

Freedom *to* Choose – Coverage *You* Need

Health Net Life Individual Medicare Supplement Plan



**Susan Potthoff,
Health Net**

*We provide information to make
benefits easier to understand.*



Health Net®
LIFE INSURANCE COMPANY





There's a Lot More to Coverage Than Just Price

When it comes to Medicare Supplement plans, it's important to ask if the company who sells you a policy is a company you can rely on when you file a claim. If you're considering Health Net Life Insurance Company (Health Net Life), the answer is "yes." We work hard to meet our commitments to our members.

When you call Health Net Life, you receive personal and responsive service. Let us work for you.

Why buy insurance to supplement Medicare?

Medicare does not pay all of your hospital and medical bills. In fact, it has built-in deductibles and coinsurance requirements that are higher today than ever before. To help cover these costs, Health Net Life offers five Medicare Supplement plans to suit your personal needs.

As a member, you can see any doctor you want. Simply make an appointment with any doctor or hospital.¹

¹Choosing a provider that does not accept Medicare assignment may require you to submit a bill for Medicare reimbursement.

Freedom of choice and peace of mind

Health Net's Medicare Supplement plans give you the power of choice. As a member, you can see any doctor you want. Simply make an appointment with any doctor or hospital.¹ There's no waiting for referrals or authorization.

It's that easy.

It's a type of independence rarely found in today's traditional HMOs.

Enjoy the freedom, independence and choices you deserve with a Health Net Life Medicare Supplement plan.

How a Medicare Supplement plan works

If you're eligible for Medicare, you know that it doesn't pay for everything, but a Medicare Supplement plan helps pay for Medicare deductibles, coinsurance and more.

And you'll have peace of mind, because the choice is yours. You can choose a physician¹ you are comfortable with – and who knows your health history and needs. There is no medical underwriting for applicants applying during Medicare Supplement Open Enrollment periods or for applicants qualifying under Guaranteed Issue.

And this is just the beginning...

As a member, you can take advantage of Health Net's Decision Power[®] Healthy Discounts.²

- Specialty health care discounts, including chiropractic, acupuncture and massage therapy.
- Discounts on products and services, from vitamins and health club memberships to eye care and hearing aids.

Health Net Life Medicare Supplement plans...direct access, any doctor¹

Let Health Net's Medicare Supplement plans give you:

- Freedom to see any doctor, including specialists.¹ No referrals or authorizations are needed.
- Payment of Medicare deductibles, coinsurance and more:
 - Pays for Medicare Part A deductible (Plans C, F/F+ and G)
 - Pays for Medicare Part B deductible (Plans C and F/F+)
 - Pays coinsurance for Medicare Part B
 - Pays for Medicare Part B excess charges (Plans F/F+ and G)



²Please note that these extra services are not part of Medicare benefits.



Specialty health care discounts, including chiropractic, acupuncture and massage therapy.

Peace of mind with Nurse24SM

With Decision Power, our registered nurses are available 24/7 to answer questions and address your concerns. Our nurses are specially trained to ask the right questions and make sure you get the care you need.

If English is not your preferred language, you can ask for an interpreter.

When you call the Nurse24 line, you'll get help with:

- Concerns about ongoing illnesses, such as asthma, congestive heart failure, heart disease, or diabetes.
- Everyday health issues and questions about:
 - caring for minor injuries and illnesses,
 - immediate health concerns,
 - preparing for doctor visits, and more.
- Understanding all your options when you need treatment.

Call us toll-free at 1-800-893-5597 (TTY users should call 711). Interpretation services are available 24 hours a day, 7 days a week.

Please note: Decision Power nurses are not for emergency situations. If you have a life-threatening emergency, call 911 or go to the emergency room.



Andre Hamil,
Health Net
*We build doctor
networks to give
you choices.*



Get fit your way.TM



The Healthways SilverSneakers® Fitness Program empowers Medicare beneficiaries to improve their health through education and exercise.

The Healthways SilverSneakers Fitness Program is designed specifically for Medicare beneficiaries and includes:

- Access to all basic amenities such as fitness equipment, pools and walking tracks, plus SilverSneakers group exercise classes and fun social activities³.
- SilverSneakers FLEXTM offers classes including tai chi, yoga, dance, and walking groups at neighborhood locations such as parks, recreation centers and adult-living communities.

- SilverSneakers Steps® – a personalized fitness program for members who can't get to a SilverSneakers location.
- A website designed specifically for SilverSneakers members.

30-day right to examine

If you're not 100% satisfied with your Health Net Medicare Supplement plan for any reason within the first 30 days, just send back your plan contract and we'll refund your premiums. No questions asked.

Discover all that Health Net's Medicare Supplement plan can give you:

- Affordable premiums.
- No up-front fees at the doctor's office.
- Decision Power Healthy Discounts program.
- Free 30-day right to examine.

Karyn Boyd,
Health Net
*We work to make
a difference, one
member at a time.*



³Membership includes standard fitness facility services. Any nonstandard services that typically require an additional fee are not included.

Health Net Life Medicare Supplement plans benefits⁴

A	C	F/F+
Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance ⁵
	Skilled nursing facility coinsurance	Skilled nursing facility coinsurance
	Part A deductible	Part A deductible
	Part B deductible	Part B deductible
		Part B excess (100%)
	Foreign travel emergency	Foreign travel emergency

G	K	L	M
Basic, including 100% Part B coinsurance	Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic, including 100% Part B coinsurance
Skilled nursing facility coinsurance	50% skilled nursing facility coinsurance	75% skilled nursing facility coinsurance	Skilled nursing facility coinsurance
Part A deductible	50% Part A deductible	75% Part A deductible	50% Part A deductible
Part B excess (100%)			
Foreign travel emergency			Foreign travel emergency
	Out-of-pocket limit \$4,940; paid at 100% after limit reached	Out-of-pocket limit \$2,470; paid at 100% after limit reached	

⁴Please refer to the Outline of Coverage for more information. OUTLINE OF COVERAGE IS AVAILABLE UPON REQUEST.

⁵Plan F also has an option called a High Deductible Plan F, designated by Health Net Life as Plan F+. This high deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2,180 deductible. Benefits from High Deductible Plan F+ will not begin until out-of-pocket expenses exceed \$2,180. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by this certificate. These expenses include Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible.

To learn more, call today!

Contact us at 1-800-944-7287 (TTY users should call 711), Monday through Friday, 8:00 a.m. to 6:00 p.m., excluding holidays. We'll send you a fact-filled information kit with everything you need to enroll. You can also join us for an informative seminar in your area, or schedule a personal, in-home appointment. The information kit, seminars and in-home appointments are free and carry no obligation.

You have access to Decision Power through your current enrollment with Health Net Life Insurance Company. Decision Power is not part of Health Net Life's medical benefit plans. It may be revised or withdrawn without notice. Decision Power services, including clinicians, are additional resources that Health Net Life makes available to its enrollees.

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