

# Medicare *Plans*

## *You Can* **Count On**

*A simple guide to your CalPERS benefit choices*



**Janis E. Carter,**  
**Health Net**  
*We're here for  
members when  
they need us.*

**Health Net Seniority Plus**  
**(Employer HMO)**



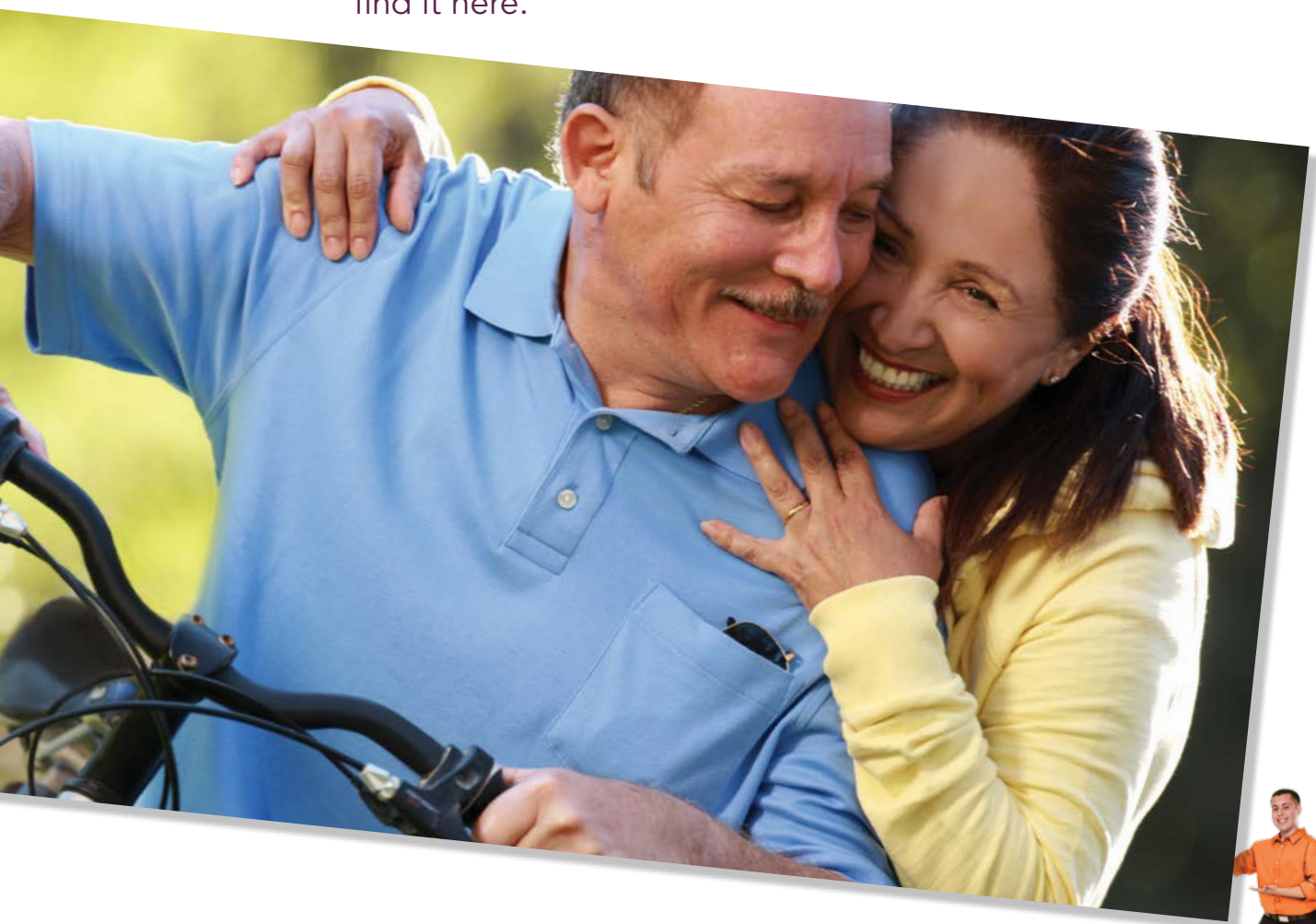
**Health Net®**  
MEDICARE PROGRAMS

# *Health Net* Seniority Plus

*for CalPERS retirees*

At Health Net, we're working to change your idea of a "health plan." Our mission is to support your quest for optimal health. Beyond comprehensive benefits and predictable copayments, our Seniority Plus plans include extra health-boosting resources.

Whatever you're looking for – affordability, broad benefit coverage, choice in doctors, or wellness programs to keep you healthy – you'll find it here.



