

# 2009 OPTIONAL BUY-UP PACKAGE

*and Decision Power<sup>SM</sup>*

*(Dental, Vision and Chiropractic Coverage)*

The Health Net private fee-for-service (PFFS) Pearl plan offers members the Optional Buy-Up Package, which includes dental, vision and chiropractic benefits for a monthly premium of \$23 (in addition to the monthly plan premium).

Following are benefits offered with this package:

## *Optional Buy-Up Package*

DENTAL COVERAGE (HEALTH NET DENTAL) <sup>1</sup>	Administered by Dental Benefit Providers (866) 375-3373	<ul style="list-style-type: none"> <li>• Up to two oral exams per year</li> <li>• Up to two cleanings per year</li> <li>• Up to one dental X-ray per year</li> <li>• Minor restorative services (fillings)</li> </ul>
VISION COVERAGE (HEALTH NET VISION)	Administered by EyeMed Vision Care, LLC (866) 392-6058	<ul style="list-style-type: none"> <li>• \$15 copayment for one routine exam per year</li> <li>• \$0 copayment for one pair of eyeglasses (frame and lenses) or contact lenses every two years<sup>3</sup></li> </ul>
CHIROPRACTIC COVERAGE <sup>2</sup>	Members visit any chiropractic provider that accepts Health Net's terms and conditions	<ul style="list-style-type: none"> <li>• \$10 copayment per visit<sup>4</sup></li> <li>• Up to 20 visits per year</li> </ul>

<sup>1</sup>\$750 annual limit for dental benefits; \$35 annual deductible applies.

<sup>2</sup>Medicare-covered chiropractic services (manual manipulation of the spine to correct a displacement of misalignment of a joint or body part) are not included as part of the Optional Buy-Up Package for chiropractic services.

<sup>3</sup>\$100 allowance (benefit maximum/limit) applies to all eyewear (glasses or contacts).

<sup>4</sup>\$60 maximum payable per visit.

## *Chiropractic Coverage*

Balance billing is prohibited by deemed chiropractic providers who provide services to Health Net PFFS members.

Chiropractic providers for the Optional Buy-Up Package do not need to be Medicare-participating providers; however, they are paid according to the PFFS terms and conditions at 100 percent of the Medicare fee schedule. For additional information, refer to the Health Net 2009 PFFS Plan Reimbursement Methodology and Fee Schedules and Health Net's terms and conditions of payment.

## *Dental and Vision Coverage*

Non-participating dental and vision providers may balance bill the difference between billed charges and the out-of-network reimbursement amount for coverage offered under the Optional Buy-Up Package.

Health Net Dental providers, contracting with Dental Benefit Providers, are reimbursed the contract amounts for covered services offered under the Optional Buy-Up Package. Non-participating providers are reimbursed at usual, customary and reasonable dental allowances, based on the 80<sup>th</sup> percentile of American Association of Health Plans (AAHP) rates, which are amounts collected, maintained and reported throughout the country.

Continued on reverse.



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MEDICARE PROGRAMS

Health Net Dental's claim submission information is as follows:

Health Net Dental  
P.O. Box 30567  
Salt Lake City, UT 84130

Health Net Vision providers, contracting with EyeMed Vision Care, are reimbursed the contract amounts for covered services offered under the Optional Buy-Up Package. Non-participating provider reimbursement is reasonable and customary for vision exams and up to \$100 for eyeglasses (frames and lenses) or contact lens packages.

Health Net Vision's claim submission information is as follows:

Health Net Vision  
P.O. Box 8504  
Mason, OH 45040

### *Decision Power<sup>SM</sup>*

Decision Power is a Health Net decision-support program for participating providers and eligible Health Net members. The core concept of Decision Power is Shared Decision-Making®, which encourages members to consider their personal preferences, values and lifestyles when working with their physicians to make the best decisions they can about their treatment options. Through Health Coaching and online services, Decision Power offers support and education to members for a range of conditions and diseases.

### Health Coaches: Supporting Physicians' Treatment Plans

Health Coaches are trained professionals, such as nurses, respiratory therapists and dietitians, who are available to eligible members 24 hours a day, seven days a week, 365 days a year. Health Coaches provide members with a single point of contact and help educate and provide support to members by using evidence-based information tailored to members' needs. Health Coaches can also provide support materials, such as videos and other printed communications. Additionally, they can discuss with members the other tools available on the member portal of the Health Net Web site.

### Online Services

In addition to Health Coaching support, members have access to valuable online resources. These resources are available on the Decision Power Health and Wellness link located on the member portal at [www.healthnet.com](http://www.healthnet.com), and include:

**HEALTH ENCYCLOPEDIA** – contains information on a wide variety of symptoms, health conditions, medical tests, and treatment options. It also contains illustrations and definitions of terminology used

**HEALTH CROSSROADS® WEB MODULES WITH STREAMING VIDEO** – decision-support tool for a variety of health topics that include information on treatment or screening options and their pros and cons, online videos for each topic, links to research abstracts, and more

**HEALTH RISK QUESTIONNAIRE (HRQ)** – helps members identify and understand potential health risks and provides recommendations on how to make healthier choices to reduce these risks

**HEALTHWISE® AUDIO LIBRARY** – up-to-date recorded information on hundreds of health topics

**MY RECORDS** – offers a variety of tracking tools, including a treatment calendar and Personal Health Record (PHR), which helps members take their medical records where needed. My Records allows a member to keep a variety of medical information, such as HRQ results, claims, and screening exam dates and results, in one place

**MEDICATION CENTER** – helps members monitor and keep track of prescription medication history online. It also includes the most up-to-date information on potentially harmful medication interactions, prescription medications and over-the-counter medications and supplements

**CONDITION CENTER** – provides reliable information and news on the diagnosis, treatment and prevention of common health problems

**LIVING HEALTHY** – Improve My Health provides information online on fitness, nutrition, smoking cessation, pregnancy, and weight management

**COMPARE HOSPITALS** – the Hospital Comparison Report compares participating hospitals based on the number of patients treated for a condition or procedure, average lengths of stay, relative costs, and more. This report can help members decide which hospitals best meet their needs based on their preferences

**COMPARE MEDICAL GROUPS** – the Medical Group Comparison Report compares medical groups based on the quality of care and service the groups provide (only available to California members)

**DRUG PRICING TOOL** – allows members to determine medication coverage and affordable alternatives approved by their physician

**TREATMENT COST ESTIMATOR** – provides access to location-specific costs for diagnostic tests, medication categories, inpatient and outpatient procedures, and office visits

Members have access to Decision Power through current enrollment with any of the following Health Net companies: Health Net of California, Inc.; Health Net of Connecticut, Inc.; Health Net of New Jersey, Inc.; Health Net of New York, Inc.; Health Net Health Plan of Oregon, Inc.; Health Net Insurance of New York, Inc.; Health Net Life Insurance Company.

Decision Power services, including Health Coaches, are additional resources that Health Net makes available to enrollees of the above-listed Health Net companies. This program may be revised or withdrawn without notice.

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