

2015 Summary of Benefits

Health Net Seniority Plus Sapphire (HMO)

Kern, Los Angeles, Orange, Riverside, San Bernardino and San Diego 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 Sapphire (HMO)**).

Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what **Health Net Seniority Plus Sapphire (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 Sapphire (HMO)**
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services
- Covered Medical and Hospital Benefits
- Prescription Drug 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 1-800-431-9007 (TTY users should call 711).

Este documento puede estar disponible en un idioma distinto al inglés. Para obtener información adicional, llámenos al 1-800-431-9007 (Los usuarios de TTY deben llamar al 711).

Things to Know About Health Net Seniority Plus Sapphire (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 Sapphire (HMO) Phone Numbers and Website

- If you are a member of this plan, call toll-free 1-800-431-9007 (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 Sapphire (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: Kern, Los Angeles, Orange, Riverside, San Bernardino, and San Diego.

Which doctors, hospitals, and pharmacies can I use?

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

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

Some of our network pharmacies have preferred cost-sharing. You may pay less if you use these pharmacies.

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

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

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

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.

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider.

- You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, <https://www.healthnet.com/medicare/pharmacy>.
- Or, call us and we will send you a copy of the formulary.

How will I determine my drug costs?

Our plan groups each medication into one of six “tiers.” You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug’s tier and what stage of the benefit you have reached. Later in this document we discuss the benefit stages that occur after you meet your deductible: Initial Coverage, Coverage Gap, and Catastrophic Coverage.

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 Sapphire (HMO)

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

How much is the monthly premium?	\$28.80 per month. In addition, you must keep paying your Medicare Part B premium.
How much is the deductible?	\$320 per year for Part D prescription drugs.
Is there any limit on how much I will pay for my covered services?	<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"> • \$5,900 for services you receive from in-network providers. <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 and cost-sharing for your Part D prescription drugs.</p>
Is there a limit on how much the plan will pay?	<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.**

Outpatient Care and Services	
Acupuncture and Other Alternative Therapies	Not covered
Ambulance ¹	20% of the cost
Chiropractic Care ^{1,2}	Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position): 20% of the cost
Dental Services ^{1,2}	Limited dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth): 20% of the cost Preventive dental services: <ul style="list-style-type: none"> •Cleaning (for up to 2 every year): You pay nothing •Dental x-ray(s) (for up to 1 every year): You pay nothing •Fluoride treatment (for up to 1 every year): You pay nothing •Oral exam: You pay nothing
Diabetes Supplies and Services ^{1,2}	Diabetes monitoring supplies: 20% of the cost Diabetes self-management training: You pay nothing Therapeutic shoes or inserts: 20% of the cost
Diagnostic Tests, Lab and Radiology Services, and X-Rays ^{1,2}	Diagnostic radiology services (such as MRIs, CT scans): 20% of the cost Diagnostic tests and procedures: 20% of the cost Lab services: You pay nothing Outpatient x-rays: 20% of the cost Therapeutic radiology services (such as radiation treatment for cancer): 20% of the cost
Doctor's Office Visits ^{1,2}	Primary care physician visit: 20% of the cost Specialist visit: 20% of the cost
Durable Medical Equipment (wheelchairs, oxygen, etc.) ¹	20% of the cost
Emergency Care	20% of the cost 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>) ²	Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions: 20% of the cost Routine foot care (for up to 12 visit(s) every year): You pay nothing
Hearing Services ^{1,2}	Exam to diagnose and treat hearing and balance issues: 20% of the cost Routine hearing exam (for up to 1 every year): You pay nothing Hearing aid fitting/evaluation (for up to 1 every three years): You pay nothing Hearing aid: You pay nothing Our plan pays up to \$2,000 every three years for hearing aids. Up to 2 supplemental hearing aids every three years
Home Health Care ^{1,2}	You pay nothing
Mental Health Care ¹	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. The copays for hospital and skilled nursing facility (SNF) benefits are based on benefit periods. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There's no limit to the number of benefit periods. 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. In 2014 the amounts for each benefit period were: \$1,216 deductible for days 1 through 60 \$304 copay per day for days 61 through 90 \$608 copay per day for 60 lifetime reserve days These amounts may change for 2015. Outpatient group therapy visit: 20% of the cost Outpatient individual therapy visit: 20% of the cost
Outpatient Rehabilitation ^{1,2}	Cardiac (heart) rehab services (for a maximum of 2 one-hour sessions per day for up to 36 sessions up to 36 weeks): 20% of the cost Occupational therapy visit: 20% of the cost Physical therapy and speech and language therapy visit: 20% of the cost
Outpatient Substance Abuse ¹	Group therapy visit: 20% of the cost Individual therapy visit: 20% of the cost
Outpatient Surgery ^{1,2}	Ambulatory surgical center: 20% of the cost Outpatient hospital: 20% of the cost
Over-the-Counter Items	Not Covered

