

2017 Summary of Benefits

Health Net Seniority Plus Green (HMO)

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

H0562-045



Health Net®

MEDICARE PROGRAMS

Benefits effective January 1, 2017
Health Net of California, Inc.
H0562_2017_0276 CMS Accepted 09112016

This booklet provides you with a summary of what we cover and your cost-sharing. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please call us at the number listed on the last page, and ask for the "Evidence of Coverage" (EOC), or you may access the EOC on our website at <http://www.healthnet.com/medicare>.

You are eligible to enroll in Health Net Seniority Plus Green (HMO) if:

- You are entitled to Medicare Part A and enrolled in Medicare Part B. Members must continue to pay their Medicare Part B premium, if not otherwise paid for under Medicaid or by another third party.
- You permanently reside in the service area of the plan (in other words, your permanent residence is within one of the Health Net Seniority Plus Green (HMO) service area counties). Our service area includes the following counties in California: Alameda, Placer*, Sacramento, Sonoma and Stanislaus Counties.
- *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
- You do not have end-stage renal disease (ESRD). (Exceptions may apply for individuals who develop ESRD while enrolled in a Health Net commercial or group health plan, or a Medicaid plan.)

The Health Net Seniority Plus Green (HMO) plan gives you access to our network of highly skilled medical providers in your area. You can look forward to choosing a primary care provider (PCP) to work with you and coordinate your care. You can ask for a current Provider Directory or, for an up-to-date list of network providers, visit www.healthnet.com/medicareplans. (Please note that, except for emergency care, urgently needed care when you are out of the network, out-of-area dialysis services, and cases in which our plan authorizes use of out-of-network providers, if you obtain medical care from out-of-plan providers, neither Medicare nor Health Net will be responsible for the costs.)

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

SUMMARY OF BENEFITS

January 1, 2017 – December 31, 2017

| Premiums and Benefits | Health Net Seniority Plus Green (HMO) | What you should know |
|---|--|---|
| Monthly Plan Premium, including Part C premium | \$139 | You must continue to pay your Medicare Part B premium. |
| Deductible | \$0 | This plan does not have a deductible. |
| Maximum Out-of-Pocket Responsibility <i>(does not include prescription drugs)</i> | \$3,400 annually | This is the most you pay in copays, coinsurance and other costs for medical services for the year. |
| Inpatient Hospital Coverage | \$275 copay per day, days 1 through 7, \$0 copay, days 8 and beyond | Our plan covers an unlimited number of days for an inpatient hospital stay. Some services may require Prior Authorization (approval in advance) to be covered, except in an emergency. |
| Doctor Visits | <ul style="list-style-type: none"> • Primary Care: \$10 copay per visit • Specialist: \$10 copay per visit | Some specialist services may require Prior Authorization (approval in advance) to be covered, except in an emergency. |

| Premiums and Benefits | Health Net Seniority Plus Green (HMO) | What you should know |
|---|--|---|
| Preventive Care | \$0 copay | <p>For all preventive services that are covered at no cost under Original Medicare, we also cover the service at no cost to you. Cost-sharing may apply when other services are received in addition to the preventive service.</p> <p>Some services may require Prior Authorization (approval in advance) to be covered, except in an emergency.</p> |
| Emergency Care | \$75 copay per visit | If you are immediately admitted to the hospital, you do not have to pay your share of the cost for emergency care. |
| Urgently Needed Services | \$10 copay per visit | If you are immediately admitted to the hospital, you do not have to pay your share of the cost for urgently needed services. |
| Diagnostic Services/Labs/Imaging | <ul style="list-style-type: none"> • Diagnostic radiology service (e.g., MRI, MRA, CT, PET): \$60 copay • Lab service: \$0 copay • Diagnostic tests and/or procedure: \$0 copay • EKG: \$0 copay • Outpatient x-ray: \$0 copay • Therapeutic Radiological services (Radiation therapy): \$60 copay | Some services may require Prior Authorization (approval in advance) to be covered, except in an emergency. |

