

Health Net Is Here to Help You *Make Confident Health Care* **Decisions**



Health Net[®]
MEDICARE PROGRAMS

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Geoffrey Gomez,
Health Net
*We're here to
support your
health goals.*

Health Net's Quality Commitment to You

Health Net is committed to providing quality programs and services that help our members stay healthy. We work hard to provide and maintain these programs and services, and value your input on our Quality Improvement Program, so we can more effectively meet your needs.

Our Quality Improvement Program includes activities related to:

- Encouraging healthy lifestyle choices.
- Supporting improved self-management of ongoing health issues like heart disease and diabetes.
- Improving access to behavioral health services.
- Monitoring and promoting member safety.
- Increasing knowledge about medications and how they should be used.
- Improving health education.
- Improving access to quality health services.

In 2013, Health Net improved performance in several clinical areas that are monitored annually for Medicare members. The tables on the following pages give a brief summary of our progress toward these goals

and our Medicare Star rating in Arizona, California and Oregon. Health plans are rated by Medicare from one to five stars with five stars being the highest rating.

If you have suggestions, or if you would like more information about our Quality Improvement Program, please contact Member Services at the toll-free number on page 29 of this booklet.



In 2013, Health Net improved performance in several clinical areas that are monitored annually for Medicare members.

Arizona HMO

<i>Measures of clinical care</i>	<i>Improved from previous year</i>	<i>Meets goal of 4 stars or above</i>
Breast cancer screening	↑	
Colorectal cancer screening		Yes
Cholesterol screening		Yes
Flu vaccination obtained		Yes
Good control of high blood pressure		Yes
Osteoporosis management	↑	
Good control of blood sugar for diabetics		Yes
<i>Measures of service</i>		
Getting needed care		Yes
Getting appointments and care quickly		Yes
<i>Measures of health outcomes</i>		
Treatment of urinary leakage problems in older adults who have this problem	↑	
Managing risk of falls in older adults who have had a fall or have problems with balance or walking	↑	Yes

California HMO

<i>Measures of clinical care</i>	<i>Improved from previous year</i>	<i>Meets goal of 4 stars or above</i>
Breast cancer screening		Yes
Colorectal cancer screening	↑	Yes
Cardiovascular care cholesterol screening		Yes
Flu vaccination obtained		Yes
Good control of high blood pressure	↑	Yes
Osteoporosis management	↑	
Good control of blood sugar for diabetics		Yes
<i>Measures of service</i>		
Getting appointments and care quickly		Yes
Coordination of care	↑	
<i>Measures of health outcomes</i>		
Managing risk of falls in older adults who have had a fall or have had problems with balance or walking	↑	Yes

Oregon PPO

<i>Measures of clinical care</i>	<i>Improved from previous year</i>	<i>Meets goal of 4 stars or above</i>
Breast cancer screening		Yes
Cholesterol screening	↑	Yes
Flu vaccination obtained	↑	Yes
Good control of high blood pressure	↑	Yes
Osteoporosis management	↑	
Good control of blood sugar for diabetics		Yes
<i>Measures of service</i>		
Getting needed care	↑	Yes
Getting appointments and care quickly	↑	Yes
Coordination of care		Yes
<i>Measures of health outcomes</i>		
Treatment of urinary leakage problems in older adults who have this problem	↑	
Managing risk of falls in older adults who have had a fall or have problems with balance or walking	↑	

Special Needs Plans

<i>Care of older adults</i>	<i>Improved from previous year</i>		<i>Meets goal of 4 stars or above</i>	
Arizona Special Needs Plan	Amber	Jade	Amber	Jade
Annual review of medications	↑	New	Yes	Yes
Annual assessment of physical functional status	↑	New	Yes	Yes
Annual pain assessment or management plan	↑	New	Yes	Yes
California Special Needs Plan	Amber I	Amber II	Amber I	Amber II
Annual review of medications	↑	↑	Yes	Yes
Annual assessment of physical functional status	↑	↑	Yes	Yes
Annual pain assessment or plan to manage pain	↑	↑	Yes	Yes

What's Online at HealthNet.com?

Do you use the Health Net website, www.healthnet.com? It's a great resource that makes it easy for you to quickly find and do more online. Here are some of the things available when you log in:

- **My Health Plan: My Account** – View and print a copy of your coverage documents under Benefits, Copays & Deductibles > Coverage Documents. Here you will find documents such as your Evidence of Coverage (which includes your member rights and responsibilities, and what services are excluded or restricted). Also under *My Account*, you can request a second opinion with an online authorization form, print or order ID cards, manage your account (such as changing your contact information or online password), download forms, and file an appeal or grievance.
- **My Health Plan: My Prescriptions** – See pharmacy benefits, manage your prescriptions, get mail-order forms, research drug information, and find a pharmacy.
- **My Plan Activity** – Submit and track the status of medical claims and prescription history, and view or begin a Reimbursement Request.
- **ProviderSearch** – Find a doctor (or specialist) or hospital, compare medical groups or hospitals, or locate a supplemental plan provider (such as behavioral health, dental, vision, or alternative care).

You can also narrow your search with details like gender, specialties, languages spoken, contact information and whether or not providers are open to new patients.

- **Forms & Brochures** – Download or print items such as pharmacy-related forms and Change Request forms.
- **Next Steps** – HealthNet.com can anticipate what information you may need based on where you are on the site. With Next Steps, you'll easily find some of the things you may need most often, such as your Personal Health Record, information about understanding out-of-network benefits (such as costs and coverage restrictions), order or view forms, and view information about prior authorizations. You can also select the *Compare Hospitals* link. This lets you get easy-to-understand information based on hospital treatment outcomes, number of patients treated for a particular illness or procedure, and average number of hospital days needed to treat that illness or procedure.
- **Privacy** – Scroll down to the bottom of the page, and click *Privacy* and then *Notice of Privacy Practices*. You can also view the Privacy Policy, Web Privacy Policy and Confidentiality Guideline.

To access all this and more, go online to www.healthnet.com and log in. If you don't have online access, call the Member Services number listed on your Health Net ID card.

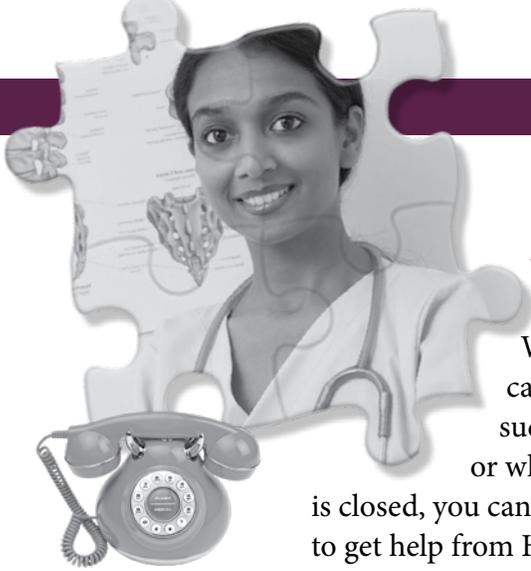
Registration is easy

Have your Health Net ID card and follow these steps. Most users can begin using the site right away.

