

# Medicare Coverage *You Can Count On*

*A simple guide to your group benefit choices*



**Health Net Seniority Plus  
(Employer HMO)**



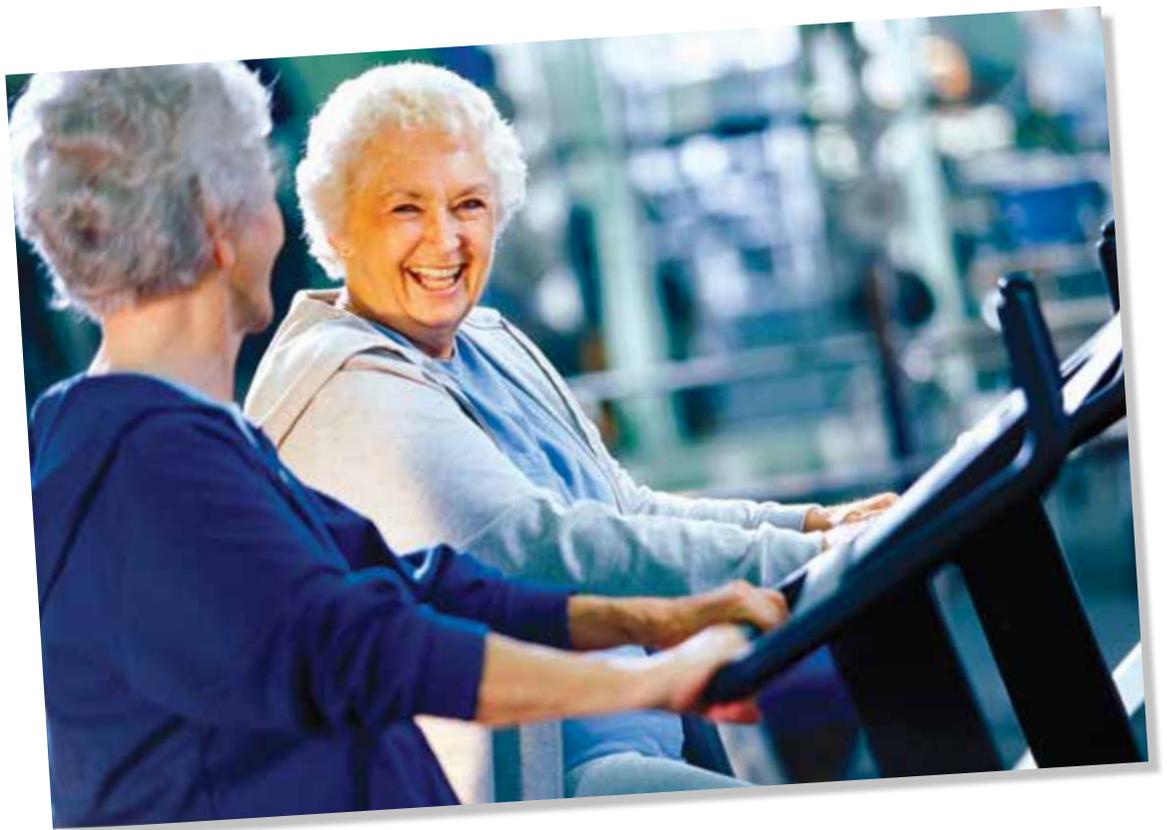
**Health Net®**  
MEDICARE PROGRAMS

# *Health Net* Seniority Plus

*For group retirees*

At Health Net, we're working to change your idea of a "health plan." Our mission is to support your quest for optimal health. Beyond comprehensive benefits and predictable copayments, our Seniority Plus plans include extra health-boosting resources.

Whatever you're looking for – affordability, broad benefit coverage, choice in doctors, or wellness programs to keep you healthy – you'll find it here.



# The Health Net Difference

For more than 35 years, Health Net has provided Californians with a variety of health care services and benefit programs. Supporting individuals and families through all stages of life gives us a deep understanding of the unique needs of our members.

*Reasons to choose Health Net Seniority Plus (Employer HMO) coverage include:*

**1 We know California.**

Health Net of California, Inc. (Health Net) offers Californians access to broad networks, personal service and useful resources so they can manage their health the way they want.

**2 We're all about quality.**

Ongoing service monitoring helps ensure the care you receive is the kind of care you expect and deserve. We put our provider and hospital comparison reports online at **www.healthnet.com** so you can view provider network quality and service ratings for yourself.

**3 Broad networks for more choices.**

Our HMO plans give you access to our network of highly skilled medical providers and hospitals in your area. And with such large provider networks, there is a good chance your doctor is part of ours. You can search for providers at [www.healthnet.com](http://www.healthnet.com). Just click on *ProviderSearch*. You can also change doctors, download maps and more.

**4 Strength and stability.**

Health Net has the strength and stability to focus on care delivery and the resources to innovate.



# *How Health Net* Seniority Plus Works



With Health Net Seniority Plus, your Medicare benefits are administered by Health Net. Health Net is the primary payor for all Medicare-covered benefits. You still retain your Medicare card but receive Medicare-covered services through the Health Net Seniority Plus network of providers.

