Our Quality Improvement Program includes activities related to:

- Encouraging healthy lifestyle choices.
- Supporting improved self-management of ongoing health issues like heart disease and diabetes.
- Improving access to behavioral health services.
- Monitoring and promoting member safety.
- Increasing knowledge about medications and how they should be used.
- Promoting health education.
- Improving access to quality health services.



In 2014, Health Net improved performance in several clinical areas that are monitored annually for Medicare members. Medicare star ratings help you know how well your plan is doing at managing health care and services.* The tables on the following pages give a brief summary of our progress toward goals and Medicare star ratings in Arizona, California and Oregon.

*The Centers for Medicare & Medicaid Services (CMS) rates all Medicare Advantage plans as 1 to 5 stars each year (5 stars being best), based on a plan's quality and performance.



Arizona HMO

<i>Measures of clinical care</i>	<i>Change from previous year</i>	<i>Meets goal of 4 stars or above</i>
Colorectal cancer screening	↑	Yes
Flu vaccination obtained	↑	No
Good control of high blood pressure	↓	Yes
Osteoporosis management	↓	No
Good control of blood sugar for diabetics	↓	Yes
Treatment of urinary leakage problems	↓	No
Fall prevention management	↓	Yes
Monitoring physical activity	↓	No
<i>Measures of service</i>		
Getting needed care	↓	No
Getting appointments and care quickly	No change	Yes
Coordination of care	No change	No



**Angel Nazir,
Health Net**
*We help improve
the health care
experience.*

California HMO

<i>Measures of clinical care</i>	<i>Change from previous year</i>	<i>Meets goal of 4 stars or above</i>
Colorectal cancer screening	↑	Yes
Flu vaccination obtained	↑	Yes
Good control of high blood pressure	↑	Yes
Osteoporosis management	No change	No
Good control of blood sugar for diabetics	↑	Yes
Treatment of urinary leakage problems	↑	No
Fall prevention management	↓	Yes
Monitoring physical activity	↑	No
<i>Measures of service</i>		
Getting needed care	No change	No
Getting appointments and care quickly	↑	Yes
Coordination of care	No change	No

Oregon PPO



<i>Measures of clinical care</i>	<i>Change from previous year</i>	<i>Meets goal of 4 stars or above</i>
Colorectal cancer screening	↑	Yes
Flu vaccination obtained	↑	No
Good control of high blood pressure	↓	Yes
Osteoporosis management	↓	No
Good control of blood sugar for diabetics	↓	Yes
Treatment of urinary leakage problems	↓	No
Fall prevention management	↓	No
Monitoring physical activity	↓	No
<i>Measures of service</i>		
Getting needed care	↓	No
Getting appointments and care quickly	↓	Yes
Coordination of care	↓	Yes

Special needs plans

<i>Care of older adults</i>	<i>Change from previous year</i>	<i>Meets goal of 4 stars or above</i>
Arizona special needs plan		
Annual review of medications	↓	Yes
Annual assessment of physical functional status	↓	No
Annual pain assessment or management plan	↓	No
California special needs plan		
Annual review of medications	↓	Yes
Annual assessment of physical functional status	↓	No
Annual pain assessment or management plan	↑	Yes
Oregon special needs plan		
Annual review of medications	(New plan)	Yes
Annual assessment of physical functional status	(New plan)	No
Annual pain assessment or management plan	(New plan)	Yes



Connect *with Health Net* Online

With your no-cost online account at www.healthnet.com, you can save time, manage your plan information and build healthy habits.



Here are some of the things available when you log in

Under My Health Plan:

- View your benefits at a glance.
- View and print a copy of your coverage documents, including your plan's:
 - *Certificate of Insurance* located under *Evidence of Coverage* (which includes your Member Rights & Responsibilities).
 - Schedule of Benefits (such as copayments, coinsurance and deductibles).
 - Benefit restrictions and out-of-area services.

Under My Account, you can:

- Request a second opinion with an online authorization form.
- Print or order ID cards.
- Manage your account information (such as changing your contact details – home address, email address or password).
- File an appeal or complaint.

Under Pharmacy Coverage:

- See your pharmacy benefits.
- Manage your prescriptions.
- Get mail order forms.
- Research medication information.
- Find a pharmacy.

Under My Plan Activity:

- Submit and track the status of medical claims. (**Note:** You can also track your claims by phone. Call the Member Services number on the back of your Health Net ID card.)
- View prescription history.
- View or begin a Reimbursement Request.

Under ProviderSearch:

- Find a doctor, a specialist, a hospital, a medical group, urgent care, or other facilities.
- Locate a supplemental plan provider (these are doctors who offer services like behavioral health, dental, vision, or alternative care).

To access all this and more, go to www.healthnet.com and log in.



Under Forms & Brochures:

Forms & Brochures lets you download or print items such as pharmacy-related forms and Change Request forms.

To learn about Health Net privacy practices, scroll down to the bottom of the page, and click *Privacy* and then *Notice of Privacy Practices*. You can also view *Privacy Policy*, *Web Privacy Policy* and *Confidentiality Guideline*.

To access all this and more, go to **www.healthnet.com** and log in. If you don't have online access, call the Member Services number listed on your Health Net ID card.

**Don't have an account yet?
It's easy to register!**

Have your Health Net ID card and follow these steps. Most users can begin using the site right away.

Go to www.healthnet.com, and choose *Register* at the top right of the home page.

Read and fill out the forms – And you're done!



CareAlerts *for Members*

Health Net knows how important it is for you to get the care you need when you need it. That's why we have a program called CareAlerts. These are alerts you may get in the mail to help remind you to talk with your doctor about possible gaps in your care. If you're a Health Net member, you are already set up to get CareAlerts by mail. Our goal is to help you manage your health and stay healthy.

We send CareAlerts for several health-related issues, such as:

- When to get preventive care screening exams, immunizations and follow-up visits with your doctor.
- Instructions for managing long-lasting conditions, including:
 - Reminders or warnings about medications you are taking.
 - Facts about routine testing to help monitor your health.
- Facts about how medications affect people based on their age.
- Basic facts about the medications you are taking, including warnings:
 - For long-term use.
 - About stopping use of a medication.
 - About medications that should not be taken together.

More facts about CareAlerts

- CareAlerts are personalized health suggestions that you and your doctor can talk about.
- All of the alerts are based on nationally recognized treatment guidelines.
- You may receive a CareAlert if our records suggest there may be a gap in your care that you should discuss with your doctor.

If you receive a CareAlert about something that you've already taken action on, we still suggest that you talk with your doctor to find out if any other action is needed. If you believe that you have received a CareAlert by mistake or if you have questions about the CareAlert program, please call 1-800-893-5597.