| Premiums and Benefits | Health Net Seniority Plus Green (HMO) | What you should know |
|-------------------------|---|---|
| Hearing Services | <ul style="list-style-type: none"> • Hearing exam (Medicare-covered): \$10 copay per visit • Routine hearing exam (non Medicare-covered): \$10 copay per visit (1 every year) | Some services may require Prior Authorization (approval in advance) to be covered, except in an emergency. |
| Dental Services | Dental services (Medicare-covered): \$0 copay | <p>Medicare-covered services: Limited dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth).</p> <p>Additional preventive and comprehensive dental benefits are available for an extra premium. See optional supplemental benefits section.</p> <p>Some services may require Prior Authorization (approval in advance) to be covered, except in an emergency.</p> |
| Vision Services | <ul style="list-style-type: none"> • Vision exam to diagnose and treat diseases and conditions of the eye (Medicare-covered): \$10 copay per visit • Yearly Glaucoma screening (Medicare-covered): \$0 copay • Eyeglasses or contact lenses after cataract surgery (Medicare-covered): \$0 copay • Routine eye exam (non Medicare-covered) (once every 12 months): \$10 copay per visit | <p>Routine eyewear (non Medicare-covered) covered with additional premium. See optional supplemental benefits section.</p> <p>Some services may require Prior Authorization (approval in advance) to be covered, except in an emergency.</p> |

| Premiums and Benefits | Health Net Seniority Plus Green (HMO) | What you should know |
|---------------------------------|---|--|
| Mental Health Services | Outpatient: \$25 copay per visit Inpatient: \$900 copay per stay | Some services may require Prior Authorization (approval in advance) to be covered, except in an emergency. |
| Skilled Nursing Facility | \$0 copay per stay, per benefit period, for Medicare-covered skilled nursing facility care. | Our plan covers up to 100 days in a SNF. You pay all costs for each day after day 100 in the benefit period. Some services may require Prior Authorization (approval in advance) to be covered, except in an emergency. |
| Rehabilitation Services | Outpatient rehabilitation services: \$0 copay per visit | Covered services include: physical therapy, occupational therapy, and speech language therapy. Some services may require Prior Authorization (approval in advance) to be covered, except in an emergency. |
| Ambulance | \$125 copay | Cost is per one-way trip for Medicare-covered Ambulance services. No charge for more than one trip in a single day. Some services may require Prior Authorization (approval in advance) to be covered, except in an emergency. |

| Premiums and Benefits | Health Net Seniority Plus Green (HMO) | What you should know |
|--------------------------------------|---|--|
| Transportation | Not covered | |
| Foot Care (podiatry services) | <ul style="list-style-type: none"> • Foot exams and treatment (Medicare-covered): \$10 copay per visit • Routine foot care (non-Medicare covered): \$10 copay per visit | Up to 12 visits every year for routine (non Medicare-covered) foot care. |
| Medical Equipment/Supplies | <ul style="list-style-type: none"> • Durable Medical Equipment (e.g., wheelchairs, oxygen): 20% coinsurance • Prosthetics (e.g., braces, artificial limbs): 20% coinsurance • Diabetic supplies: \$0 copay | Some services may require Prior Authorization (approval in advance) to be covered, except in an emergency. |
| Wellness Programs | \$0 copay | For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage. |
| Medicare Part B Drugs | <ul style="list-style-type: none"> • 20% coinsurance for chemotherapy drugs • 20% coinsurance for other Part B drugs | Prior Authorization (approval in advance) may be required to be covered, except in an emergency. |

| Additional Covered Benefits | | |
|--|--|--|
| Premiums and Benefits | Health Net Seniority Plus Green (HMO) | What you should know |
| Outpatient services/surgery (ambulatory care) | \$125 copay per visit | Some services may require Prior Authorization (approval in advance) to be covered, except in an emergency. |
| Outpatient services/surgery (hospital care) | \$275 copay per visit | Some services may require Prior Authorization (approval in advance) to be covered, except in an emergency. |
| Worldwide Emergency/Urgent Coverage | \$0 copay | \$50,000 plan coverage limit for supplemental Worldwide Emergency/Urgent Coverage outside the U.S. and its territories every year. |
| Annual Routine Physical Exam | \$0 copay | <p>Covered in addition to the Medicare-covered Annual Wellness visit.</p> <p>The annual routine physical exam allows you to get a separate visit with your physician to discuss general health questions or issues without presentation of a specific chief complaint and includes a comprehensive review of systems and physical examination.</p> |