- Choose *Register* at the top right of the www.healthnet.com home page.
- Read and fill out the forms, and you're done!



**Pam White,
Health Net**
*We help you make
informed decisions.*



Health Net's Nurse24SM Line

When you are sick and can't reach your doctor, such as on the weekend or when your doctor's office is closed, you can call Member Services to get help from Health Net. Just call Member Services at the number on the back of your ID card. During normal business hours (8:00 a.m.–6:00 p.m. local time), ask the Member Services representative for Triage and Screening Services, and you'll be connected to a health care professional (a nurse or other medical professional, depending on your need) who can help you. After business hours, call Member Services at the number on the back of your ID card and select the Triage and Screening option to reach these services. A health professional will evaluate your health concerns and help decide if your condition is urgent or if you can wait to see your doctor during normal business hours.

When you reach Nurse24, you can:

- Get information to help you decide if you need to go to an urgent care center.
- Find out if you can wait to see your doctor during normal business hours.
- Discuss your health problems and treatment options.

- Receive tips to help you feel better at home when you are sick.
- Learn about your medications and health needs.
- Prepare for your next doctor's appointment.

If you think you need help with a behavioral health or substance abuse issue, call the related toll-free number on the back of your Health Net ID card. Most Health Net members will need to select the Managed Health Network (MHN) prompt. This service is available 24 hours a day, 7 days a week. When you call, we will:

- Answer any questions you have about your behavioral health and substance abuse benefits.
- Assess your referral needs over the telephone.
- Provide crisis intervention if needed.
- Help you get an appointment.

If you think you have a life-threatening emergency, call 911 or go to the closest emergency room immediately.



CareAlerts *for Members:*

Your Health Matters

Health Net understands how important it is for you to get the care you need at the time you need it. That's why we're starting a new program called CareAlerts. We hope the alerts will help remind you to talk with your doctor about making sure you get the care you need. You won't have to sign up for this program; if you're a Health Net member, you're already enrolled. Our goal is to help you stay healthy.

We'll be sending you CareAlerts about several health-related issues such as:

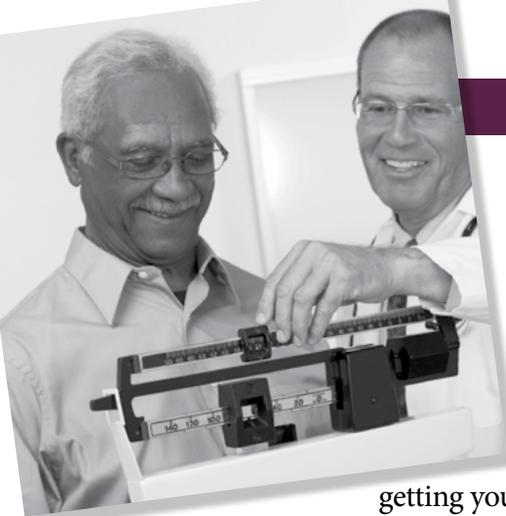
- managing conditions like diabetes or asthma,
- getting important preventive tests,
- missing medication refills,
- medications that have a higher risk as a person becomes older, and
- drug interactions.

CareAlerts are suggestions that you and your doctor can talk about to make sure you're doing all you can to stay healthy. All of the alerts are based on approved treatment guidelines. You may receive a CareAlert in the mail if our records show that you might be in need of some care or screening test. We hope that you will talk with your doctor about the alert. Of course, we understand that only you and your doctor have all of the information needed to make decisions about your health.



If you receive a CareAlert related to something that you've already taken action on, we still recommend that you talk with your health care provider to find out if any additional action is needed. And, if you believe that you have received a CareAlert in error, or have additional questions, simply call us at 1-800-893-5597.

If you have questions about our new CareAlert program, please call 1-800-893-5597.



Preventive Care *Is an* *Important* Health Habit

An important step toward good preventive health is getting your annual physical, also known as the annual wellness visit. Even if you see your physician on a regular basis to treat a specific condition, an annual wellness visit is a vital opportunity to discuss various risk factors and screen for a full range of chronic conditions and common diseases. You can discuss what types of screenings are right for you based on your personal health and lifestyle. It is one of the best ways for your physician to run a handful of simple, noninvasive tests that can help support your continued healthy lifestyle.

Health Net's Member Services is available to help you schedule an appointment with your doctor if you want or need assistance. Just call the Member Services number on the back of your ID card, or on page 29 of this booklet. By staying current on preventive tests and vaccines, you are taking responsibility for your health and quality of life. Regular preventive screenings help detect cancer and disease early, and that improves the chances of recovery.

Colorectal cancer screening

Colorectal cancer is the third most common cancer in the United States. There are usually no early symptoms. But regular screenings can find colorectal cancer early and save lives. Persons with the following may be at higher risk:

- history of colorectal polyps

- family history of colorectal cancer or colorectal polyps
- inflammatory bowel disease
- certain genetic conditions
- other health conditions, such as obesity

The type and frequency of screening tests depends on your risk factors.¹ Your doctor can recommend the best test for you and how often you should get this test done. It could vary between a simple annual stool test or procedures such as a colonoscopy, usually performed every ten years.

Breast cancer screening

Breast cancer is the most common type of cancer in women in the United States, accounting for 1 of every 3 cancers diagnosed. Regular mammograms find breast cancer early, detecting about 75 percent of cancers at least a year before they can be felt. When breast cancer is found early, many women go on to live long and healthy lives.²

When should I get a mammogram?

Guidelines vary, but the American Cancer Society recommends yearly mammograms starting at age 40 and continuing as long as a woman is in good health. The best decisions regarding health screenings and treatment options are those made between you and your doctor. Talk to your health professional if you have any symptoms or changes in your breasts.

¹WebMed® website. *Risk Factors for Colorectal Cancer*. www.webmd.com/colorectal-cancer/guide/risk-factors-colorectal-cancer. Accessed March 15, 2014.

²Cancer.org website. *Breast Cancer: Early Detection*. www.cancer.org/cancer/breastcancer/moreinformation/breastcancerearlydetection/index. Accessed March 30, 2014.

Decision Power[®]: *Wellness Solutions at Your Fingertips*

Our web-based wellness solutions are designed to provide you with programs and tools to reduce your health risks and achieve lasting healthy behaviors.

Healthy living programs

These online behavior-change programs are six weeks long and offer personalized, actionable information tailored to each individual. Programs focus on healthy weight, tobacco cessation, physical activity, healthy eating, and managing stress. Your program may also include personalized meal plans, fitness tools and tips to reduce stress.

Health coaching

Our program utilizes a primary coach model that helps you identify your motivators for change as well as identify and overcome barriers. Clinicians work closely with you to develop a personalized action plan. This plan offers specific, incremental goals, teaching you how to incorporate positive behaviors in your daily life and improve your confidence to sustain long-term behavioral change.