**Pam White,
Health Net**
*We help you make
informed decisions.*



These are alerts you may get in the mail to help remind you to talk with your doctor about possible gaps in your care.



Health Net's Nurse24SM *Triage and Screening Line*

When you are sick and can't reach your doctor, you can call our Triage and Screening Line to get help from Health Net. A health professional will talk with you about your health concerns so you can:

- Get information to help you decide if you need to go to an urgent care center.
- Find out if you can wait to see your doctor during normal business hours.
- Discuss your health problems and treatment options.
- Receive tips to help you feel better at home when you are sick.
- Learn about your medications and health needs.
- Prepare for your next doctor's appointment.

Here's how to reach our Triage and Screening Line

- During normal business hours (Monday through Friday, 8:00 a.m. to 6:00 p.m.): Just call Member Services at the number on the back of your ID card. Ask for Nurse24 Triage and Screening services. You'll be connected to a nurse or other medical professional who can help you.

- After business hours: Call Member Services at the number on the back of your ID card and select the Nurse24 Triage & Screening option to reach these services.

Access to important behavioral health services

If you think you need help with a behavioral health or substance abuse issue, call the related toll-free number on the back of your Health Net ID card. For these issues, you will need to choose the Managed Health Network (MHN) option. This service is available 24 hours a day, 7 days a week. When you call, we will:

- Answer your questions about your behavioral health and substance abuse benefits.
- Help you get a referral over the telephone.
- Provide crisis intervention if needed.
- Help you get an appointment.

If you think you have a life-threatening emergency, call 911 or go immediately to the closest emergency room.

Decision Power® Wellness Solutions *at Your Fingertips*

We designed our online Wellness Solutions to give you programs and tools to help you reduce your health risks and start living a healthy lifestyle.

Health Promotion programs

These online programs can help you change your behaviors in order to improve your health. Each program is six weeks long and offers personalized information and step-by-step instructions to reach your health goals.

Programs include health topics such as:

- Healthy weight.
- Quit smoking/tobacco cessation.
- Physical activity.
- Healthy eating.

Your program may also include custom meal plans, fitness tools and tips to reduce stress.

Health coaching

In this program, you work with a personal health coach, who can explain the reasons to change your behaviors. The coach can also help you achieve your health goals.

The program uses the following tools:

- an action plan tailored to your needs, along with a step-by-step guide, and
- tips on how to include positive behaviors in your daily life.

When you're online with Decision Power, you can email and chat with your health coach, safely and securely. Plus, you can check out useful health information when and where you need it.

No-cost workbook

We've created a no-cost workbook so you'll know what to expect once you've signed up for the health coaching program. The workbook includes information about setting goals and comes with tools that can help you make healthy behavioral changes.

Programs tailored for you

We understand that no two people have the same learning style or health background. That's why we tailor our programs to your unique needs.



It's easy to get started! To access any of the online wellness programs and resources, log in to www.healthnet.com.





Prevention *Is the Best Option*

Preventive care is an important step toward taking charge of your health and well-being. A recent study by the National Commission on Prevention Priorities found that preventive services can save 2 million lives and nearly \$4 billion yearly.¹

Check the boxes if you have taken these important steps to protect your health, and take this to your next doctor visit to discuss:



Russell C. Whitney,
Health Net
*We make
member
satisfaction
a priority.*

<i>Check if completed</i>	
<input type="checkbox"/>	<p>Colorectal Cancer Screening</p> <p>Colorectal cancer is one of the third most common cancers in the United States and often has no early symptoms. Regular screening can find colorectal cancer early and save lives. The type and frequency of screening tests depends on your risk factors.² Your doctor can advise the best test for you. Persons with the following may be at higher risk:</p> <ul style="list-style-type: none"> • history of colorectal polyps • family history of colorectal cancer or colorectal polyps • inflammatory bowel disease • certain genetic conditions • other health conditions, such as obesity
<input type="checkbox"/>	<p>Breast Cancer Screening</p> <p>Breast cancer is the most common type of cancer in women in the United States and 1 of every 3 cancers diagnosed. Regular mammograms are the best tests doctors have to find breast cancer early. The goal of screening is to find cancers early so they can be effectively treated. The American Cancer Society suggests yearly mammograms starting at age 40.³ Talk to your doctor if you have any symptoms or changes in your breasts.</p>

¹Prevention Saves Lives as Well as Money, New Research Confirms.
<http://www.medscape.com/viewarticle/735245>. Retrieved March 17, 2015.

²Risk Factors for Colorectal Cancer.
<http://www.webmd.com/colorectal-cancer/guide/risk-factors-colorectal-cancer>. Retrieved March 15, 2015.

³American Cancer Society Guidelines for the Early Detection of Cancer
<http://www.cancer.org/healthy/findcancerearly/cancerscreeningguidelines/american-cancer-society-guidelines-for-the-early-detection-of-cancer>. Retrieved March 19, 2015.



Check if completed

Flu Vaccine

Get an annual flu vaccine to protect yourself from the flu, a serious respiratory illness that causes illness and death for thousands each year. The vaccine is very safe except for a small number of people with certain allergies or other risk factors. Your doctor can advise if the flu vaccine is right for you.

Diabetic Eye Exam

Diabetics are at risk for diabetic retinopathy, a serious disorder that can cause vision loss. Diabetics should have an annual eye exam and report any changes in their vision to their doctor right away.

Annual Wellness Visit

Another important step toward good preventive health is getting a physical every year (annual wellness visit). During this visit your doctor will advise tests, vaccines and lifestyle changes to maintain and improve your health and well-being. It is your opportunity to ask questions and discuss any health concerns. Being actively involved in your care can help you make the right decisions about your health.

Health Net's Member Services is available to help you schedule an appointment with your doctor, should you want or need help. Just call the Member Services numbers on the back cover of this booklet.

Adult Screenings and Immunizations

(Ages 19 and Older)

Vaccine/Service	19–39 years
Annual wellness visit (height, weight, BMI, BP, depression screening)	Every year
Hearing screening	
Vision screening	Every 5 to 10 years
Glucose	Check if at high risk
Cholesterol screening	Routine screening for men beginning at age 35, every 5 years
Colorectal cancer screening	
Aspirin therapy to prevent heart disease	
Hepatitis B (Hep B) – 3 doses	As your doctor suggests
Hepatitis A (Hep A) – 2 doses	As your doctor suggests
Tetanus, diphtheria (Td)	Substitute 1-time dose of Tdap for Td boosters; then boost with Td every 10 years
Measles, mumps, rubella (MMR)	1 or 2 doses if no history of prior vaccination or infection
Pneumococcal vaccines	As your doctor suggests
Influenza (flu shot)	Every year
Counseling/Education	As your doctor suggests
Females	
Cervical cancer test	Starting at age 21, every 3 years
Bone mineral density (BMD)	
Chlamydia screening	Every year through age 24 if sexually active and non-pregnant
HPV (Gardasil) – 3 doses over a 6-month period	3 doses or as your doctor suggests
Mammogram to check for breast cancer	
Males	
Rectal exam/PSA test	
Abdominal ultrasonography	



Use this guide to help remind you to schedule well-care visits with your family doctor. This chart is not medical advice and does not imply specific benefit

coverage. Always seek and follow the care and advice of your personal doctor. Please check your plan benefit language for coverage, limitations and exclusions.