Optional Supplemental Benefits

(you must pay an extra premium each month for these benefits)

Optional Supplemental Benefit Package # 1

Some services may require Prior Authorization (approval in advance) to be covered, except in an emergency.

| | |
|--|---|
| <p>Monthly Premium This additional monthly premium is in addition to your monthly plan premium and the monthly Medicare Part B premium.</p> | <p>You pay an additional \$25 per month</p> |
| <p>DHMO Dental services With the exception of emergency and urgent dental care services, all covered services must be provided by a contracting dentist. Most covered services will be available from, and provided by, your selected primary care general dentist. Comprehensive copayment amounts vary by service and procedure.</p> | <ul style="list-style-type: none"> • Preventive Services (includes oral exam (unlimited), cleaning, fluoride treatment and dental x- rays): You pay \$0 copay • Non-routine Services: \$20 • Diagnostic Services: You pay \$0 – \$15 copay • Restorative Services (includes crowns, fillings): You pay \$0 – \$300 copay • Endodontics/Periodontics/Extractions: You pay \$0 – \$375 copay • Oral/Maxillofacial surgery/Other prosthodontics (includes partials, dentures): You pay \$0 – \$2,250 copay |
| <p>Routine Eyewear (non Medicare-covered) *Plan pays up to the allowance amount and the member is responsible for any remaining balance. Multi-year benefit may not be available in subsequent years.</p> | <p>Up to \$250 allowance every 24 months*</p> |
| <p>Chiropractic and acupuncture services Combined annual visit limit: 30 visits</p> | <ul style="list-style-type: none"> • Routine (non-Medicare covered) Chiropractic : You pay \$10 copay per visit • Acupuncture: You pay \$10 copay per visit |
| <p>Fitness Benefits</p> | <p>Choose a membership at a participating fitness facility or membership in the Home Fitness Program.</p> <p>There are no copays, coinsurance or deductibles for fitness benefit.</p> |

Optional Supplemental Benefits

(you must pay an extra premium each month for these benefits)

Optional Supplemental Benefit Package # 2

Some services may require Prior Authorization (approval in advance) to be covered, except in an emergency.

| | | |
|---|---|---|
| <p>Monthly Premium This additional monthly premium is in addition to your monthly plan premium and the monthly Medicare Part B premium.</p> | <p>You pay an additional \$35 per month</p> | |
| <p>DPPO Dental services You can see any licensed dentist to receive covered preventive and general comprehensive dental services; however, your cost-sharing will be less if you use plan providers.</p> <p>*MAC: Maximum Allowable Charge is the maximum dollar amount allowed by the plan for a covered dental service. After the deductible, you will be responsible for the difference between the MAC and billed charges.</p> | <p>In-network</p> <ul style="list-style-type: none"> • One-time, annual in-network deductible of \$35 • \$1,000 plan maximum per year (combined with out-of-network for all services) • Preventive Services: You pay \$0 copay after deductible • Limited General Comprehensive Services: You pay 20% coinsurance after deductible | <p>Out-of-network</p> <ul style="list-style-type: none"> • One-time, annual out-of-network deductible of \$35 • \$1,000 plan maximum per year (combined with in-network for all services) • Preventive Services: You pay 20% coinsurance of Maximum Allowable Charge (MAC)* after deductible • Limited General Comprehensive Services: You pay 40% coinsurance of Maximum Allowable Charge (MAC)* after deductible |
| <p>Routine Eyewear (non Medicare-covered) *Plan pays up to the allowance amount and the member is responsible for any remaining balance. Multi-year benefit may not be available in subsequent years</p> | <p>Up to \$250 allowance every 24 months*</p> | |
| <p>Chiropractic and acupuncture services</p> <p>Combined annual visit limit: 30 visits</p> | <ul style="list-style-type: none"> • Routine (non Medicare-covered) Chiropractic : You pay \$10 copay per visit • Acupuncture: You pay \$10 copay per visit | |
| <p>Fitness Benefit</p> | <p>Choose a membership at a participating fitness facility or membership in the Home Fitness Program.</p> <p>There are no copays, coinsurance or deductibles for fitness benefit.</p> | |