Our integrated online portal hosts the program's secure email and instant messaging chat capabilities, as well as health content and resources. Online interaction between you and your clinician means you get real-time access to personalized health content anytime, anywhere.



Complimentary workbook

To help you learn what to expect after you enroll in the health coaching program, you will receive a health coaching workbook that includes goal-setting resources, worksheets and tools that promote healthy behavior change.

Programs for your specific needs

Health Net recognizes that no two individuals have the same learning style or health goals. That's why these programs are tailored to each person's values, preferences and readiness to change his or her health behaviors. Our goal is to provide you with the tools, knowledge and skill set to achieve your short-term and long-term health goals.

It's easy to get started!

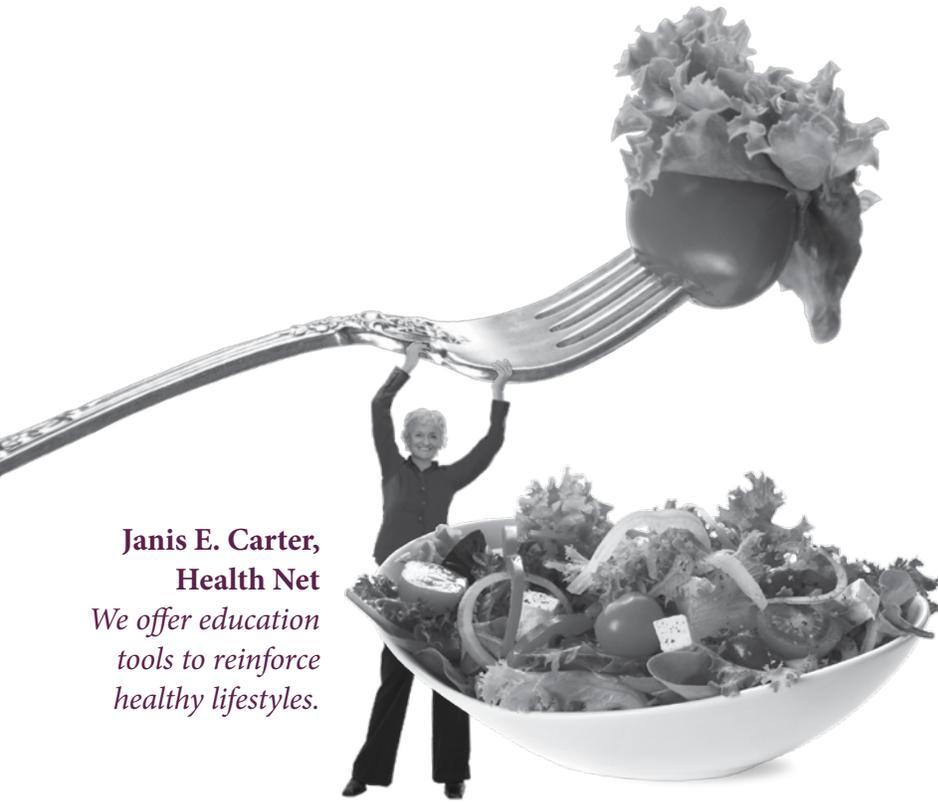
To access any of the online wellness programs and resources, log in to www.healthnet.com.



**Josefina Bravo,
Health Net**

*We help members
build healthy habits.*

Smart Strategies *for* Reaching a Healthy Weight



**Janis E. Carter,
Health Net**
*We offer education
tools to reinforce
healthy lifestyles.*

As you age and continue to eat the same amounts and types of food, but do not get the same amount of exercise, you will most likely gain weight. This is due to a slowdown of metabolism as you grow older. In your 50s, 60s and 70s, you burn fewer calories doing the same activities than you did in your 20s, 30s and 40s. To prevent weight gain, you must adjust the amount of food you eat combined with exercise and generally becoming more physically active. Part of reaching a healthy weight includes taking control of your emotions and food cravings. Overeating is usually triggered by emotions and cravings and not necessarily by the physical need for food and nutrients.³

³<http://health.howstuffworks.com/wellness/aging/senior-health-lifestyle/lose-weight-senior.htm>.

⁴National Institute on Aging. *Healthy Eating After 50*. N.p., n.d. Web. 24 Mar. 2014.

Tips for healthy eating after age 50:⁴

- Eat many different colors and types of vegetables and fruits, such as spinach, bell peppers, raspberries, pears, and blueberries. Choose fresh fruits and vegetables when possible. Steam vegetables instead of frying or adding rich sauces.
- Make sure at least half of your grains are whole grains, such as whole wheat flour, quinoa (a high protein grain), bulger (cracked wheat, which is a natural anti-inflammatory), and whole oats/oatmeal (helps to lower cholesterol).
- Eat only small amounts of solid fats and foods with added sugars. Limit saturated fat (found mostly in foods that come from animals) and trans fats (found in foods like store-bought baked goods and some margarines).
- Eat fish at least twice a week. Start by replacing one meat-based meal per week with fish, and gradually work your way up to eating fish two to three times a week. Prepare fish in healthy ways. Brush the fish with heart-healthy olive oil, and sprinkle it with dried herbs and spices. Grill the fish on an outdoor grill or bake it in your oven. Avoid frying the fish because that adds an unhealthy amount of fat, as well as a large amount of calories, to your meal.

Remember, take one step at a time. Using these tools to reach your doctor-approved healthy weight goal is part of a new healthy lifestyle; it may take time to adjust. Introduce one change at a time. For instance, to reduce your sodium intake, remove the salt shaker from your table. Small changes in your eating habits will lead to positive outcomes on your healthy lifestyle journey.

Health Net can help you maintain a healthy lifestyle and reach your healthy weight goals. We offer support by phone or online. To enroll in the telephone program, call Decision Power at 1-800-893-5597 (TTY/TDD: 1-800-276-3821) 24 hours a day, 7 days a week. To access the online program, log in to www.healthnet.com and click on the *Wellness Center* tab.



USDA calorie intake and exercise recommendations

<i>How many calories do people over age 50 need each day?</i>	
Female	Male
<ul style="list-style-type: none"> • Who is not physically active needs about 1,600 calories • Who is somewhat active needs about 1,800 calories • Who has an active lifestyle needs about 2,000–2,200 calories 	<ul style="list-style-type: none"> • Who is not physically active needs about 2,000 calories • Who is somewhat active needs about 2,200–2,400 calories • Who has an active lifestyle needs about 2,400–2,800 calories

Women and men: Aim for at least 150 minutes of physical activity each week. Ten-minute sessions several times a day on most days are fine. You can reach your physical activity goal by doing three 10-minute sessions 5 days a week!

Fitness Centers

Aren't Just for “Kids”



Like most people, you've probably heard that exercise and physical activity are good for you. In fact, being physically active on a regular basis is one of the healthiest things you can do for yourself.

If you are already active, keep it up! But if you're new to exercise, you may feel a little uneasy about joining a fitness center or exercise program. Here are some tips to help you feel more comfortable!

Look and listen

- Talk with other members your age about their experience and how comfortable they feel at the center.
- Ask for a tour of the center and its exercise equipment.
- Ask if they offer special help for new exercisers or people who've never exercised in a fitness center before.

