

# 2015 Summary of Benefits

*Health Net Seniority Plus Green (HMO)*

Los Angeles, Riverside and San Bernardino counties, CA



Benefits effective January 1, 2015  
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## SECTION I

# INTRODUCTION TO SUMMARY OF BENEFITS

### **You have choices about how to get your Medicare benefits**

- One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government.
- Another choice is to get your Medicare benefits by joining a Medicare health plan (such as **Health Net Seniority Plus Green (HMO)**).

### **Tips for comparing your Medicare choices**

This Summary of Benefits booklet gives you a summary of what **Health Net Seniority Plus Green (HMO)** covers and what you pay.

- If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on <http://www.medicare.gov>.
- If you want to know more about the coverage and costs of Original Medicare, look in your current **“Medicare & You”** handbook. View it online at <http://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

### **Sections in this booklet**

- Things to Know About **Health Net Seniority Plus Green (HMO)**
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services
- Covered Medical and Hospital Benefits

This document is available in other formats such as Braille and large print.

This document may be available in a non-English language. For additional information, call us at 1-800-275-4737 (TTY users should call 711).

Este documento puede estar disponible en un idioma distinto al inglés. Para obtener información adicional, llámenos al 1-800-275-4737 (Los usuarios de TTY deben llamar al 711).

## **Things to Know About Health Net Seniority Plus Green (HMO)**

### **Hours of Operation**

You can call us 7 days a week from 8:00 a.m. to 8:00 p.m. Pacific time.

### **Health Net Seniority Plus Green (HMO) Phone Numbers and Website**

- If you are a member of this plan, call toll-free 1-800-275-4737 (TTY users should call 711).
- If you are not a member of this plan, call toll-free 1-800-977-6738 (TTY users should call 711).
- Our website: <http://www.healthnet.com/medicare>

## **Who can join?**

To join **Health Net Seniority Plus Green (HMO)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

Our service area includes the following counties in California: Los Angeles, Riverside, and San Bernardino.

## **Which doctors and hospitals can I use?**

**Health Net Seniority Plus Green (HMO)** has a network of doctors, hospitals, and other providers. If you use the providers that are not in our network, the plan may not pay for these services.

You can see our plan's provider directory at our website (<http://www.healthnet.com/medicare>).

Or, call us and we will send you a copy of the provider directory.

## What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers - and *more*.

- **Our plan members get *all of the benefits covered by Original Medicare*. For some of these benefits, you may pay more in our plan than you would in Original Medicare.** For others, you may pay less.
- **Our plan members also get *more than what is covered by Original Medicare*.** Some of the extra benefits are outlined in this booklet.

**Health Net Seniority Plus Green (HMO)** covers Part B drugs including chemotherapy and some drugs administered by your provider.

- However, this plan does not cover Part D prescription drugs.

If you have any questions about this plan's benefits or costs, please contact Health Net of California for details.

SECTION II

# SUMMARY OF BENEFITS

*Health Net Seniority Plus Green (HMO)*

**MONTHLY PREMIUM, DEDUCTIBLE, AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES**

<b>How much is the monthly premium?</b>	\$0 per month. In addition, you must keep paying your Medicare Part B premium.
<b>How much is the deductible?</b>	This plan has deductibles for some hospital and medical services.
<b>Is there any limit on how much I will pay for my covered services?</b>	<p>Yes. Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care. Your yearly limit(s) in this plan:</p> <ul style="list-style-type: none"> <li>• \$3,400 for services you receive from in-network providers.</li> </ul> <p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.</p> <p>Please note that you will still need to pay your monthly premiums.</p>
<b>Is there a limit on how much the plan will pay?</b>	<p>Our plan has a coverage limit every year for certain in-network benefits.</p> <p>Contact us for the services that apply.</p>

## COVERED MEDICAL AND HOSPITAL BENEFITS

**NOTE:** • SERVICES WITH A 1 MAY REQUIRE PRIOR AUTHORIZATION.  
• SERVICES WITH A 2 MAY REQUIRE A REFERRAL FROM YOUR DOCTOR.

