

# 2016 Summary of Benefits

*Health Net Seniority Plus Green (HMO)*

Alameda, Placer (partial county), Sacramento, Sonoma and Stanislaus counties, CA



Benefits effective January 1, 2016  
H0562 Health Net of California, Inc.  
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# Summary of Benefits

January 1, 2016 – December 31, 2016

This booklet gives you a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage."

## 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
- Optional Benefits (you must pay an extra premium for these 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: 711).

Este documento puede estar disponible en un idioma distinto al inglés. Para obtener información adicional, llámenos al 1-800-275-4737 (TTY: 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: 711).
- If you are not a member of this plan, call toll-free 1-800-977-6738 (TTY: 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: Alameda, Placer\*, Sacramento, Sonoma, and Stanislaus.

\*denotes partial county

You must live in one of the following zip codes in Placer county to join this plan: 95602, 95603, 95604, 95631, 95648, 95650, 95658, 95661, 95663, 95677, 95678, 95681, 95701, 95703, 95713, 95714, 95715, 95717, 95722, 95736, 95746, 95747, 95765

### **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 ([www.healthnet.com/medicare](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.

# SUMMARY OF BENEFITS

*January 1, 2016 – December 31, 2016*

## **Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services**

<b>How much is the monthly premium?</b>	\$139 per month. In addition, you must keep paying your Medicare Part B premium.
<b>How much is the deductible?</b>	This plan does not have a deductible.
<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>	No. There are no limits on how much our plan will pay.

## 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	This plan covers acupuncture benefits for an extra cost. See the "Optional Benefits" section of this booklet for these costs.
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
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
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 (Costs for these services may vary based on place of service) <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: \$10 copay Specialist visit: \$10 copay
Durable Medical Equipment ( <i>wheelchairs, oxygen, etc.</i> ) <sup>1</sup>	20% of the cost
Emergency Care	\$75 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 urgent/emergent 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>	<p>Inpatient visit:</p> <p>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.</p> <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> <ul style="list-style-type: none"> <li>• \$900 copay per stay</li> </ul> <p>Outpatient group therapy visit: \$25 copay  Outpatient individual therapy visit: \$25 copay</p>
Outpatient Rehabilitation <sup>1,2</sup>	<p>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</p> <p>Occupational therapy visit: You pay nothing</p> <p>Physical therapy and speech and language therapy visit: You pay nothing</p>
Outpatient Substance Abuse <sup>1</sup>	<p>Group therapy visit: \$25 copay  Individual therapy visit: \$25 copay</p>
Outpatient Surgery <sup>1,2</sup>	<p>Ambulatory surgical center: \$125 copay  Outpatient hospital: \$275 copay</p>
Over-the-Counter Items	Not Covered
Prosthetic Devices (braces, artificial limbs, etc.) <sup>1</sup>	<p>Prosthetic devices: 20% of the cost  Related medical supplies: You pay nothing</p>
Renal Dialysis <sup>1,2</sup>	20% of the cost
Transportation	Not covered
Urgently Needed Services	<p>\$10 copay</p> <p>If you are immediately admitted to the hospital, you do not have to pay your share of the cost for urgently needed services. See the "Inpatient Hospital Care" section of this booklet for other costs.</p>
Vision Services <sup>1,2</sup>	<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>Eyeglasses or contact lenses after cataract surgery: You pay nothing</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>• Colorectal cancer screenings (Colonoscopy, Fecal occult blood test, Flexible sigmoidoscopy)</li> <li>• Depression screening</li> <li>• Diabetes screenings</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 costs for drugs and respite care. Hospice is covered outside of our plan. Please contact us for more details.</p>
<p><b>Inpatient Care</b></p>	
<p>Inpatient Hospital Care<sup>1,2</sup></p>	<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 an unlimited number of days for an inpatient hospital stay.</p> <ul style="list-style-type: none"> <li>• \$275 copay per day for days 1 through 7</li> <li>• You pay nothing per day for days 8 through 90</li> <li>• You pay nothing per day for days 91 and beyond</li> </ul>
<p>Inpatient Mental Health Care</p>	<p>For inpatient mental health care, see the “Mental Health Care” section of this booklet.</p>



Skilled Nursing Facility (SNF) <sup>1,2</sup>	Our plan covers up to 100 days in a SNF. • You pay nothing
<b>Prescription Drug Benefits</b>	
How much do I pay?	For Part B drugs such as chemotherapy drugs <sup>1</sup> : 20% of the cost Other Part B drugs <sup>1</sup> : 20% of the cost Our plan does not cover Part D prescription drug.
<b>Optional Benefits</b> <i>(you must pay an extra premium each month for these benefits)</i>	
<b>Package 1: Buy-Up #1: DHMO+Eyewear+Chiro/Acupuncture+Fitness</b>	Benefits include: •Chiropractic Services •Acupuncture •Eligible Supplemental Benefits •Preventive Dental •Comprehensive Dental •Eyewear
How much is the monthly premium?	Additional \$22.00 per month. You must keep paying your Medicare Part B premium and your \$139 monthly plan premium.
How much is the deductible?	This package does not have a deductible.
Is there a limit on how much the plan will pay?	Our plan has a coverage limit for certain benefits.
<b>Package 2: Buy-Up #2: DPPO+Eyewear+Chiro/Acupuncture+Fitness</b>	Benefits include: •Chiropractic Services •Acupuncture •Eligible Supplemental Benefits •Eyewear •Preventive Dental •Comprehensive Dental
How much is the monthly premium?	Additional \$32.00 per month. You must keep paying your Medicare Part B premium and your \$139 monthly plan premium.
How much is the deductible?	This package has deductibles for some services.
Is there a limit on how much the plan will pay?	Our plan has a coverage limit for certain benefits.

*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: 711)

Prospective members should call  
1-800-977-6738 (TTY: 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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