Check out the programs and classes

- Does the center offer a variety of classes so that you can try out new exercises?
- Are there classes in the middle of the day, when things will be less crowded and busy?
- Does the center offer classes for seniors, or classes just for women or just for men?



Remember to talk to your doctor before beginning any exercise program. Start slow and build on your program a little at a time.



Other tips to help you feel comfortable

- Go to the center with a friend.
- Focus on your own workout and have fun. Don't pay attention to what others are doing.
- Don't worry about the latest fitness fashion; wear comfortable clothes and shoes that allow you to move safely.

If you decide that a fitness center is not for you, that's okay. Health Net has two fitness programs that allow you to become physically active in the comfort and privacy of your own home. To see if you are eligible for these programs, you can call the Member Services number on page 29 of this booklet. Always remember to talk to your doctor before beginning any exercise program. Start slow and build on your program a little at a time.

Don't Skip That Flu Shot

Did you know that the risk of dying from heart disease is nearly 20 percent lower for those with heart disease who receive the flu shot compared to those who skipped the shot?⁵ There is also a new high-dose version of the flu shot for people 65 years of age and older designed to give seniors better protection against seasonal flu.



You can't get the flu from a flu shot

A lot of people worry about not feeling well after the flu shot and coming down with the flu. But the fact is, the virus that is used to create the seasonal flu shot isn't alive, so it is not possible for it to give you the flu.

Facts on flu shot reactions and side effects

Of course there's a chance of side effects like with any medical treatment. But almost everyone who gets the flu shot has no serious problems from it. Some common side effects may include fever or body aches, headaches, soreness, redness, or swelling where the shot was given.⁶ Your chances of having a severe reaction to the flu shot are very low.

Do yourself a favor and lower your risk this year by getting your flu shot! Talk to your health care provider about which flu shot is better for you.

⁵The Journal of American Medical Association. *Association Between Influenza Vaccination and Cardiovascular Outcomes in High-Risk Patients Meta-analysis*, 2013; 310(16):1711-1720. doi:10.1001/jama.2013.279206.

⁶Centers for Disease Control website. www.cdc.gov/flu/protect/keyfacts.htm. Accessed April 11, 2014.

Diabetes and Heart Health

You do everything you should to manage your diabetes: You check your blood sugar, take medication as directed, visit your doctor regularly, take good care of your feet, eat right, and exercise. But have you discussed your heart health with your physician recently?

Diabetes is a risk factor for heart disease, and having both can increase the likelihood of heart attack, stroke and circulation problems affecting your kidneys, eyes and feet. Adults with long-term diabetes are at a similar risk of having a heart attack within the next five years as someone who has already had a heart attack. According to the American Diabetes Association, death rates from heart disease are about two to four times higher in adults with diabetes. The risk of stroke is similarly higher in people with diabetes.

What does having diabetes mean for diagnosis and treatment of cardiovascular disease?

It is sometimes hard to see the warning signs of heart disease, and having diabetes can also mask some symptoms. For example, nerve damage from diabetes can make it less likely that you will experience chest pain during a heart attack. Instead, someone with diabetes who is having a heart attack may experience chest pressure, shortness of breath, sweating, or a sudden change in glucose levels. Because of this, it is important that you have your physician evaluate you for cardiovascular disease. Your doctor's visit may include the following tests after taking your individual and family medical history into consideration:

- Blood tests to measure cholesterol, blood sugar, inflammation, and other factors.
- Diagnostic tests such as a treadmill stress test to evaluate the blood flow to the heart.
- Imaging tests to look for blockages in arteries (large blood vessels).
- Simple blood pressure cuff test called the ankle-brachial index (ABI) to check for reduced blood flow to the legs.



Diabetes can often mask the symptoms of heart disease.



Depending on your test results, treatment may consist of a combination of several options

- Lifestyle changes to improve diet, increase exercise and quit smoking.
- Medication adjustments or the addition of new medications.
- A procedure to open a blockage in a blood vessel by inserting a thin tube called a catheter into an artery (large blood vessel) and feeding it to the site of the blockage where a tiny balloon can be opened to push the blockage aside.
- Surgery to remove a blockage in the arteries that supply the brain with blood, or bypass surgery to reroute blood around a blockage in the arteries that supply the heart or legs with blood.

Questions to ask your doctor about cardiovascular disease and diabetes

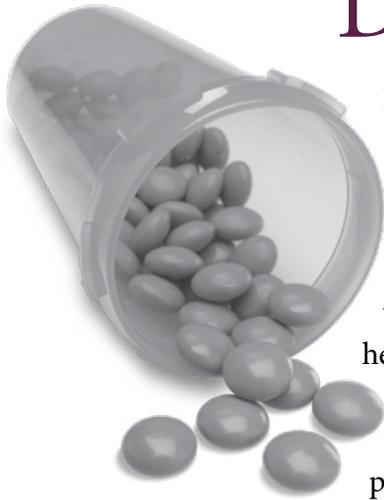
- What risk factors do I have (high blood pressure, cholesterol, obesity, etc.), and how can I reduce my risk?
- What dietary choices should I be making to manage both my diabetes and cardiovascular health?
- What is the best exercise program for me?
- What lab tests or diagnostic tests are recommended based on my risk factors?
- Which medical professionals should I be seeing and how often?
- What are my treatment options? What combination of lifestyle, medications and in-hospital treatments/surgery may be necessary to combat cardiovascular disease and diabetes?
- Do any blood vessels to my heart have serious blockages? If so, how many?
- What is my prognosis? What can I do to improve the prognosis?

Each individual is different – Establish with your physician what your baseline heart health is now. Then, periodically ask your physician, “Have we checked my heart health recently?” Identifying and treating cardiovascular disease sooner rather than later will increase the odds of being able to work with your doctor to slow or reverse the disease process.⁷



⁷Article adapted from Diabetes and Cardiovascular Disease, The Society for Cardiovascular Angiography and Intervention. www.scai.org/SecondsCount/Disease/Diabetes.aspx?gclid=COLpqqoPqLLwCFYY1Qgod51gAlg.

Do You Take Your Diabetes Medications *Correctly?*



Heart disease is the number one killer of adults with diabetes in the U.S., and adults with diabetes are twice as likely to get heart disease. Controlling your blood sugar level can help lower your risk of heart attacks and strokes. Taking medicines as directed is a major part of staying healthy and avoiding the serious complications of diabetes such as wounds that don't heal and vision loss. Routinely taking your medications, along with eating the proper foods and exercise, helps you keep your blood sugar levels under control.

If you have any challenges with taking your medication, talk to your doctor or pharmacist because he or she may be able to give you some options.

Chances are this isn't the first time that you are hearing about how important it is to take your medication correctly. In the United States, there are 18.6 million people with diabetes who are taking medications to help control their blood sugar and prevent the long-term problems of diabetes.⁸ Cost, side effects and forgetfulness are just a few reasons why people may not take their medication as prescribed. Sometimes, people stop taking medication because their symptoms seem to be better. However, you should always ask your doctor before stopping or changing the way you take any medication.