*We know how important it is to have a close relationship with your doctor.*

With our large network of physicians and hospitals, we will most likely have your doctor in our network.

**Primary care physician coordinates care.** Your Health Net Seniority Plus (Employer HMO) primary care physician is the focal point for all contracted medical care you receive through Health Net

Seniority Plus (Employer HMO). He or she will diagnose and treat your illness or condition, referring you to a specialist when necessary.

If you do not select a primary care physician or physician group when you enroll, Health Net will automatically assign one to you based on your address. You can change your primary care physician or physician group by calling Member Services at the number listed on the back cover or by logging in at [www.healthnet.com](http://www.healthnet.com). You must use plan providers except in emergency or urgent care situations or for out-of-area renal dialysis. If you obtain routine care from out-of-network providers, neither Medicare nor Health Net Seniority Plus (Employer HMO) will be responsible for the costs.

**We tailor our services to Medicare beneficiaries like you.** If your plan includes pharmacy coverage, we've taken care to ensure that our Prescription Drug Plan for Medicare offers coverage for many commonly prescribed, brand-name drugs. Even if your physician changes your medications, your new prescription will most likely still be on our list of covered drugs.



### How do I find a doctor?

With our vast Seniority Plus HMO network of physicians and other specialists, finding a doctor is easy:

- Log in to [www.healthnet.com](http://www.healthnet.com) and click on *ProviderSearch*. You can search by name or specialty, find out if the doctor is accepting new patients, even get a printable map or driving directions.
- Call Member Services at the number listed on the back cover for assistance.

### Hospital coverage, medical emergencies.

Your primary care physician will handle all of the care you need and will arrange all non-emergency hospital admissions. For medical emergencies, call 911 (in areas where the system is established and operating) or go to the closest emergency facility. Do not worry about whether it is a

Health Net network facility.

Immediately following an ER visit, call your primary care physician to inform your doctor of your situation so that your doctor can help with any additional care.



### *How do I enroll?*

Check with your employer group/union administrator or benefits office to find out how they handle your Health Net enrollment.

# Make the Most of Your Health with Decision Power®

Decision Power® brings together the information, resources and personal support that fit you, your health and your life. Whether you're focused on staying fit, making health care decisions or facing a serious diagnosis, we're here to help you work with your doctor and make informed decisions.

Decision Power is available to members 24 hours a day, 7 days a week. Call the Decision Power line to:

- Talk to a registered nurse 24/7. By calling the Nurse Advice Line at 1-800-893-5597 (TTY: 711),<sup>1</sup> you can reach a registered nurse who is available 24/7 to answer questions and address your concerns:
  - Questions about ongoing illnesses, such as asthma, congestive heart failure, heart disease, or diabetes.
  - Understanding all your options when you need treatment.
- Learn more about our Quit For Life® tobacco cessation program, which provides an in-depth, personalized smoking cessation plan. Coaches are available with one-on-one telephonic support to help you quit smoking or using tobacco.
- Talk to a Decision Power health coach to set a specific health goal, such as weight management, quitting smoking, stress reduction, nutrition, and exercise.



## *Resources available online*

- Take the Health Risk Questionnaire (HRQ). It's a fast and easy way to rate your health and learn how to improve it. Share the results with your doctor the next time you have a checkup.
- Access your Personal Health Record (PHR). You can record your appointments, medical history, medications, test results, preventive screenings, and shots. You can also print a summary of your PHR to share with your doctor.
- Enroll in a Health Promotion program on exercise, nutrition, tobacco cessation, weight loss, and more. These programs provide you with the tools and guidance to get healthier.
- Log in to an online program with resources and information to help you manage stress, anxiety, depression, pain management, and more. The web information is personalized to you and includes eLearning tools, weekly action plans and videos. You can enroll by logging in to <http://www.mystrength.com/hnwell>.

You can start using Decision Power as soon as your Health Net benefits become effective! Just log in to [www.healthnet.com](http://www.healthnet.com) or call us toll-free at 1-800-893-5597 (TTY: 711). Interpretation services are available 24 hours a day.

<sup>1</sup>Nurse Advice Line calls are not for emergency situations. If you have an emergency, call 911 or go to the emergency room.



## Health Net

PO Box 2020

Farmington, MO 63640-2021

Please call Health Net Member Services at 1-800-275-4737.

TTY users should call 711.

From October 1 through February 14, our office hours are 7 days a week from 8:00 a.m. to 8:00 p.m. From February 15 through September 30, our office hours are Monday through Friday from 8:00 a.m. to 8:00 p.m. A messaging system is used after hours, weekends, and on federal holidays.

*[www.healthnet.com](http://www.healthnet.com)*

Health Net of California, Inc. has a contract with Medicare to offer HMO plans. Enrollment in a Health Net Medicare Advantage plan depends on contract renewal. Anyone with Medicare Parts A and B may apply.

Members have access to Decision Power through current enrollment with Health Net of California, Inc. (Health Net). Decision Power is part of Health Net's Medicare Advantage benefit plans. It is not affiliated with Health Net's provider network. Decision Power services, including clinicians, are additional resources that Health Net makes available to enrollees.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits, premiums, and/or copayments/coinsurance may change on January 1 of each year. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.