<i>Vaccine/Service</i>	<i>40–64 years</i>	<i>65 and older</i>
Annual wellness visit (height, weight, BMI, BP, depression screening)	Every year	
Hearing screening	Every 10 years (40 to 49); after age 49, discuss with your doctor	
Vision screening	Every 2–4 years for ages 40–54; every 1–3 years for ages 55–64	Every 1–2 years
Glucose	Every 3 years starting at age 45	
Cholesterol screening	Routine screening for women beginning at age 45, every 5 years	Every 5 years, or as your doctor suggests
Colorectal cancer screening	Ages 40 to 49: if high-risk – discuss with your doctor / Beginning at age 50: Talk to your doctor about these tests: 1. Fecal occult blood test (FOBT) every year 2. Sigmoidoscopy every 5 years with high-sensitivity FOBT every 3 years 3. Colonoscopy every 10 years	
Aspirin therapy to prevent heart disease	As your doctor suggests	
Hepatitis B (Hep B) – 3 doses	As your doctor suggests	
Hepatitis A (Hep A) – 2 doses	As your doctor suggests	
Tetanus, diphtheria (Td)	Substitute 1-time dose of Tdap for Td boosters; then boost with Td every 10 years	If at risk
Measles, mumps, rubella (MMR)	As your doctor suggests	
Pneumococcal vaccines		1-time dose, as your doctor suggests
Influenza (flu shot)	Every year	Every year
Counseling/Education	At each annual wellness visit or based on individual need	
Females		
Cervical cancer test	Every 1 to 3 years	Every 1 to 3 years, or as your doctor suggests
Bone mineral density (BMD)	Screening based on risk	Every 2 years
Chlamydia screening	Annually, if high-risk	
HPV (Gardasil) – 3 doses over a 6-month period		
Mammogram to check for breast cancer	Every one to two years, or as your doctor suggests	
Males		
Rectal exam/PSA test	Discuss with your doctor	
Abdominal ultrasonography		Once for those ages 65 to 75 who have ever smoked

Sources: American Academy of Pediatrics (www.aap.org); American Congress of Obstetricians and Gynecologists (www.acog.org); Centers for Disease Control and Prevention, Advisory Committee on Immunization Practices (www.cdc.gov/vaccines); U.S. Preventive Services Task Force.

Kick *the* Habit



Anyone who has ever tried to quit smoking or using tobacco knows that simply deciding to quit doesn't usually work.



Josefina Bravo,
Health Net

*We help members
build healthy habits.*

If you want to quit smoking, START by taking the following steps:

- S** Set a quit date.
- T** Tell family, friends and co-workers that you plan to quit.
- A** Anticipate and plan for the challenges you'll face.
- R** Remove cigarettes and other tobacco products from your home, car and work.
- T** Talk to your doctor about getting help to quit.

Don't go it alone

The "T" for "Talk to your doctor" is very important. Many people try to quit on their own and fail. Your doctor can offer tools to improve your chances of success. Using nicotine replacement therapy or one of several prescription drugs can double the chances that you'll actually quit.

Nicotine skin patches, chewing gum and lozenges are available over the counter. Other forms of therapy require a prescription. Nasal sprays and inhalers, which you puff on, are available only through your doctor.

Other prescription drugs that can help include Zyban and Chantix. Zyban is even available in a generic form called bupropion.

If you decide to use a prescription product, you must ask your doctor to get prior authorization from Health Net before you go to the pharmacy. You will also need to enroll in one of the following no-cost behavior modification programs.

Support by phone or online

Health Net has two program options. To enroll in the telephone program, call Decision Power® at 1-800-893-5597, and select the Quit For Life menu option (TTY/TDD: 1-800-276-3821).

To access the online program, log in to **www.healthnet.com** and click on *Wellness Center > Get Healthy > Get started* under Quit Tobacco.



Our Pharmacists

Are at Your Service

Our pharmacists provide a wealth of support and information, whether you contact them or they reach out to you.

Each day in our Health Net Pharmaceutical Services offices, clinical pharmacists review our members' prescription drug histories. They also look for ways to improve our members' drug therapies and outcomes, and reach out to offer advice and answer questions.

These pharmacists help our members get the most from their Health Net pharmacy benefit. They're very good at what they do. As more than a few members have said: "I never knew my insurance company cared about me so much!"

That's right – Health Net has dozens of pharmacists and pharmacy technicians ready to help with any drug or pharmacy issue.

Members who have difficulty taking their diabetes, high blood pressure and high cholesterol drugs get customized letters from our pharmacists and telephone calls offering further help with their long-term conditions.





**Christine Webster,
Health Net**

*We keep you
connected to your
health information.*

Our experienced pharmacists take their time to explain:

- the reasons for taking new and chronic prescription medicines;
- how taking the medicines should affect the body; and
- how and when their conditions should stabilize or improve after taking the medicines.

For members who take multiple drugs for chronic conditions or other illnesses, our pharmacists use an automated process to check drug histories four times a year. They can see:

- prescribed medicines and amounts;
- when doctors prescribed medicines and for how long; and
- any drug interaction concerns.

They also can see if and when prescriptions were filled at local pharmacies or sent by Health Net's mail order pharmacy. On some issues, our pharmacists work with the members' doctors on ways to improve their treatment plans.

After each review, these members get letters that explain what was found and how to get a full medication review with a pharmacist.

For information about any of our pharmacy services, visit our website at www.healthnet.com, or call Member Services at the toll-free numbers on the back cover of this booklet. The telephone number is also on the back of your Health Net ID card. We are here to assist you seven days a week, between 8:00 a.m and 8:00 p.m. (automated telephone service is used some weekends and holidays).

**Talk with your Health Net
pharmacist about:**

- Taking your medicines exactly as your doctor prescribes.
- Clearly understanding what your medicines can do when taken correctly.
- Staying organized by listing all of your prescription medicines and over-the-counter drugs, supplements and medical supplies (visit www.scriptyourfuture.org for a wallet-size checklist).
- Taking your medicines regularly by using a seven-day pill box and setting an alarm.
- Marking your calendar as a reminder to call in refills so you won't run out.
- Getting automated refills by signing up at your local pharmacy.
- Picking up all of your refills at your local pharmacy on the same day each month.
- Lowering your copayment costs by asking for generics and 90-day supplies.
- Using our mail order pharmacy to reduce trips to your local pharmacy and save money.
- Talking with your doctor after any lab work, and after you are admitted to and discharged from a hospital.