<b>Outpatient Care and Services</b>	
Acupuncture and Other Alternative Therapies <sup>1</sup>	For up to 30 visit(s) every year: \$10 copay
Ambulance <sup>1</sup>	\$125 copay
Chiropractic Care <sup>1,2</sup>	Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position): \$10 copay Routine chiropractic visit (for up to 30 every year): \$10 copay
Dental Services <sup>1,2</sup>	Limited dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth): You pay nothing Preventive dental services: •Cleaning (for up to 2 every year): You pay nothing after you pay your deductible •Dental x-ray(s) (for up to 1 every year): You pay nothing after you pay your deductible •Oral exam (for up to 2 every year): You pay nothing after you pay your deductible Our plan pays up to \$500 every year for preventive dental services.
Diabetes Supplies and Services <sup>1,2</sup>	Diabetes monitoring supplies: You pay nothing Diabetes self-management training: You pay nothing Therapeutic shoes or inserts: 20% of the cost
Diagnostic Tests, Lab and Radiology Services, and X-Rays <sup>1,2</sup>	Diagnostic radiology services (such as MRIs, CT scans): \$60 copay Diagnostic tests and procedures: You pay nothing Lab services: You pay nothing Outpatient x-rays: You pay nothing Therapeutic radiology services (such as radiation treatment for cancer): \$60 copay
Doctor's Office Visits <sup>1,2</sup>	Primary care physician visit: \$7 copay Specialist visit: \$10 copay
Durable Medical Equipment ( <i>wheelchairs, oxygen, etc.</i> ) <sup>1</sup>	20% of the cost
Emergency Care	\$50 copay If you are immediately admitted to the hospital, you do not have to pay your share of the cost for emergency care. See the "Inpatient Hospital Care" section of this booklet for other costs. \$50,000 plan coverage limit for supplemental emergency services outside the U.S. and its territories every year.

Foot Care ( <i>podiatry services</i> ) <sup>2</sup>	Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions: \$10 copay Routine foot care (for up to 12 visit(s) every year): \$10 copay
Hearing Services <sup>1,2</sup>	Exam to diagnose and treat hearing and balance issues: \$10 copay Routine hearing exam (for up to 1 every year): \$10 copay
Home Health Care <sup>1,2</sup>	You pay nothing
Mental Health Care <sup>1</sup>	Inpatient visit: Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The inpatient hospital care limit does not apply to inpatient mental services provided in a general hospital. Our plan covers 90 days for an inpatient hospital stay. Our plan also covers 60 “lifetime reserve days.” These are “extra” days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days. <ul style="list-style-type: none"> <li>• \$900 copay per stay</li> </ul> Outpatient group therapy visit: \$25 copay Outpatient individual therapy visit: \$25 copay
Outpatient Rehabilitation <sup>1,2</sup>	Cardiac (heart) rehab services (for a maximum of 2 one-hour sessions per day for up to 36 sessions up to 36 weeks): You pay nothing Occupational therapy visit: You pay nothing Physical therapy and speech and language therapy visit: You pay nothing
Outpatient Substance Abuse <sup>1</sup>	Group therapy visit: \$25 copay Individual therapy visit: \$25 copay
Outpatient Surgery <sup>1,2</sup>	Ambulatory surgical center: \$50 copay Outpatient hospital: \$0-200 copay, depending on the service
Over-the-Counter Items	Not Covered
Prosthetic Devices ( <i>braces, artificial limbs, etc.</i> ) <sup>1</sup>	Prosthetic devices: 20% of the cost Related medical supplies: You pay nothing
Renal Dialysis <sup>1,2</sup>	20% of the cost
Transportation	Not covered
Urgent Care	\$10 copay If you are immediately admitted to the hospital, you do not have to pay your share of the cost for urgent care. See the “Inpatient Hospital Care” section of this booklet for other costs.