Medication tips

- Work with your doctor to find the right mix of diet, exercise and medication.
- Taking medications as directed by your doctor will help keep your blood sugar at a healthy level. Show your doctor your blood sugar log so he or she knows how well your diabetes drugs are working.
- Know the benefits and side effects of all your medications. Tell your doctor or pharmacist if you have any side effects such as low blood sugar.
- Let your doctor know if you become ill. Some medicines that you can buy without a prescription, like cold remedies, have a lot of sugar or may react with your current medications. Ask your doctor or pharmacist what the best choices are to avoid serious drug reactions.
- Alcohol has calories and can interact with medications. Ask your doctor or pharmacist if it is safe to drink alcohol with your medications.
- Know your medications (brand and generic names).

⁸American Diabetes Association. FAST FACTS Data and Statistics about Diabetes. March 2013. <http://professional.diabetes.org/admin/UserFiles/0%20-%20Sean/FastFacts%20March%202013.pdf>. Accessed March 25, 2014.

Keep a list of your medications with you at all times. When traveling, make sure to bring enough medicine and supplies with you for the trip. Keep medications, syringes and blood sugar testing supplies in your carry-on bag. Do not check these supplies in case your luggage is lost. Bring copies of your prescriptions, and consider getting a medical alert bracelet.⁹



The symptoms of diabetes can range in severity, so you may not notice an immediate change when you neglect to take your medicine. However, the long-term effects of high blood sugar can be serious and even fatal. Avoid serious complications of diabetes by taking your medications regularly!

Diabetes and Eye Health

The most common diabetic eye disease is retinopathy, which in severe forms causes blindness in 10,000 diabetics each year. Retinopathy is when there is a disease of the retina, an important part of the eye that is essential for vision. Between 40 and 45 percent of Americans with diabetes have some degree of retinopathy. Older people who have had diabetes longer and have poor blood glucose control are more likely to get diabetic eye diseases. Glaucoma and cataracts are also eye diseases that occur more often in people with diabetes.¹⁰

It is very important for people with diabetes to have their eyes checked regularly. By the time symptoms of eye disease appear, it may be too late to reverse the damage.

While prevention is the best approach, there are effective ways to treat most diabetic eye diseases when they are detected in the early stages.

The first step is usually to get blood glucose and blood pressure under control. High blood pressure is thought to worsen retinopathy because it stresses the capillaries in the eyes. Studies show that optimal control of blood glucose and blood pressure can reduce the risk of developing retinopathy or slow its progression.¹¹ Other treatments for eye disease can include medications, laser therapy or surgery.

You can greatly improve your chances of maintaining good vision by getting regular medical checkups, a yearly diabetic retinopathy exam, and keeping a sharp eye on blood glucose levels.



It is very important for people with diabetes to have their eyes checked regularly.

⁹ Diabetes Health Center, WebMD available at www.webmd.com/diabetes/tips-traveling. Accessed April 1, 2014.

¹⁰ Diabetes Forecast. www.diabetesforecast.org/2010/sep/combating-retinopathy.html. Accessed July 17, 2014.

¹¹ Gebel PhD, Erika. "Prevention is crucial in keeping your eyes healthy," September 2010 Vision-Retinopathy.

Adult Screenings *And* Immunizations

<i>Vaccine/Service</i>	<i>19–39 years</i>
Annual wellness visit (height, weight, BMI, BP, depression screening)	
Hearing screening	
Vision screening	Every 5 to 10 years
Glucose	Check if at high risk
Cholesterol screening	Routine screening for men beginning at age 35, every 5 years
Colorectal cancer screening	
Aspirin therapy to prevent heart disease	
Hepatitis B (Hep B)	
Hepatitis A (Hep A)	
Tetanus, diphtheria (Td)	Substitute 1-time dose of Tdap for Td boosters; then boost with Td every 10 years
Measles, mumps, rubella (MMR)	1 or 2 doses if no history of prior vaccination or infection
Pneumococcal conjugate vaccine (PCV)	As your doctor suggests
Influenza (flu shot)	Every year
Counseling/Education	
Females	Starting at age 21, every 2 to 3 years
Cervical cancer test	
Bone mineral density (BMD)	
Chlamydia screening	
HPV (Gardasil) – 3 doses over a 6-month period	3 doses or as your doctor suggests
Mammogram to check for breast cancer	
Males	
Rectal exam/PSA test	
Abdominal ultrasonography	

Use this guide to help remind you to schedule well-care visits with your family doctor. This chart is not medical advice and does not imply specific benefit coverage. Always seek and follow the care and advice of your personal doctor. Please check your plan benefit language for coverage, limitations and exclusions.

(Ages 19 and Older)

40–64 years	65 and older
Every year	
Every 10 years (40 to 49); after age 49, discuss with your doctor	
Every 2 years for ages 40–54; every 1–3 years for ages 55–64	Every 1–2 years
Every 3 years starting at age 45	
Routine screening for women beginning at age 45, every 5 years	Every 5 years, or as your doctor suggests
<p>Ages 40 to 49: if high-risk – discuss with your doctor / Beginning at age 50: Talk to your doctor about these tests:</p> <ol style="list-style-type: none"> 1. Fecal occult blood test (FOBT) every year 2. FOBT every year with sigmoidoscopy every five years 3. Colonoscopy every 10 years 	
As your doctor suggests	
As your doctor suggests	
As your doctor suggests	
Substitute 1-time dose of Tdap for Td boosters; then boost with Td every 10 years	If at risk
As your doctor suggests	
1 booster, as your doctor suggests	
Every year	Every year
At each annual wellness visit or based on individual need	
Every 1 to 3 years	Every 1 to 3 years, or as your doctor suggests
Screening based on risk	Every 2 years
Every year through age 24 if sexually active and non-pregnant; annually beginning at age 24 if high-risk	
Every one to two years, or as your doctor suggests	
Discuss with your doctor	
Once for those ages 65 to 75 who have ever smoked	

Sources: American Academy of Pediatrics (www.aap.org); American Congress of Obstetricians and Gynecologists (www.acog.org); Centers for Disease Control and Prevention, Advisory Committee on Immunization Practices (www.cdc.gov/vaccines); U.S. Preventive Services Task Force.

The Effects of Sleep on Your Health



Sound sleep is very important for your physical and mental health. Have you noticed changes in your sleep patterns? Studies have shown that inadequate sleep may raise your risk of heart disease. Poor sleep has been linked to many health conditions such as high blood pressure, atherosclerosis (clogging or hardening of the arteries), heart failure, heart attack, stroke, diabetes, and obesity.

Insomnia is a common condition in which you have trouble falling asleep, staying asleep or returning to sleep after you awaken.

Heart disease can cause lack of sleep, and in turn, less sleep can affect your heart health. Discuss with your doctor if you are having any sleep problems.¹² There may be lifestyle changes or treatments that can help you sleep better.