Older Adults *and* Drinking

Alcohol is often a part of social gatherings, holidays and sometimes religious ceremonies. Drinking small amounts of alcohol is one thing, but too much drinking can hurt your health and cause damage to your body, weaken the immune system and even play a part in causing certain kinds of cancers. It all depends on how often we drink, how much we drink, and how long we have been drinking.¹ To stay healthy and to decide if drinking small amounts of alcohol is safe for you, take a look at this information.

The National Institute on Aging recommends that people over the age of 65 should have no more than 7 drinks a week and no more than 3 drinks in any 1 day. If you have a health problem, are over the age of 65 or are taking certain medicines, you may need to drink less or not at all. Talk with your doctor about whether it is safe for you to drink.

The dangers of drinking too much alcohol

Most people know that drinking too much can lead to accidents and addiction to alcohol, but that is only part of the story.

- Older adults are more likely to have health problems that can be made worse by alcohol. Some of these health problems include stroke, high blood pressure, memory loss, and mood disorders.

- People become more sensitive to alcohol as they get older.
- Heavy alcohol drinking – even once – can throw the chemicals in the brain out of balance and cause changes in our mood, like depression, anger, memory loss, and brain seizures.
- Heavy drinking over a long time causes changes in our brains like smaller brain size, memory loss, learning problems, trouble sleeping, poor control of muscles, and can also cause diseases.
- Alcohol raises women’s chances of getting cancer of the breast, mouth, throat, rectum, liver, and esophagus.
- If people drink alcohol and smoke, they are more likely to get cancer of the mouth, throat, esophagus, and pancreas.²



If you have a health problem, are over the age of 65 or are taking certain medications, you may need to drink less or not at all.

¹National Institute on Alcohol Abuse and Alcoholism (NIAAA website article). *Beyond Hangovers – Understanding alcohol’s impact on your health* (2010).

<http://pubs.niaaa.nih.gov/publications/Hangovers/beyondHangovers.pdf>.

²National Institute on Alcohol Abuse and Alcoholism (NIAAA) website article. *Older Adults and Alcohol*. (May 2013).

<http://pubs.niaaa.nih.gov/publications/olderAdults/olderAdults.htm#toc02>.

How do you know if you are drinking too much?

Circle “Yes” or “No” for each question below

Yes	No	Have I ever thought that I need to cut down on my drinking?
Yes	No	Do other people annoy me because they say I should cut down?
Yes	No	Do I ever feel guilty about the amount or how often I drink?
Yes	No	Have I ever felt I needed a drink in the morning to get going or to get over a hangover?

If you have answered “Yes” to 1 question, there may be a problem. If you answered “Yes” to 2 or more questions, there is most likely a problem. Talk with your doctor to get help cutting down on drinking or to stop drinking all alcohol.

There is good news

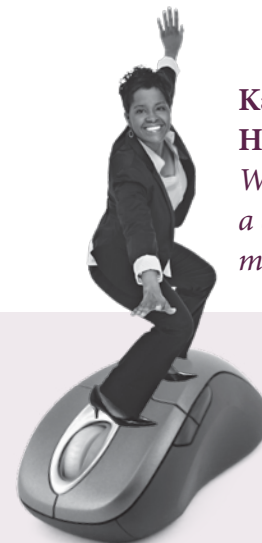
When a person stops drinking alcohol for many months to a year, it may help the brain heal and return to normal. It may also help

thinking skills, like problem-solving, poor memory and attention, get better. The sooner a person cuts back or quits drinking, the better the chance for recovery.

Chances of getting cancer can be reduced

Your chances of getting certain kinds of cancer go down when you drink less alcohol. If you quit drinking all alcohol, your risk can go down to normal. Some people can cut down on their drinking while other people need to stop drinking all alcohol to be healthier. Making a change in drinking habits can be hard. If you cannot stop drinking the first time you try, do not give up – Keep trying until you can do it.

- Learn to say “no thank you” when offered a drink.
- Ask your family and friends for help, or try joining a 12-step program.
- Talk to your doctor if you are having trouble quitting.



**Karen Boyd,
Health Net**

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

Get the help you need!

Resources for help:

- Alcoholics Anonymous (AA) – www.aa.org
- Narcotics Anonymous (NA) – www.na.org
- Rational Recovery for Alcohol and Drugs – www.rational.org
- Smoking – American Lung Association Freedom from Smoking Program – www.ffsonline.org
- National Institute on Alcohol Abuse and Alcoholism – www.niaaa.nih.gov/ and www.rethinkingdrinking.niaaa.nih.gov/

Emotional Health:

We Look at the Whole Person

Wellness includes both physical health and emotional health. As a Health Net member, you get more than valuable medical benefits. You also have access to behavioral health resources that can help you stay emotionally healthy. Stressful events can have a serious effect on your emotional health. These events can include a serious illness, the loss of a loved one, financial problems, or a difficult family relationship.

Anxiety and depression are two of the most common behavioral health conditions that affect millions of Americans each year.¹ It is important to understand that these conditions are not a sign of weakness and can't be wished or willed away. They are treatable. Talking with your doctor is an important step to start feeling better. You do not have to go through anxiety or depression alone.

These treatments have been found to have a positive effect on anxiety and depression:

- medications
- supportive counseling (psychotherapy)
- a blend of medications and counseling

Health Net offers help with a number of other behavioral health issues. We work with both medical and behavioral health providers to make sure you get the right care you need, at the right time and in the right place. With your consent, we make sure your doctors communicate with us

and each other to provide you with the most effective treatment.

You can learn more about other behavioral health conditions, free and online. Log in to www.healthnet.com and select *Wellness Center > Get Healthy > Get started* under Symptom Checker.

Health Net also provides members with access to Decision Power health professionals, 24 hours a day, 7 days a week. Call 1-800-893-5597 (TTY/TDD: 1-800-276-3821). If English is not your preferred language, ask for an interpreter.

Managed Health Network (MHN) is Health Net's behavioral health partner. It may be part of your plan coverage and be available to help support you and your doctor with your emotional health. To see if you have behavioral health coverage provided by MHN, refer to your plan documents or check for the MHN phone number on your Health Net ID card.

Please

remember:

Anxiety and depression affect many people. Seeking help is not a sign of personal weakness. Talking with your doctor about any concerns or symptoms you have can be the first step toward a healthier and happier life.