<p>Vision Services<sup>1,2</sup></p>	<p>Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): \$0-10 copay, depending on the service</p> <p>Routine eye exam (for up to 1 every year): \$10 copay</p> <p>Contact lenses (for up to 1 every two years): You pay nothing</p> <p>Eyeglasses (frames and lenses) (for up to 1 every two years): You pay nothing</p> <p>Eyeglasses frames (for up to 1 every two years): You pay nothing</p> <p>Eyeglasses lenses (for up to 1 every two years): You pay nothing</p> <p>Eyeglasses or contact lenses after cataract surgery: You pay nothing</p> <p>Our plan pays up to \$100 every two years for eyewear.</p>
<p><b>Preventive Care<sup>1,2</sup></b></p>	<p>You pay nothing</p> <p>Our plan covers many preventive services, including:</p> <ul style="list-style-type: none"> <li>• Abdominal aortic aneurysm screening</li> <li>• Alcohol misuse counseling</li> <li>• Bone mass measurement</li> <li>• Breast cancer screening (mammogram)</li> <li>• Cardiovascular disease (behavioral therapy)</li> <li>• Cardiovascular screenings</li> <li>• Cervical and vaginal cancer screening</li> <li>• Colonoscopy</li> <li>• Colorectal cancer screenings</li> <li>• Depression screening</li> <li>• Diabetes screenings</li> <li>• Fecal occult blood test</li> <li>• Flexible sigmoidoscopy</li> <li>• HIV screening</li> <li>• Medical nutrition therapy services</li> <li>• Obesity screening and counseling</li> <li>• Prostate cancer screenings (PSA)</li> <li>• Sexually transmitted infections screening and counseling</li> <li>• Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)</li> <li>• Vaccines, including Flu shots, Hepatitis B shots, Pneumococcal shots</li> <li>• “Welcome to Medicare” preventive visit (one-time)</li> <li>• Yearly “Wellness” visit</li> </ul> <p>Any additional preventive services approved by Medicare during the contract year will be covered.</p>
<p><b>Hospice</b></p>	<p>You pay nothing for hospice care from a Medicare-certified hospice. You may have to pay part of the cost for drugs and respite care.</p>

<b>Inpatient Care</b>	
Inpatient Hospital Care <sup>1,2</sup>	<p>Our plan covers an unlimited number of days for an inpatient hospital stay.</p> <ul style="list-style-type: none"> <li>• \$200 copay per day for days 1 through 5</li> <li>• You pay nothing per day for days 6 through 90</li> <li>• You pay nothing per day for days 91 and beyond</li> </ul>
Inpatient Mental Health Care	For inpatient mental health care, see the “Mental Health Care” section of this booklet.
Skilled Nursing Facility (SNF) <sup>1,2</sup>	<p>Our plan covers up to 100 days in a SNF.</p> <ul style="list-style-type: none"> <li>• You pay nothing per day for days 1 through 20</li> <li>• \$75 copay per day for days 21 through 100</li> </ul>
<b>PRESCRIPTION DRUG BENEFITS</b>	
<b>How much do I pay?</b>	<p>For Part B drugs such as chemotherapy drugs<sup>1</sup>: 20% of the cost</p> <p>Other Part B drugs<sup>1</sup>: 20% of the cost</p> <p>Our plan does not cover Part D prescription drug.</p>

*For more information please contact*

Health Net Seniority Plus Green (HMO)  
Post Office Box 10420  
Van Nuys, CA 91410-0420

Current members should call  
1-800-275-4737 (TTY users should call 711)

Prospective members should call  
1-800-977-6738 (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.

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

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Health Net has a contract with Medicare to offer HMO plans. Enrollment in a Health Net Medicare Advantage plan depends on contract renewal.

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