Some tips to improve sleep are:

- Get to bed and wake up at consistent times, even on the weekends.
- Make sure the temperature of the bedroom is comfortable.
- Darken the room with black-out curtains if needed.
- Turn off electronics (phone, computer, television) and quit other stimulating activities several hours before bedtime.
- Exercise daily.
- Avoid caffeine in the afternoon and evening.
- Limit alcohol intake.
- Avoid smoking.

¹²Questions to Ask Your Doctor About Sleep and Cardiovascular Disease. www.scai.org/SecondsCount/Resources/Detail.aspx?cid=6bc28ce1-74f9-4b18-ab29-8315c687d37b#. UzsdUtxdWSo. Accessed March 31, 2014.

Kick *the* Habit



Anyone who has ever tried to quit smoking or using tobacco knows that simply deciding to quit doesn't usually work. If you want to quit smoking, **START** by taking the following steps:

- S**et a quit date.
- T**ell family, friends and co-workers that you plan to quit.
- A**nticipate and plan for the challenges you'll face.
- R**emove cigarettes and other tobacco products from your home, car and work.
- T**alk to your doctor about getting help to quit.

Don't go it alone

The "T" for "Talk to your doctor" is very important. Many people try to quit on their own and fail. Your doctor can offer tools to improve your chances of success. Using nicotine replacement therapy or one of several prescription drugs can double the chances that you'll actually quit.

Nicotine skin patches, chewing gum and lozenges are available over the counter. Other forms of therapy require a prescription. Nasal sprays and inhalers, which you puff on, are available only through your doctor.

Other prescription drugs that can help include Zyban and Chantix. Zyban is even available in a generic form called bupropion.

If you decide to use a prescription product, you must ask your doctor to get prior authorization from Health Net before you go to the pharmacy. You will also need to enroll in one of the following no-cost behavior modification programs.

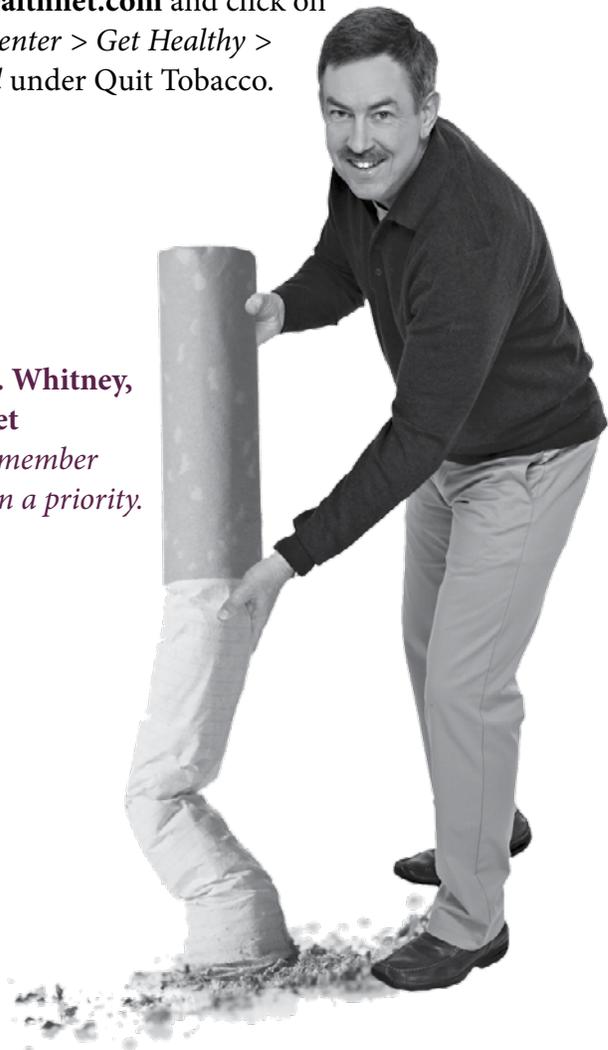
Support by phone or online

Health Net has two program options. To enroll in the telephone program, call Decision Power® at 1-800-893-5597, and select the Quit for Life menu option (TTY/TDD: 1-800-276-3821).

To access the online program, log in to www.healthnet.com and click on *Wellness Center > Get Healthy > Get started* under Quit Tobacco.

Russell C. Whitney,
Health Net

*We make member
satisfaction a priority.*



Older Adults and Drinking

Alcohol is often a part of social gatherings, holidays, and sometimes religious ceremonies. It may be healthy to drink small amounts of alcohol, but too much drinking can hurt our health and cause damage to our bodies, weaken our immune system, and even play a part in causing certain kinds of cancer. It all depends on how often we drink, how much we drink, and how long we have been drinking.¹³ To stay healthy and to decide if drinking small amounts of alcohol is safe for you, take a look at this information.



It may be healthy to drink small amounts of alcohol, but too much drinking can hurt our health and cause damage to our bodies, weaken our immune system, and even play a part in causing certain kinds of cancer.

The National Institute on Aging recommends that people over the age of 65 should have no more than 7 drinks a week and no more than 3 drinks in any 1 day. If you have a health problem, are over the age of 65, or are taking certain medicines, you may need to drink less or not at all. Talk with your doctor about whether it is safe for you to drink.

The dangers of drinking too much alcohol

Most people know that drinking too much can lead to accidents and addiction to alcohol, but that is only part of the story.

- Older adults are more likely to have health problems that can be made worse by alcohol. Some of these health problems include stroke, high blood pressure, memory loss, and mood disorders.
- People become more sensitive to alcohol as they get older.
- Heavy alcohol drinking – even once – can throw the chemicals in the brain out of balance and cause changes in our mood, like depression, anger, memory loss, and brain seizures.

- Heavy drinking over a long time causes changes in our brains like smaller brain size, memory loss, learning problems, trouble sleeping, poor control of muscles, and can also cause diseases.
- Alcohol raises women's chances of getting cancer of the breast, mouth, throat, rectum, liver, and esophagus.
- If people drink alcohol and smoke, they are more likely to get cancer of the mouth, throat, esophagus, and pancreas.¹⁴

How do you know if you are drinking too much?

Ask yourself these questions:

- Have I ever thought that I need to cut down on my drinking?
- Do other people annoy me because they say I should cut down?
- Do I ever feel guilty about the amount or how often I drink?
- Have I ever felt I needed a drink in the morning to get going or to get over a hangover?

If you have answered “yes” to 1 question, there may be a problem. If you answered “yes” to 2 or more questions, there is most likely a problem. Talk with your doctor to get help cutting down on drinking or to stop drinking all alcohol.

There is good news

Brain problems caused by drinking may get better

When a person stops drinking alcohol for many months to a year, it may help the brain heal and return to normal. It may also help thinking skills, like problem-



solving, poor memory and attention, get better.¹⁴ The sooner a person cuts back or quits drinking, the better the chance for recovery.

Chances of getting cancer can be reduced

Your chances of getting certain kinds of cancer go down when you drink less alcohol. If you quit drinking all alcohol, your risk can go down to normal. Some people can cut down on their drinking while other people need to stop drinking

all alcohol to be healthier. Making a change in drinking habits can be hard. If you cannot stop drinking the first time you try, do not give up – Keep trying until you can do it.

