



Health Net Group Retiree Plans

HMO Medicare

Coordination of Benefits (COB)

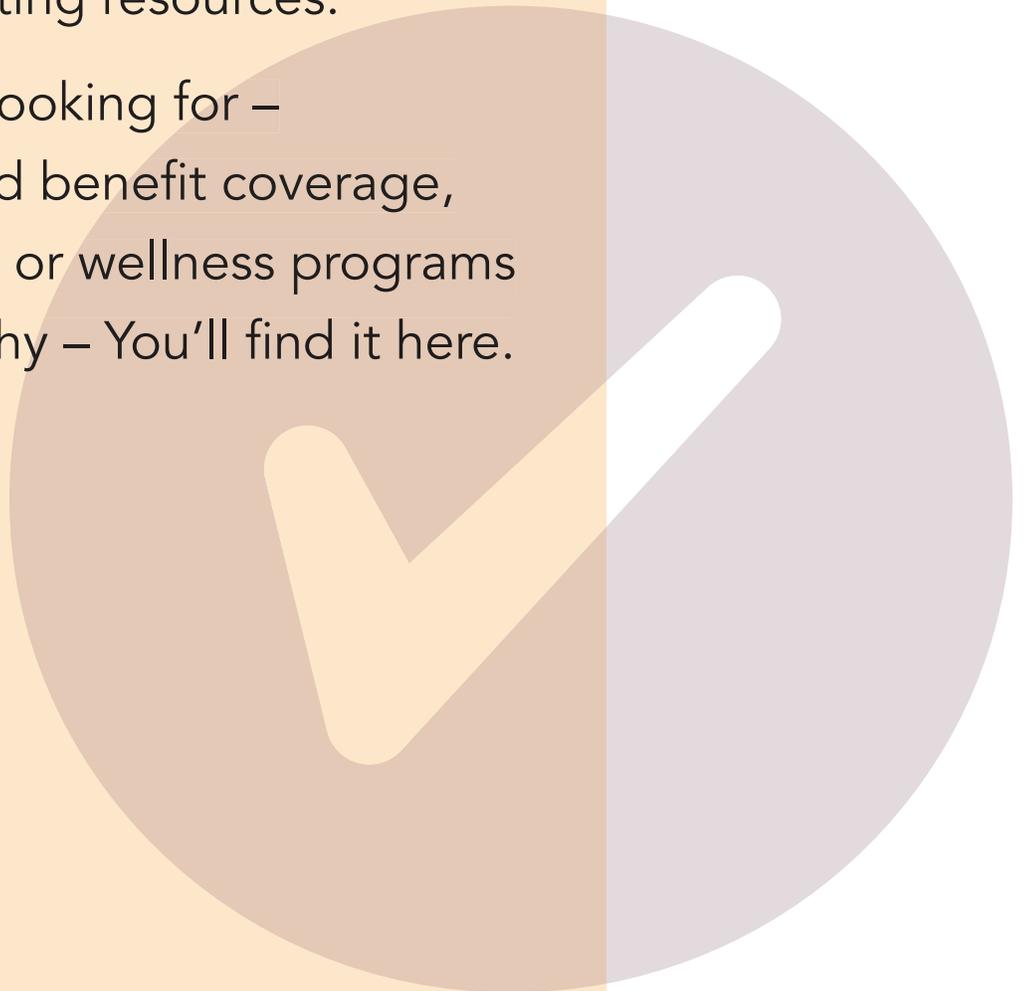


Health Net®

Helping You Make the Right Choice

At Health Net of California, Inc. (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 Coordination of Benefits 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.



Why Choose Health Net?

Reasons to choose Health Net HMO Coordination of Benefits (COB) coverage include:



We know California

Health Net of California, Inc. gives Californians access to

broad networks, personal service and useful resources so they can manage their health the way they want.



We're all about quality

Ongoing service monitoring helps ensure the care you

receive is the kind of care you expect and deserve.



Broad networks for more choices

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



Wellness programs

Access beneficial wellness programs to help you achieve positive, lasting health changes!

How Coordination of Benefits Works

Health Net offers a variety of Coordination of Benefits (COB) plan choices to meet the varying needs of retirees. Whichever you choose, you can count on broad coverage, friendly service and health-boosting extras.

You must be enrolled in both Medicare Part A and Part B to enroll in a Health Net Medicare COB plan offered by your employer, union or trust. To be eligible, retirees must reside within the Health Net HMO commercial service area and select a primary care provider (PCP). If either you or your spouse is over the age of 65 and actively employed, neither is eligible for this COB plan.

HMO COB: How does it work?

Health Net's Medicare COB plan works like a traditional HMO plan where your PCP coordinates your care.



Your PCP is your partner for all your medical care.