¹www.adaa.org/about-adaa/press-room/facts-statistics.



Talk to Your Doctor about **Urinary Incontinence: It Can Be Managed**

Have you been experiencing leakage of urine, also called urinary incontinence? You don't have to "just live" with this problem. Be sure to talk to your doctor – He or she can help you manage this condition.

What is urinary incontinence? Urinary incontinence is the loss of bladder control. Most bladder issues occur when muscles become too weak or too active.¹ This may lead to leakage of urine when doing physical activity, laughing, coughing, or sneezing, or having a sudden, strong urge to urinate. Other causes include nerve damage and an enlarged prostate. Urinary incontinence can happen to anyone in any age group, but it is more common in older persons and women. If you have urinary incontinence, you are not alone and should not feel embarrassed. There are many treatments that can help this condition.

Urinary incontinence can be treated. Your doctor will recommend treatment based on the type of bladder control problem you have, the underlying cause and how serious it is. Treatment options can include simple bladder control training exercises, lifestyle changes such as dieting and drinking less caffeine, medication, or surgery.² Reporting your bladder control problems to your doctor and receiving timely treatment is key. You can prevent complications like infections and falls and improve your quality of life.

You don't have to just live with urinary incontinence. Be sure to talk to your doctor if you have this problem. He or she can help you manage this condition.

Use this checklist as a reminder to discuss any of these concerns with your doctor.

Check the box if you have any of these issues.

- You have to rush to the bathroom.
- You need to urinate much more frequently.
- You are unable to carry out daily activities because of this problem.
- You experience urine leakage when you cough or sneeze.

¹"Urinary Incontinence" retrieved March 9, 2015, Medline Plus website: <http://www.nlm.nih.gov/medlineplus/urinaryincontinence.html>.

²"AgePage Urinary Incontinence" retrieved March 10, 2015, National Institute of Aging website: <http://www.nia.nih.gov/health/publication/urinary-incontinence#treatment>.



Managing Your Bone Health:

Osteoporosis 101 – Are You at Risk?

What is osteoporosis?

Osteoporosis refers to thinning of bones, loss of bone density and fragile bones. Osteoporosis leads to an increased risk of fracture typically in the wrist, hip and spine. It is a process that takes place gradually as we age.

Our bodies constantly renew and repair bone tissue through a process called bone remodeling.¹ Osteoporosis signals an imbalance in the remodeling process: too much damaged bone breaks down, and too little healthy bone builds back up. The resulting brittle bones are more susceptible to fracture.

Does age really matter?

Men in their 50s do not experience the rapid bone mass loss that women do in their years following menopause when the hormone estrogen is no longer produced. By age 65 or 70, however, men and women lose bone mass at the same rate. The absorption of calcium, an essential nutrient for bone health throughout life, decreases in both sexes over time.² As we age, bone remodeling becomes unbalanced, and more bone is lost than new bone is formed.

¹“Aging & Health A to Z.” Osteoporosis Aging & Health A To Z Health in Aging. Health and Aging Foundation, Mar. 2012. Web. 16 Mar. 2015. <http://www.healthinaging.org/aging-and-health-a-to-z/topic:osteoporosis/>.

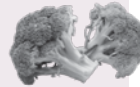
²“Osteoporosis in Men.” Osteoporosis in Men. National Institutes of Health, Jan. 2012. Web. 16 Mar. 2015. http://www.niams.nih.gov/health_info/bone/osteoporosis/men.asp.

*Eat your way to growing stronger bones!*³

So what's needed to help grow and maintain stronger bones? Calcium and vitamin D are the key! Calcium is a mineral needed by the body for healthy bones and teeth, and proper function of the heart, muscles and nerves. The body cannot produce calcium; it must be absorbed through food. Vitamin D plays an important role in calcium absorption and bone health. It is fat-soluble and naturally present in foods. It also is produced when ultraviolet rays from sunlight strike the skin and trigger vitamin D synthesis. While many people obtain enough vitamin D naturally, studies show that its production decreases in the elderly, in people who are housebound and during the winter in general.

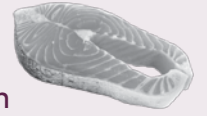
The best sources for calcium are:

- dairy products – low fat or nonfat milk, cheese and yogurt
- dark green leafy vegetables – bok choy and broccoli
- calcium fortified foods – orange juice, cereal, bread, soy beverages, and tofu products
- nuts – almonds



The best sources for vitamin D are:

- fatty fish like tuna, mackerel and salmon
- foods fortified with vitamin D like some dairy products, orange juice, soy milk, and cereals
- beef liver
- egg yolks
- cheese



*Tips to prevent osteoporosis*⁴

- Don't smoke.
- Avoid or limit alcohol.
- Take enough calcium and vitamin D daily for your age.
- Talk to your doctor about taking fewer or no medications that are known to cause bone loss, such as glucocorticoids.
- Talk to your doctor before starting any exercise program. Regular weight-bearing exercises in which bones and muscles work against gravity (walking, climbing stairs, resistance machines or weight training, jogging, swimming) are good for muscles and bones.
- If you have osteoporosis, ask your doctor to evaluate your exercise regimen to determine if twisting motions and impact activities, such as those used in golf, tennis, or basketball, should be avoided.

³Calcium, Nutrition, and Bone Health. American Academy of Orthopaedic Surgeons, July 2012. Web. 24 July. 2015. <http://orthoinfo.aaos.org/topic.cfm?topic=A00317>.

⁴"Osteoporosis in Men." Osteoporosis in Men. National Institutes of Health, Jan. 2012. Web. 16 Mar. 2015. http://www.niams.nih.gov/health_info/bone/osteoporosis/men.asp.

Ask your doctor about osteoporosis tests, scans and medications

A bone mineral density (BMD) test is the most common method to screen for osteoporosis. A dual-energy X-ray absorptiometry (DXA) scan is the most popular method to measure bone mass. A BMD test is painless, fast and safe. It evaluates bone thickness (mass), determines future risk of breaking bones (fractures), and can determine if a prescription medication is effective or not.