- Learn to say “no thank you” when offered a drink.
- Ask your family and friends for help, or try joining a 12-step program.
- Talk to your doctor if you are having trouble quitting.



Get the help you need!

Resources for help:

- Alcoholics Anonymous (AA) – www.aa.org
- Narcotics Anonymous (NA) – www.na.org
- Rational Recovery for Alcohol and Drugs – www.rational.org
- Smoking – American Lung Association Freedom from Smoking Program – www.ffsonline.org
- National Institute on Alcohol Abuse and Alcoholism – www.niaaa.nih.gov/ and www.rethinkingdrinking.niaaa.nih.gov/

¹³National Institute on Alcohol Abuse and Alcoholism (NIAAA website article). *Beyond Hangovers – Understanding alcohol's impact on your health* (2010). <http://pubs.niaaa.nih.gov/publications/Hangovers/beyondHangovers.pdf>.

¹⁴National Institute on Alcohol Abuse and Alcoholism (NIAAA) website article. *Older Adults and Alcohol*. (May 2013). <http://pubs.niaaa.nih.gov/publications/olderAdults/olderAdults.htm#toc02>.

The Keys to Recovery after a Hospital Stay



Mark Rivera,
Health Net
*We help protect
the health of our
communities.*

Communication between you and your health care providers after a hospital stay is very important for many reasons – most importantly, your safety!

Have a follow-up appointment scheduled before you leave, which can help ensure a healthy recovery and prevent another trip to the hospital. Let your doctors know about your stay, including changes in medication, results of any lab tests, and if more treatment is needed. Bring any instructions you received from the hospital or any other doctor you have seen.

Ask your health care providers to talk to and update each other on your treatment. When your doctors work together and are aware of key health information, they have a clearer picture of your overall health.

Tips to improve communication among your health care providers

- Provide each of your health care providers with a list of names, phone numbers and addresses of all the doctors you see, including specialists and behavioral health providers.

- Give each of your providers a record of all your current medications.
- Give consent to your providers, when needed, to share your health information.

Remember, with better planning and communication, many repeat admissions to the hospital can be avoided. Here are some tips you can follow:

- **Ask and ask again** – Don't be afraid to bother doctors, nurses and pharmacists with questions or concerns you have.
- **Say it back** – Repeat the instructions you get in the hospital back to your doctors and nurses to make sure you understand them.
- **Have a discharge plan** – Make sure you leave the hospital with a detailed written plan such as a list of your medical problems, a schedule of follow-up appointments, and a list of your medications.
- **Keep appointments** – Bring your discharge plan, medications and medication list to each appointment.
- **Know what to do if you don't feel well** – Know the danger signs of your condition and what you should do if your symptoms get worse.

We Care for Your Emotional Health

Continuity and coordination of care for our members is a quality measure where Health Net strives for continuous improvement. We are committed to providing access to the best medical care, and we also want to be sure that each member's emotional health is considered.

In addition to your medical benefits, you also have access to behavioral health resources that can help you stay emotionally healthy. Stressful events like an illness, the loss of a loved one, financial problems, or a difficult family relationship can have a serious effect on your emotional well-being.

If you have been diagnosed with depression or think you may be having symptoms, it is important to understand that depression is not a sign of weakness or a condition that can be willed or wished away. You don't have to go through depression alone. It is a treatable condition, and talking with your doctor is an important first step to feeling better.

Effective treatments often include:

- antidepressant medication,
- supportive counseling (psychotherapy),
or
- a combination of medication and counseling.

Besides depression, Health Net can provide help with a number of other behavioral health issues, including, but not limited to, attention-deficit/hyperactivity disorder (ADHD), and stress and anxiety disorders.

Health Net has free resources online that can help you learn more about many behavioral health conditions. Log in to www.healthnet.com and select *Wellness Center > Get Healthy > Get started* under Symptom Checker.

Health Net also provides members with access to Decision Power® health professionals, 24 hours a day, 7 days a week, at **1-800-893-5597**. If English is not your preferred language, ask for an interpreter.

Members requiring assistance who are hearing- and speech-impaired can reach a TTY/TDD line by calling **1-800-276-3821**.

Managed Health Network (MHN) is Health Net's behavioral health subsidiary that may be available to you to help support you and your primary care physician with your emotional health. To see if you have behavioral health coverage provided by MHN, refer to your plan documents or check for the MHN phone number on your Health Net ID card.

Remember, depression affects lots of people. Seeking help is not a sign of personal weakness. You can always talk to your doctor about any concerns you have. Identifying your loved one's emotional condition and getting help can be the first step toward a healthier and happier life.



When Is the Emergency Room the Right Choice?



When you or a loved one is hurt, you want the best care possible. Deciding where to go isn't always easy. Sometimes you need care fast, but a trip to the emergency room (ER) may be unnecessary. Many people do not realize that, for many illnesses, other treatment options are available. Urgent care centers (UCCs) can treat many conditions and minor ailments. UCCs are often open after normal business hours, and chances are you won't wait as long as at the ER. And for many members, the out-of-pocket cost is usually lower for a UCC visit than an ER visit.

If time permits, call your doctor first. He or she may book an appointment for you or recommend a contracted UCC. If your doctor is not available, then call a Decision Power® clinician for advice – It's part of your plan! The clinician can provide advice and counseling 24 hours a day at no cost. However, if you are experiencing an emergency situation, call 911 or go to the nearest hospital.

What's the difference?

Emergency care: In general, a condition is a medical emergency when your life, body parts or bodily functions are at risk of damage or loss unless immediate medical care is received. It can also be a sudden, extremely painful condition that a reasonable person with an average knowledge of health and medicine would believe requires immediate medical attention.

Urgent care: In general, this is for a situation that is urgent but not life-threatening. An example would be a high fever. UCCs are especially useful for after-hours care or when you are out of your usual service area. Research the closest UCC by talking to your doctor or visiting www.healthnet.com > *ProviderSearch*.

Tips to remember

- Reach a registered nurse 24 hours a day. Log in as a member at www.healthnet.com or call **1-800-893-5597** (TTY/TDD: **1-800-276-3821**).
- Call your primary care physician as soon as possible after leaving a UCC or ER. Then he or she can coordinate any necessary follow-up care.

Please refer to your Evidence of Coverage document for benefit and coverage information pertaining to urgent care and emergency services.

Know *Your Rights and Responsibilities*

Health Net is committed to treating you in a manner that respects your rights, recognizes your specific needs, and maintains a mutually respectful relationship. To demonstrate our commitment, Health Net has adopted a set of member rights and responsibilities.

You have the right to:

- Receive information about Health Net, its services, its practitioners and providers, and members' rights and responsibilities.
- Be treated with respect and recognition of your dignity and right to privacy.
- Participate with practitioners in making decisions about your health care.
- Have a candid discussion about appropriate or medically necessary treatment options for your condition(s), regardless of cost or benefit coverage.