Prosthetic Devices (braces, artificial limbs, etc.) ¹	Prosthetic devices: 20% of the cost Related medical supplies: 20% of the cost
Renal Dialysis ^{1,2}	20% of the cost
Transportation ¹	You pay nothing Unlimited one-way trips to plan approved location every year
Urgent Care	20% of the cost 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.
Vision Services ^{1,2}	Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): 20% of the cost Routine eye exam (for up to 1 every year): You pay nothing Contact lenses (for up to 2 every two years): You pay nothing Eyeglasses (frames and lenses) (for up to 2 every two years): You pay nothing Eyeglasses frames (for up to 2 every two years): You pay nothing Eyeglasses lenses (for up to 2 every two years): You pay nothing Eyeglasses or contact lenses after cataract surgery: You pay nothing Our plan pays up to \$500 every two years for eyewear.
Preventive Care ^{1,2}	You pay nothing Our plan covers many preventive services, including: <ul style="list-style-type: none"> • Abdominal aortic aneurysm screening • Alcohol misuse counseling • Bone mass measurement • Breast cancer screening (mammogram) • Cardiovascular disease (behavioral therapy) • Cardiovascular screenings • Cervical and vaginal cancer screening • Colonoscopy • Colorectal cancer screenings • Depression screening • Diabetes screenings • Fecal occult blood test • Flexible sigmoidoscopy • HIV screening • Medical nutrition therapy services • Obesity screening and counseling • Prostate cancer screenings (PSA) • Sexually transmitted infections screening and counseling • Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) • Vaccines, including Flu shots, Hepatitis B shots, Pneumococcal shots

Preventive Care ^{1,2} (continued)	<ul style="list-style-type: none"> • “Welcome to Medicare” preventive visit (one-time) • Yearly “Wellness” visit <p>Any additional preventive services approved by Medicare during the contract year will be covered.</p>			
Hospice	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.			
Inpatient Care				
Inpatient Hospital Care ^{1,2}	<p>The copays for hospital and skilled nursing facility (SNF) benefits are based on benefit periods. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There's no limit to the number of benefit periods.</p> <p>Our plan covers 90 days for an inpatient hospital stay.</p> <p>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.</p> <p>In 2014 the amounts for each benefit period were:</p> <p>\$1,216 deductible for days 1 through 60</p> <p>\$304 copay per day for days 61 through 90</p> <p>\$608 copay per day for 60 lifetime reserve days</p> <p>These amounts may change for 2015.</p>			
Inpatient Mental Health Care	For inpatient mental health care, see the “Mental Health Care” section of this booklet.			
Skilled Nursing Facility (SNF) ^{1,2}	<p>Our plan covers up to 100 days in a SNF.</p> <p>In 2014 the amounts for each benefit period were:</p> <p>You pay nothing for days 1 through 20</p> <p>\$152 copay per day for days 21 through 100</p> <p>These amounts may change for 2015.</p>			
PRESCRIPTION DRUG BENEFITS				
How much do I pay?	<p>For Part B drugs such as chemotherapy drugs¹: 20% of the cost</p> <p>Other Part B drugs¹: 20% of the cost</p>			
Initial Coverage	<p>After you pay your yearly deductible, you pay the following until your total yearly drug costs reach \$2,960. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.</p> <p>You may get your drugs at network retail pharmacies and mail order pharmacies.</p>			
Standard Retail Cost-Sharing	Tier	One-month supply	Two-month supply	Three-month supply
	Tier 1 (Preferred Generic)	\$0	\$0	\$0

Standard Retail Cost-Sharing (continued)	Tier	One-month supply	Two-month supply	Three-month supply
	Tier 2 (Non-Preferred Generic)	\$30 copay	\$60 copay	\$90 copay
	Tier 3 (Preferred Brand)	\$45 copay	\$90 copay	\$135 copay
	Tier 4 (Non-Preferred Brand)	\$95 copay	\$190 copay	\$285 copay
	Tier 5 (Specialty Tier)	25% of the cost	25% of the cost	25% of the cost
	Tier 6 (Select Care Drugs)	\$0	\$0	\$0
Preferred Mail Order Cost-Sharing	Tier	One-month supply	Two-month supply	Three-month supply
	Tier 1 (Preferred Generic)	\$0	\$0	\$0
	Tier 2 (Non-Preferred Generic)	\$30 copay	\$60 copay	\$60 copay
	Tier 3 (Preferred Brand)	\$45 copay	\$90 copay	\$125 copay
	Tier 4 (Non-Preferred Brand)	\$95 copay	\$190 copay	\$275 copay
	Tier 5 (Specialty Tier)	25% of the cost	25% of the cost	25% of the cost
	Tier 6 (Select Care Drugs)	\$0	\$0	\$0
Standard Mail Order Cost-Sharing	Tier	One-month supply	Two-month supply	Three-month supply
	Tier 1 (Preferred Generic)	\$0	\$0	\$0
	Tier 2 (Non-Preferred Generic)	\$30 copay	\$60 copay	\$90 copay
	Tier 3 (Preferred Brand)	\$45 copay	\$90 copay	\$135 copay
	Tier 4 (Non-Preferred Brand)	\$95 copay	\$190 copay	\$285 copay
	Tier 5 (Specialty Tier)	25% of the cost	25% of the cost	25% of the cost

Standard Mail Order Cost-Sharing	Tier	One-month supply	Two-month supply	Three-month supply
(continued)	Tier 6 (Select Care Drugs)	\$0	\$0	\$0
	<p>If you reside in a long-term care facility, you pay the same as at a retail pharmacy.</p> <p>You may get drugs from an out-of-network pharmacy at the same cost as an in-network pharmacy.</p>			
Coverage Gap	<p>Most Medicare drug plans have a coverage gap (also called the “donut hole”). This means that there’s a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$2,960.</p> <p>After you enter the coverage gap, you pay 45% of the plan’s cost for covered brand name drugs and 65% of the plan’s cost for covered generic drugs until your costs total \$4,700, which is the end of the coverage gap. Not everyone will enter the coverage gap.</p>			
Catastrophic Coverage	<p>After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$4,700, you pay the greater of:</p> <ul style="list-style-type: none"> • 5% of the cost, or • \$2.65 copay for generic (including brand drugs treated as generic) and a \$6.60 copayment for all other drugs. 			

For more information please contact

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

Current members should call
1-800-431-9007 (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

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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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