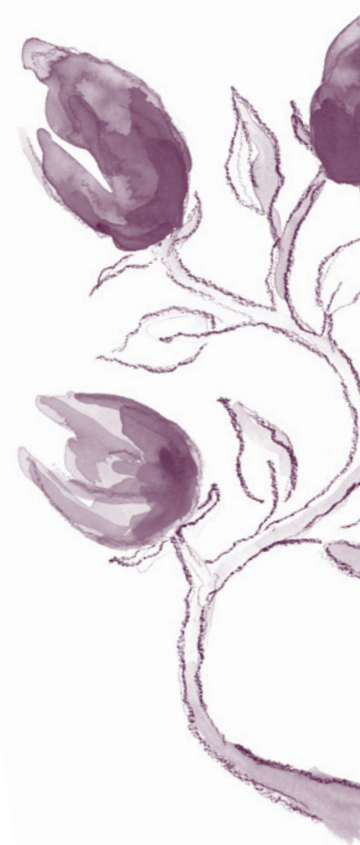
The National Osteoporosis Foundation recommends repeat BMD testing at least every two years as medically necessary to monitor disease progression in response to osteoporosis treatment. So even if a BMD test result is normal, repeat testing may be required. Talk to your doctor to see if a BMD test is appropriate for you.

In addition to taking calcium and vitamin D and exercising appropriately, prescription medications are important for maintaining bone health. Currently

the U.S. Food and Drug Administration (FDA) approves the following for osteoporosis prevention and treatment: bisphosphonates (alendronate or Fosamax, risedronate or Actonel, ibandronate or Boniva oral); raloxifene (Evista); and calcitonin (Miacalcin nasal spray). Talk to your doctor to find the right medication for you.

To view our most current drug list, visit our website at www.healthnet.com. You also can call Member Services for information about any of our pharmacy services including mail order pharmacy. The telephone number is on the back of your Health Net ID card.

For more information, visit the National Osteoporosis Foundation at www.nof.org, the National Institute of Health Osteoporosis and Related Bone Diseases National Resource Center at www.niams.nih.gov/Health_Info/Bone/, or the U.S. Department of Health and Human Services Surgeon General's Report on Bone Health and Osteoporosis at www.surgeongeneral.gov.



Fall Prevention: *Stay Independent*

Each year, millions of adults ages 65 and older experience a fall. Falls can cause major injuries, such as hip fractures and head traumas, and can increase the risk of early death.¹ Contrary to popular belief, falls are often preventable. Check your risk for falling and talk to your doctor if you have any concerns.



Take the quiz below. If you answer “Yes” to any of the statements, you may be at risk of falling. Take this list to your doctor’s appointment to review.



Andre Hamil,
Health Net
*We build doctor
networks to give
you choices.*

Circle “Yes” or “No” for each statement below			Why it matters
Yes	No	I have fallen in the past year.	People who have fallen once are likely to fall again.
Yes	No	I often have to rush to the toilet.	Rushing to the bathroom, especially at night, increases your chance of falling.
Yes	No	I take medicine that sometimes makes me feel light-headed or more tired than usual.	Side effects from medicines can sometimes increase your chance of falling.
Yes	No	I use or have been advised to use a cane or walker to get around safely.	People who have been advised to use a cane or walker may already be more likely to fall.
Yes	No	I need to push with my hands to stand up from a chair.	This is a sign of weak leg muscles, a major reason for falling.
Yes	No	I have lost some feeling in my feet.	Numbness in your feet can cause stumbles and lead to falls.
Yes	No	Sometimes I feel unsteady when I am walking.	Unsteadiness or needing support while walking are signs of poor balance.

¹“Falls Among Older Adults: An Overview.” Centers for Disease Control and Prevention. Centers for Disease Control and Prevention, National Center for Injury Prevention and Control, 30, Dec. 2014. Web. 02 Feb. 2015.

Four things you can do to prevent falls:

1. Begin an exercise program to improve your leg strength and balance. Remember to talk to your doctor before beginning any exercise program.
2. Ask your doctor or pharmacist to review your medicines.
3. Get annual eye exams and update your eyeglasses.
4. Make your home safer by:
 - Removing clutter and tripping hazards.
 - Putting railings on all stairs and adding grab bars in the bathroom.
 - Having good lighting, especially near stairs.





My Wellness and Prevention Checklists

Use this checklist for notes at your next doctor visit. Prevention is important to keeping healthy!

Patient's name: _____ Age: _____ Today's date: _____

My recommended screenings and tests¹

- My annual physical exam**
Notes: _____
- My flu vaccine**
Notes: _____
- My pneumonia vaccine**
Notes: _____
- My lab work**
Notes: _____
- My diabetic eye exam/glaucoma test**
Notes: _____
- My colorectal cancer screening**
Notes: _____
- My prostate exam (males)**
Notes: _____
- My mammogram (females)**
Notes: _____
- My bone density test**
Notes: _____
- My dental exam**
Notes: _____

Topics discussed with my doctor today

- My fall prevention plan**
Notes: _____
- My physical activity**
Notes: _____
- My emotional well-being**
Notes: _____
- Maintaining bladder control**
Notes: _____
- My advance directive Physician Orders for Life-Sustaining Treatment (POLST)**
Notes: _____
- My medication list**
Notes: _____
- My pain management plan**
Notes: _____
- My personal habits**
Notes: _____

My next appointment

Physician name: _____

Phone number: _____

¹Your doctor can advise you of the tests that are best for you and how often they are needed.

When Is the Emergency Room *the Right Choice?*

When you or a loved one is hurt, you want the best care possible. Deciding where to go isn't always easy. Sometimes you need care fast, but a trip to the emergency room (ER) may not be needed. Many people do not realize that other treatment options are available for many illnesses. Urgent care centers (UCCs) can treat many conditions and minor illnesses. Most UCCs are open after normal business hours, and chances are you won't wait as long as at the ER. And for many members, the out-of-pocket costs are usually lower for a UCC than for an ER visit.

Emergency care vs. urgent care

Emergency care

In general, a medical emergency is when your life, body parts or bodily functions are at risk of damage or loss unless you get immediate medical care. It can also be a sudden, extremely painful condition that you believe needs immediate medical attention.

Urgent care

In general, urgent care is for a situation that is not life-threatening. One example might be if you or your child has an extremely high fever. UCCs can also be useful if you need care after normal business hours or when you are out of your plan's service area. Research the closest UCC by talking to your doctor or visiting www.healthnet.com > *ProviderSearch*.

If you think you have an emergency situation, call 911 or go to the nearest hospital. If you have time, call your

doctor first. He or she may book an appointment for you or recommend a UCC in Health Net's provider network. If your doctor is not available, you can call the Decision Power Nurse24SM line and speak to a registered nurse 24 hours a day at no cost. Call 1-800-893-5597 (TTY/TDD: 1-800-276-3821).

Tips to remember

- Depending on your coverage, if you can't see your doctor, you may need to call your participating physician group for help in accessing care.
- Call your primary care physician as soon as possible after leaving a UCC or ER. Then he or she can coordinate any necessary follow-up care.



Please refer to your *Evidence of Coverage* document for benefit and coverage information about urgent care and emergency services.



Mark Rivera,
Health Net
*We help protect
the health of our
communities.*

Avoid Hospital Readmission

Have you ever been discharged from a hospital or emergency room and then readmitted only a few days or weeks later?