**Christian Aparicio,**  
**Health Net**  
*We make using health  
care benefits simple.*

# The Health Net Difference

Health Net is one of the country's leading health care companies, providing a variety of health care services and benefit programs to over 5.4 million people nationwide. Supporting individuals and families through all stages of life is what we've been doing for over 30 years – And we're just getting started.



*Reasons to choose Health Net Seniority Plus (Employer HMO) coverage include:*

**1 We know California.**

For over 30 years, Health Net of California, Inc. has given Californians access to broad networks, personal service and useful resources so they can manage their health the way they want.

**2 We're all about quality.**

Ongoing service monitoring helps ensure the care you receive is the kind of care you expect and deserve. We put our provider and hospital comparison reports online at [www.healthnet.com/calpers](http://www.healthnet.com/calpers) so you can view provider network quality and service ratings for yourself.

**3 Broad networks for more choices.**

Thousands of doctors and hospitals give you the choices you deserve. And with such large provider networks, there is a good chance your doctor is part of ours. You can search for doctors at [www.healthnet.com/calpers](http://www.healthnet.com/calpers). Just click on *ProviderSearch*. You can also change doctors, download maps and more.

**4 Strength.**

Health Net, Inc. is one of the nation's largest publicly traded managed health care companies, and ranked #236 on the 2013 list of Fortune 500 companies. This means we have the strength and stability to focus on care delivery and the resources to innovate.

# How It Works

*Why so many people have already chosen Health Net Medicare plans*

**We know how important it is to have a close relationship with your doctor.**



With our large network of physicians and hospitals, you won't have to worry about finding a new doctor to learn about you and your conditions. We will most likely have your doctor in our network.

**We tailor our services to Medicare beneficiaries like you.** We know which conditions are most likely to affect you and the medications you're most likely to need. That's why we've taken such care to ensure that our Prescription Drug Plan for Medicare offers coverage for so many commonly prescribed, brand-name drugs. Even if your physician changes your medications, your new prescription will most likely still be on our list of covered drugs.

**How Seniority Plus works.**

With Health Net Seniority Plus, your Medicare benefits are administered by Health Net. Health Net is the primary payor for all Medicare-covered benefits. You still retain your Medicare card, but receive Medicare-covered services through the Health Net Seniority Plus network of providers.

**Primary care physician coordinates care.**

Your Health Net Seniority Plus (Employer HMO) primary care physician is the focal point for all contracted medical care you receive through Health Net Seniority Plus (Employer HMO). He or she will diagnose and treat your illness or condition, referring you to a specialist when necessary.

If you do not select a primary care physician or physician group when you enroll, Health Net will automatically assign one to you based on your address. You can then change your primary care physician or physician group by calling Member Services at **1-888-926-4941 (TTY/TDD 1-888-926-5003)**, 7:00 a.m. to 8:00 p.m., seven days a week for assistance or by logging in at [www.healthnet.com/calpers](http://www.healthnet.com/calpers). You must use plan providers except in emergency or urgent care situations or for out-of-area renal dialysis. If you obtain routine care from out-of-network providers, neither Medicare nor Health Net Seniority Plus (Employer HMO) will be responsible for the costs.



### Can I still see my primary care physician if I don't have my ID card?

Yes. If you don't have your ID card yet, please take the yellow copy of your Health Net Seniority Plus (Employer HMO) Enrollment Request Form with you to your participating physician group. This will serve as your temporary ID card until you receive your permanent ID card.

### How do I find a doctor?

With our vast Seniority Plus HMO network of physicians and other specialists, finding a doctor is easy:

- Log in to [www.healthnet.com/calpers](http://www.healthnet.com/calpers) and click on *ProviderSearch*. You can search by name or specialty, find out if the doctor is accepting new patients, even get a printable map or driving directions.
- Call Customer Service at 1-888-926-4941 (TTY/TDD 1-888-926-5003), 7:00 a.m. to 8:00 p.m., seven days a week for assistance.

### Hospital coverage, medical emergencies.

Your primary care physician will handle all of the care you need and will arrange all non-emergency hospital admissions. For medical emergencies, call 911 (in areas where the system is established and operating) or go to the closest emergency facility. Do not worry about whether it is a Health Net network facility. Immediately following an ER visit, call your primary care physician to inform your doctor of your situation, so that your doctor can help with any additional care.



### *How do I enroll?*

Check with CalPERS at **888 CalPERS** (or **888-225-7377**) to find out how they handle your Health Net enrollment.