- If you need care from a specialist, your PCP makes arrangements for you to see a specialist within your participating physician group (PPG). (You can make an appointment with a gynecologist without a referral.)
- Other than in an emergency anywhere or urgently needed care while traveling, if you go outside your PPG network and use the services of a physician who is not contracted with Health Net or access services that are not coordinated through your PCP and approved by Health Net, your services will only be covered by Medicare, and you will be responsible for Medicare deductibles and coinsurance.
- Should you need surgery or hospital services, your PCP will make all the arrangements.

Check with your employer/ union benefits administrator for questions about your enrollment and plan premium.

Coordination of benefits

For retirees with Medicare COB plans, Medicare is the primary plan and Health Net is the secondary plan. This means that Health Net pays the difference between the amount Medicare pays and the Health Net allowed amount for the covered service.

- The provider submits claims to Medicare for determination and payment of covered services.
- Medicare then sends a claim payment summary to the provider of service, who will submit the claim to Health Net. The member receives a Medicare Summary Notice that explains Medicare's payment of that claim.

Note: Some claims are sent electronically by Medicare to Health Net (as the secondary plan) and do not require that the provider of service submit the claim.

- Health Net and/or the medical group is responsible for paying the difference between the amount Medicare paid and the Health Net allowed amount for the covered service. With a COB plan, Health Net will cover benefits as a supplemental payer only to the extent that services are coordinated by the member's physician and/or authorized by Health Net or the medical group.

How do I know if my doctor is part of the Health Net HMO (Medicare COB) network?

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

- Log in to 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 Customer Service at the number listed on the back cover for assistance.

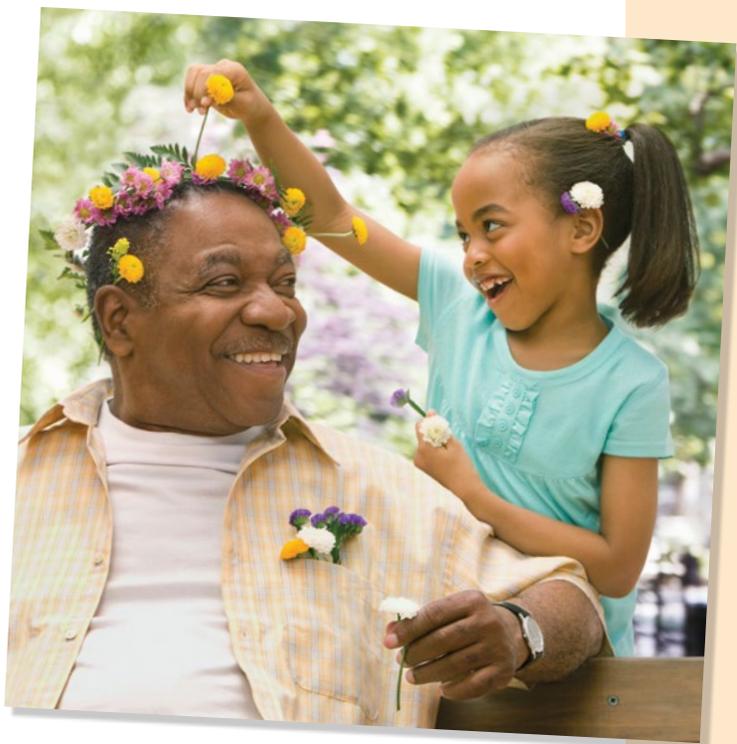
Hospital coverage and medical emergencies



Your PCP 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 PCP 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.



Call the Decision Power nurse advice line to talk to a clinician 24/7

By calling the nurse advice line at 1-800-893-5597 (TTY: 711),¹ you can reach a clinician 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

This program provides an in-depth, personalized smoking cessation plan. Participants can access up to four proactive, one-on-one counseling calls, plus unlimited calls to their Quit Coach.

Speak to a Decision Power health coach

Set a specific health goal, such as weight management, quitting smoking, stress reduction, nutrition, and exercise.

¹Nurse advice line calls are not for emergency situations. If you have an emergency, call 911 or go to the emergency room.

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, insomnia, pain**, 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 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, or call us toll-free at 1-800-893-5597 (TTY: 711). Interpreter services are available 24 hours a day.

Decision Power –
Use it whenever and as much as you like. When it comes to your health, there's more than one right answer.





Please call Health Net Member Services at
1-800-522-0088
8:00 a.m. to 8:00 p.m., seven days a week

Health Net

PO Box 10198

Van Nuys, CA 91410-0198

www.healthnet.com

Members have access to Decision Power through current enrollment with Health Net of California, Inc. (Health Net). 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.

Medical Coordination of Benefits HMO health plans are offered by Health Net of California, Inc. Health Net of California, Inc. is a subsidiary of Health Net, Inc. Health Net and Decision Power are registered service marks of Health Net, Inc. All rights reserved.