Many times readmissions are related to medication issues that happen when discharge instructions are not clearly understood.

To make sure this doesn't happen to you, get the answers to three important questions before you leave for home:

1. Do I have any new medications to take?
2. Do I continue to take all of my medications that I took before my hospitalization?
3. Do I stop taking any of my medications? If so, why?



In addition, always know these things about each medication that you take:

- Its intended action.
- Its dose or amount.
- How often and for how long to take it.
- The best time of day – with or without food – to take it.
- What I must do if I forget to take it.
- Its possible side effects.
- Any reactions that I must report to my doctor right away.

Keep an updated list of all your medications with you. Show it to the doctors and nurses at the hospital so they know what you were taking before you

were admitted. Use it to ask those three important questions in the box at the left.

You can print copies of our Personal Medication List to update all of your medications and remind you how to use them correctly. Visit www.healthnet.com > *Members* > *Medicare Advantage Plans* > go to Information for Medicare Members, click *Medication Therapy Management* and scroll down to the *What is a Comprehensive Medication Review?* section. In the second paragraph, click on *Blank Personal Medication list* (pdf) and print a copy of the three-page list.

The following is an example of what can happen when discharge instructions are not clearly understood: A patient is admitted to the hospital for shortness of breath and swollen legs. The patient's condition and breathing improve in a few days, and she returns home. However, two weeks later she is admitted to the emergency room for dehydration and heart problems. The problem was the patient had been taking a "water pill" or diuretic before the hospital admission and was prescribed a stronger diuretic at discharge. But it is discovered the patient didn't know, so she continued taking both medications, which was dangerous. She also missed the follow-up appointment with her doctor the week after discharge, so the problem continued until the emergency room visit. *Don't let this happen to you!*

What to Do after You Get out *of the Hospital*

A stay in the hospital can be stressful. You may be there for surgery, a chronic medical condition, or a behavioral health or substance misuse condition. Whatever the reason for staying in the hospital, it's important to take the right steps after you have been discharged.

Talk with all your doctors

Before you leave the hospital, schedule an appointment with your doctor to follow up on your hospital care. This way, you have a good chance of seeing your doctor very soon after your discharge. If you have been in the hospital for a behavioral health condition, be sure to have a scheduled appointment with your behavioral health provider within 7 days of discharge. This is to see if the treatment and medications are working well. This can help you make sure you have a healthy recovery and can prevent readmission to the hospital.

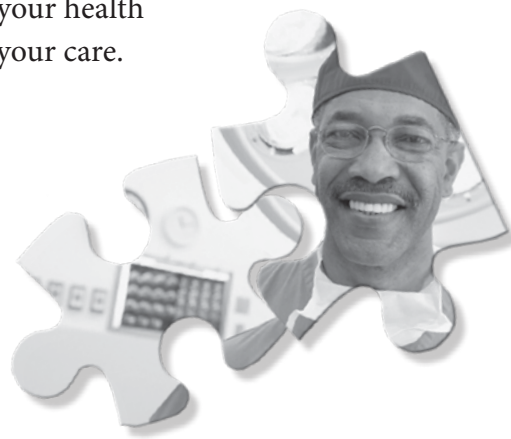
It's important to let all your doctors and health care providers know about your hospital stay. You should tell them about things like:

- Lab tests.
- New medications or changes to your current prescriptions.
- Any instructions you were given during your discharge.

When all of your doctors have the same information about your health condition, they are better able to help you select the best treatment options for your care.

You can help all your doctors work better together for your care.

- Give each of your doctors a list of the names, phone numbers and addresses of all the health care providers you are seeing. This includes:
 - Specialist doctors.
 - Behavioral health doctors.
 - Your primary care doctor.
- Ask all of your doctors to talk to and update each other on your treatment.
- Let your primary care doctor know about any emergency room visits and hospital stays you've had.
- Give each of your doctors a list of all your current medications.
- When any of your doctors ask, give them consent to share your health information as part of your care.





Remember the ABCs when you're ready to leave the hospital

A Ask questions

Find out what your care will be after you leave the hospital, such as:

- Your medications.
- Your recovery plan.
- Who to call if you have a problem.

Make sure all of your questions and concerns are addressed before you leave the hospital.

B Bring a loved one with you

Having another person there can help you have a smooth transition after your discharge. A loved one can:

- Be another pair of ears to listen to your discharge instructions.
- Ask questions about care that a family member may need to give.
- Help make sure you understand, and follow through on, your care instructions.

C Contact us

You can call Health Net at any time at the number on the back of your ID card to speak with a Health Net associate if you have questions about your care.

More ways to take control of your health care

Create and share your medical history

A Personal Health Record (PHR) tool lets you track visits, enter test results, track prescription medications, and learn about medication interactions. You can create it online and bring it to all of your medical visits. Select *Wellness Center*, and under *Tips for Healthy Living*, click on the link under *My Personal Health Record*.

Create an updated list of your current medications for appointments

Tell your doctors about any changes in medication or new ones. To make a medication log, log in to www.healthnet.com. Select *My Health Plan > Pharmacy Coverage > Fill Out Medication Log*.

Talk to a health coach through Health Net's Decision Power wellness program

A trained health care professional can help with health questions and goals. Select *Wellness Center > Get Healthy and Get Started* under Health Promotion Programs. Click *Continue* to go to the Alere site, where you will click on *Your Resources > Wellness Resources > Health Promotion and Wellness Coaching*.



Case Management Means Real Help for Serious Illnesses

Finding your way through the health care system can be a challenge. This is truer if you or a loved one is facing a serious illness. Health Net has a team of nurses, social workers and other health care professionals who can help. They work with you and your doctors to develop a plan to help you manage your illness and regain your health.

A case manager can...

- Help find community resources to support your care.
- Help all your doctors and providers to better share information about your care with one another.
- Guide you to make the most of your health care benefits.
- Help you fully understand:
 - Your health condition.
 - Your treatment options.
 - The actions you can take to improve your health.

It is your decision whether to take part in case management or not. Your choice will not affect the status of your health care benefits.

Case management may help if you or a loved one...

- Have a complex illness, such as:
 - Diabetes.
 - Coronary artery disease.
 - Asthma.

- Congestive heart failure.
- Transplant.
- End-stage renal disease.
- Cancer.
- Have had many hospital stays.
- Need advanced or extensive home care.
- Have had a traumatic injury.
- Have a terminal illness.

Call Health Net's Decision Power program

You can learn more about how your caregiver or doctor can refer you to the case management program. You can also ask for an evaluation to find out if case management can help you. Call us toll-free at 1-800-893-5597 (TTY/TDD: 1-800-276-3821). Interpreter services are available 24 hours a day.