Health Net complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Health Net does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Health Net:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: Qualified sign language interpreters & Written information in other formats (large print, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as: Qualified interpreters & Information written in other languages

If you need these services, contact Health Net's Customer Contact Center at 1-800-275-4737 (TTY: 711), 8:00 a.m. to 8:00 p.m., Pacific Time, seven days a week.

If you believe that Health Net has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by calling the number above and telling them you need help filing a grievance; Health Net's Customer Contact Center is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

For more information please contact

Health Net Seniority Plus Green (HMO)
Post Office Box 10420
Van Nuys, CA 91410-0420
<http://www.healthnet.com/medicare>

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, our office hours are 8:00 a.m. to 8:00 p.m., Monday through Friday. On weekends and certain holidays, your call will be handled by our automated phone system.

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 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.

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 co-payments/co-insurance may change on January 1 of each year. **“Coinsurance”** is the percentage you pay of the total cost of certain medical services. You pay a coinsurance at the time you get the medical service.

The provider network may change at any time. You will receive notice when necessary.

This information is available for free in other languages. Please call our member services number at 1-800-275-4737 (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, our office hours are 8:00 a.m. to 8:00 p.m., Monday through Friday. On weekends and certain holidays, your call will be handled by our automated phone system.

Esta información está disponible en forma gratuita en otros idiomas. Llame a nuestro Departamento de Servicios al Afiliado al 1-800-275-4737 (TTY: 711). Desde el 1.º de octubre hasta el 14 de febrero, nuestro horario de atención es de 8:00 a. m. a 8:00 p. m., los 7 días a la semana, excepto ciertos días feriados. Sin embargo, luego del 14 de febrero, nuestro horario de atención es de 8:00 a. m. a 8:00 p. m., de lunes a viernes. Durante los fines de semana y ciertos días feriados, su llamada será atendida por nuestro sistema automático de teléfono.

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.

BKT008805EK00 (9/16)

Multi-Language Insert

Multi-language Interpreter Services

English:

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (TTY: 711).

Spanish:

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (TTY: 711).

Chinese:

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (TTY: 711)。

Tagalog:

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (TTY: 711).

French:

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (ATS :711).

Vietnamese:

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (TTY: 711).

German:

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (TTY: 711).

Korean:

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (TTY: 711) 번으로 전화해 주십시오.

Russian:

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (телетайп: 711).

Arabic:

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (رقم هاتف الصم والبكم: 711).

Hindi:

ध्यान दें: यदि आप हदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (TTY: 711) पर कॉल करें।

Italian:

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (TTY: 711).

Portuguese:

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (TTY: 711).

French Creole:

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (TTY: 711).

Polish:

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (TTY: 711).

Japanese:

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (TTY: 711)まで、お電話にてご連絡ください。

Farsi:

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد.
با (TTY: 711) 1-888-445-8913 (Oregon), 1-800-275-4737 (California), 1-800-977-7522 (Arizona) تماس بگیرید.

Armenian:

ՈՒՇԱՂՐՈՒԹՅՈՒՆՆԵՐ Եթե խոսում եք հայերեն, ապա ձեզ անվճար կարող են տրամադրվել լեզվական աջակցության ծառայություններ: Ջանգահարեք 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (TTY (հեռատիպ)՝ 711):

Cambodian:

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតល្អូល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ
1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (TTY: 711)។

Punjabi:

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

Thai:

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (TTY: 711).

Laotian:

ໂປດຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (TTY: 711).

Serbo-Croatian:

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 711).

Ukranian:

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (телетайп: 711).