- Voice complaints or appeals about the organization or the care it provides.
- Make recommendations regarding Health Net's member rights and responsibilities policies.

You have the responsibility to:

- Supply information (to the extent possible) that Health Net and its practitioners and providers need to provide care.
- Follow plans and instructions for care that you have agreed on with your practitioners.
- Understand your health problems and participate in developing mutually agreed upon treatment goals to the highest degree possible.

These rights and responsibilities apply to your relationship with Health Net, our contracting practitioners and providers, and all other health care professionals.

How We Protect Your Privacy

Protecting your privacy is a top priority at Health Net. We have strict policies about how we may collect, use or disclose your protected health information (PHI). In addition, you have certain rights regarding the information we maintain about you.

PHI includes information about:

- You, including demographic information such as your race, ethnicity or language spoken, or any information that can reasonably be used to identify you.
- Your past, present or future physical or mental health or condition.
- The provision of health care to you.
- The payment for that care.

Health Net is required by federal and state laws to notify you about your rights

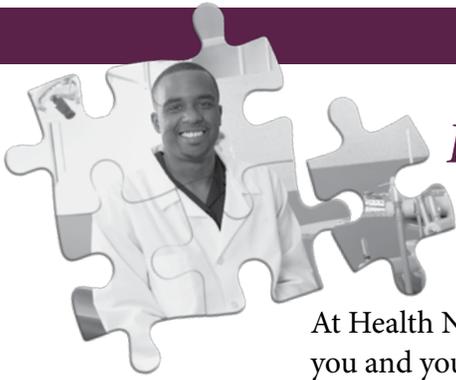
and our legal duties and privacy practices with respect to your protected health information. Health Net's Notice of Privacy Practices explains:

- How your PHI may be used or disclosed.
- Your rights as a member to access PHI and to request amendments, restrictions or an accounting of disclosures of PHI.
- The procedures for filing a complaint.

For a copy of Health Net's privacy policies, please log in to www.healthnet.com, scroll down to the bottom of the page, and click *Privacy > Notice of Privacy Practices*. You may also request a copy by calling the toll-free Member Services number on page 29 of this booklet. For questions about the Notice of Privacy Practices, please email Privacy@healthnet.com.



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



How We Make **Coverage Decisions**

At Health Net, we're committed to helping you and your family be healthy, secure and comfortable. There should be no barriers between you and the care you need to get – and stay – healthy.

We believe that all decisions about your care should be based on medical necessity, medical appropriateness, safety, and existing coverage. Health Net in no way encourages or offers financial incentives to its contracting physicians or other individuals to deny any type of care or treatment to our members. Health Net does not give money to decision makers in a way that encourages them to make choices that could prevent you from using

needed services. Any doctor who fails to provide appropriate services to Health Net's patients will be investigated and may have his or her contract terminated. Health Net will not use your demographic information such as your race, ethnicity or language preference to make decisions about coverage or benefits.

If you have any questions about coverage decisions, we invite you to speak with a Utilization Management staff member. Just call the toll-free or TTY Member Services number on page 29 of this booklet and ask for the Utilization Management Department.

Evaluating **New Technology**

Health Net continually evaluates new procedures, drugs and devices used to treat specific diseases and conditions. Health Net has a procedure to consider new technologies and determine whether or not they should be covered benefits. New technologies are considered experimental and are under investigation during various stages of clinical studies. During this time, health professionals study their safety and effectiveness.

Health Net decides whether new technologies are considered medically necessary and appropriate by reviewing these studies. Independent expert medical reviewers advise Health Net on whether the new technologies are safe and effective.

We Speak *Your* Language

Is it easier for you to read and speak in a language other than English? Health Net has a no-cost Language Assistance Program to help you talk to your doctor, other health care providers and Health Net staff.

The Language Assistance Program can:

- Provide an interpreter for you to talk with your doctor and other health care providers so that you do not need to use family or friends as an interpreter. You have a right to file a grievance if your language needs are not met.
- Provide an interpreter to talk with a Health Net representative about your plan benefits.
- Provide a print translation or alternate format for some documents upon request.

- Have any Health Net materials read to you in your language.

Please call us and let us know what spoken and written language you prefer. If you would like, you could also give us your race and ethnicity information. Health Net uses this information to improve health care quality. Health Net will protect your information and will not share it with anyone.

If you need help with the enclosed information, please call Member Services. Interpreter services are available Monday through Friday during the hours listed below. Contact Member Services at the following phone numbers.



California

- HMO members call 1-800-275-4737.
- PPO members call 1-800-960-4638.
- Amber, Jade and Sapphire members call 1-800-431-9007.
- TTY users should call 711.

Arizona

- HMO members call 1-800-977-7522.
- TTY users should call 711.

Oregon

- HMO and PPO members call 1-888-445-8913.
- TTY users should call 711.

If you have any questions, please contact Health Net at the number above. 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.

Si tiene alguna pregunta, comuníquese con Health Net al número que aparece más arriba. Los usuarios de TTY deben llamar al 711. Desde el 1 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 de la semana, excepto ciertos días feriados. Sin embargo, después del 14 de febrero, su llamada será atendida por nuestro sistema automático de teléfono durante los fines de semana y en ciertos días feriados.

如果您有任何疑問，請撥打上方電話與 Health Net 聯絡。從 10 月 1 日到 2 月 14 日期間，我們每週 7 天，每天上午 8:00 到下午 8:00 間提供服務 (不含特定假日)。但於 2 月 14 日後，週末及特定假日將由本公司自動電話系統為您服務。

For more information, please contact

Health Net

PO Box 10420

Van Nuys, CA 91410-0420

www.healthnet.com

This information is available for free in other languages.

Please contact our Member Services number at:

Arizona: 1-800-977-7522

California:HMO: PPO: Amber, Jade and Sapphire:
1-800-275-4737 1-800-960-4638 1-800-431-9007

Oregon: 1-888-445-8913
(TTY users should call 711.)

Esta información está disponible en forma gratuita en otros idiomas.

Comuníquese con el número de nuestro servicio al cliente al:

Arizona: 1-800-977-7522

California:HMO: PPO: Amber, Jade y Sapphire:
1-800-275-4737 1-800-960-4638 1-800-431-9007

Oregon: 1-888-445-8913
(Los usuarios de TTY deben llamar al 711.)

本資訊備有其他語言版本，可免費提供。
請撥打我們會員服務部電話：

Arizona : 1-800-977-7522

California : HMO : PPO : Amber、Jade 和 Sapphire :
1-800-275-4737 1-800-960-4638 1-800-431-9007

Oregon : 1-888-445-8913
(聽障專線使用者請撥 711。)

Health Net has been approved by the National Committee for Quality Assurance (NCQA), a non-profit organization dedicated to improving health care quality (expires 1/1/2015). Health Net is a Medicare Advantage organization that has a contract with Medicare to offer HMO, PPO and HMO SNP coordinated care plans (some HMO SNPs require Health Net to have additional contracts with the states of Arizona and California). Enrollment in a Health Net Medicare Advantage plan depends on contract renewal.

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