**Janis E. Carter,
Health Net**

*We offer education
tools to reinforce
healthy lifestyles.*



How We Make Coverage Decisions

At Health Net, we're committed to helping you and your family be healthy, secure and comfortable. There should be no barriers between you and the care you need to get – and stay – healthy.

We believe that all decisions about your care should be based on medical necessity, medical appropriateness, safety, and existing coverage. Health Net in no way encourages or offers financial incentives to its contracting physicians or other individuals to deny any type of care or treatment to our members. Health Net does not give money to decision makers in a way that encourages them to make choices that could prevent you from using needed services. Any doctor who fails to provide appropriate services to

Health Net's patients will be investigated and may have his or her contract terminated. Health Net will not use your demographic information such as your race, ethnicity or language preference to make decisions about coverage or benefits.

If you have any questions about coverage decisions, we invite you to speak with a Utilization Management staff member. Just call the toll-free or TTY Member Services numbers on the back cover of this booklet.

Know Your Rights and Responsibilities

Health Net is committed to treating you in a manner that respects your rights, recognizes your specific needs and maintains a mutually respectful relationship. To demonstrate our commitment, Health Net has adopted a set of member rights and responsibilities.

You have the right to:

- Receive information about Health Net, its services, its practitioners and providers, and members' rights and responsibilities.
- Be treated with respect and recognition of your dignity and right to privacy.
- Participate with practitioners in making decisions about your health care.
- Have a candid discussion about appropriate or medically necessary treatment options for your condition(s), regardless of cost or benefit coverage.
- Voice complaints or appeals about the organization or the care it provides.
- Make recommendations regarding Health Net's member rights and responsibilities policies.

You have the responsibility to:

- Supply information (to the extent possible) that Health Net and its practitioners and providers need to provide care.
- Follow plans and instructions for care that you have agreed on with your practitioners.
- Understand your health problems and participate in developing mutually agreed upon treatment goals to the highest degree possible.



These rights and responsibilities apply to your relationship with Health Net, our contracting practitioners and providers, and all other health care professionals.

Evaluating New Technology

Health Net continually evaluates new procedures, drugs and devices used to treat specific diseases and conditions. Health Net has a procedure to consider new technologies and determine whether or not they should be covered benefits. New technologies are considered experimental and are under investigation during various stages of clinical studies.

During this time, health professionals study their safety and effectiveness.

Health Net decides whether new technologies are considered medically necessary and appropriate by reviewing these studies. Independent expert medical reviewers advise Health Net on whether the new technologies are safe and effective.



Moving to Grown-Up Health Care

Are you outgrowing your pediatrician? Are you ready to care for your own medical needs? As you gain your independence, you also need to transition your health care to adult health care.

This may mean changing doctors and learning how to care for yourself.

Health Net can help you transition from pediatric to

adult health care. We can help you choose a doctor who is right for you. Please call the Member Services number located on the back of your Health Net ID card.

We Speak Your Language

Is it easier for you to read and speak in a language other than English? Health Net has a no-cost Language Assistance Program to help you talk to your doctor, other health care providers and Health Net staff.

The Language Assistance Program can

- Provide an interpreter for you to talk with your doctor and other health care providers so that you do not need to use family or friends as an interpreter. You have a right to file a grievance if your language needs are not met.
- Provide an interpreter to talk with a Health Net representative about your plan benefits.
- Provide a print translation or alternate format for some documents upon request.
- Have any Health Net materials read to you in your language.

Please call us and let us know what spoken and written language you prefer. If you would like, you could also give us your race and ethnicity information. Health Net uses this information to improve health care quality. Health Net will protect your information and will not share it with anyone.

If you need help with the enclosed information, please call Member Services. Interpreter services are available Monday through Friday during the hours listed on the back cover. Contact Member Services at the phone numbers on the next page.



**This information is available for free in other languages.
Please contact our Member Services number at:**

Arizona: 1-800-977-7522

California: HMO: 1-800-275-4737 PPO: 1-800-960-4638 Amber, Jade and Sapphire: 1-800-431-9007

Oregon: 1-888-445-8913
TTY users should call 711.

Esta información está disponible en forma gratuita en otros idiomas.
Comuníquese con el número de nuestro servicio al cliente al:

Arizona: 1-800-977-7522

California: HMO: 1-800-275-4737 PPO: 1-800-960-4638 Amber, Jade y Sapphire: 1-800-431-9007

Oregon: 1-888-445-8913
Los usuarios de TTY deben llamar al 711.

本資訊備有其他語言版本，可免費提供。
請撥打我們會員服務部電話：

Arizona : 1-800-977-7522

California : HMO : 1-800-275-4737 PPO : 1-800-960-4638 Amber、Jade 和 Sapphire : 1-800-431-9007

Oregon : 1-888-445-8913
聽障專線使用者請撥 711。



For more information, please contact

Health Net

PO Box 10420

Van Nuys, CA 91410-0420

www.healthnet.com

California

- HMO members call 1-800-275-4737.
- PPO members call 1-800-960-4638.
- Amber, Jade and Sapphire members call 1-800-431-9007.
- TTY users should call 711.

Arizona

- HMO members call 1-800-977-7522.
- TTY users should call 711.

Oregon

- HMO and PPO members call 1-888-445-8913.
- TTY users should call 711.

If you have any questions, please contact Health Net at the numbers above. 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.

Si tiene alguna pregunta, comuníquese con Health Net al número que aparece más arriba.

Los usuarios de TTY deben llamar al 711. Desde el 1 de octubre hasta el 14 de febrero, nuestro horario de atención es de 8:00 a.m. a 8:00 p.m., los 7 días de la semana, excepto ciertos días feriados. Sin embargo, después del 14 de febrero, su llamada será atendida por nuestro sistema automático de teléfono durante los fines de semana y en ciertos días feriados.

如果您有任何疑問，請撥打上方電話與 Health Net 聯絡。從 10 月 1 日到 2 月 14 日期間，我們每週 7 天，每天上午 8:00 到下午 8:00 間提供服務 (不含特定假日)。但於 2 月 14 日後，週末及特定假日將由本公司自動電話系統為您服務。

Health Net has been approved by the National Committee for Quality Assurance (NCQA), a non-profit organization dedicated to improving health care quality (expires 1/1/2016). Health Net is a Medicare Advantage organization that has a contract with Medicare to offer HMO, PPO and HMO SNP coordinated care plans (some HMO SNPs require Health Net to have additional contracts with the states of Arizona and California). Enrollment in a Health Net Medicare Advantage plan depends on contract renewal.

Medicare evaluates plans based on a 5-star rating system. Star ratings are calculated each year and may change from one year to the next.

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