# Make the Most of Your Health *with Decision Power*<sup>®</sup>



**Herminia  
Escobedo,  
Health Net**  
*We get members  
what they need.*

Decision Power brings together the information, resources and personal support that fit you, your health and your life. Whether you're focused on staying fit, making health care decisions or facing a serious diagnosis, we're here to help you work with your doctor and make informed decisions.

Decision Power is available 24 hours a day, 7 days a week. Call the Decision Power line to:

- Talk to a registered nurse 24/7. By using the Nurse24<sup>SM</sup> line,<sup>1</sup> you can reach a Decision Power clinician who is available 24/7 to answer questions and address your concerns:
  - Questions about ongoing illnesses, such as asthma, congestive heart failure, heart disease, or diabetes.
  - Understanding all your options when you need treatment.
- Learn more about our Quit for Life<sup>®</sup> tobacco cessation program which provides an in-depth, personalized smoking cessation plan. Participants can access up to four proactive, one-on-one counseling calls, plus unlimited calls to Nurse24.
- Talk to a Decision Power health coach to set a specific health goal, such as weight and cholesterol management, quitting smoking, stress reduction, and blood pressure control.

## *Resources available online*

- Take the Health Risk Questionnaire (HRQ). It's a fast and easy way to rate your health and learn how to improve it. Share the results with your doctor the next time you have a checkup.
- Access your Personal Health Record (PHR). You can record your appointments, medical history, medications, test results, preventive screenings, and shots. You can also print a summary of your PHR to share with your doctor.
- Enroll in a Healthy Living program on healthy aging, exercise, nutrition, tobacco cessation, and more. These six-week programs provide you with the tools and guidance to get healthier.
- Learn more with the in-depth article library, plus health-related videos and audio resources for most health conditions.
- Try the online questionnaires to test your knowledge of the pros and cons of various treatments.

You can start using Decision Power as soon as your Health Net benefits become effective! Just log in to [www.healthnet.com/calpers](http://www.healthnet.com/calpers), or call us toll-free at 1-800-893-5597 (TTY/TDD 1-800-276-3821). Interpretation services are available 24 hours a day.

<sup>1</sup>Decision Power nurses are not for emergency situations. If you have an emergency, call 911 or go to the emergency room.

# New Programs *Especially for* *CalPERS Members*

With CalPERS retirees in mind, Health Net has joined forces with three wellness vendors to provide our members with access to programs and services that support your good health. You can start using these new programs as soon as your Health Net benefits become effective.

There is no cost to Health Net CalPERS members for using these services. After registering on [www.healthnet.com/calpers](http://www.healthnet.com/calpers), you can log in for convenient access to the following programs:

## *Web- and telephone-based technologies*

Health Net has partnered with MDLIVE to make care more accessible and convenient for our CalPERS members. MDLIVE provides quality medical care by phone or online video through a national network of board-certified physicians and licensed therapists. These providers can diagnose, treat and write prescriptions for routine medical conditions if your primary care physician is not available or you are away from home.

## *Surgery decision-making support*

Health Net offers CalPERS members access to Welvie,<sup>SM</sup> an online program that helps you decide on, prepare for, and recover from surgery. The support program can help participants evaluate the benefits and risks of both surgical and non-surgical treatment options, and help reduce the chance of complications.

## *Proactive diabetes prevention*

Health Net, together with Omada Health, provides an online diabetes prevention program to help CalPERS members with pre-diabetes. The program helps participants make lifestyle changes to help prevent the onset of type 2 diabetes. Omada Health's Prevent program combines a professional health coach, a community of support, and an evidence-based online curriculum, all at no cost to you.



## **Health Net**

PO Box 10158

Van Nuys, CA 91499-6059

1-888-926-4941

7:00 a.m. to 8:00 p.m., seven days a week

TTY/TDD users should call 1-888-926-5003

*[www.healthnet.com/calpers](http://www.healthnet.com/calpers)*

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. This plan is available to qualified CalPERS retirees with Medicare Parts A and B.

You have access to Decision Power through your current enrollment with Health Net of California, Inc.

Decision Power is part of Health Net's Medicare Advantage benefit plans. It is not affiliated with Health Net's provider network. Decision Power services, including clinicians, are additional resources that Health Net makes available to enrollees of Health Net of California, Inc.

The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copayments and restrictions may apply. Benefits, formulary, pharmacy network, provider network, premium, and/or copayments/coinsurance may change on January 1 of each year.

This information is available for free in other languages. Please call Health Net's CalPERS dedicated customer service number at 1-888-926-4941 for additional information. Our hours of operation are 7:00 a.m. to 8:00 p.m., seven days a week. TTY/TDD users call 1-888-926-5003.

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