## Retiree Plan Options

### Product

<table>
<thead>
<tr>
<th>Product</th>
<th>Eligible Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>POS = Point of Service</td>
<td>Early Retirees, Medicare COB members within the POS service area.</td>
</tr>
<tr>
<td>PPO = Preferred Provider Organization</td>
<td>Early Retirees, Medicare COB.</td>
</tr>
<tr>
<td>FlexMed = Health Net’s Indemnity style plan</td>
<td>Medicare COB/Supp and Out of State members.</td>
</tr>
<tr>
<td>Seniority Plus = Medicare Advantage Plan</td>
<td>Individuals over 65 with Medicare parts A&amp;B within a Health Net Seniority Plus service area (Certain Counties in California Only).</td>
</tr>
</tbody>
</table>
POS – Benefit Talking Points
Early Retirees and Medicare COB*

Provides 3 Medical Benefit Levels in One Benefit Plan

- **HMO** – Primary care provider (PCP) access and referrals to specialist
  - *Lower out-of-pocket costs*

- **PPO** – Access to any of Health Net’s contracted PPO providers at any time
  - Copays and coinsurance costs (higher than the HMO level of benefits)

- **Out of Network** – Access to any provider that is not contracted with Health Net in any way
  - Requires a small deductible and coinsurance costs apply (higher out-of-pocket costs than the HMO or PPO level of benefits). Claim forms will need to be submitted for reimbursement.

- **Access to MinuteClinics** - $10 copayment

The **POS plan provides the most flexibility** when seeking care.

*POS COB (Coordination of Benefits) is for members over 65, not actively at work, with Medicare. Medicare is primary for the member and Health Net coverage is secondary.*

*Note: Health Net advises that members read their Evidence of Coverage to fully understand their benefits.*
PPO – Benefit Talking Points

California PPO
• PPO has two levels of benefits, in-network and out-of-network.
• Health Net has a robust PPO network in California.
• If a member sees a Health Net contracted PPO provider, they receive the in-network level of benefits.
• If a member sees a non contracted provider, they have a greater out-of-pocket expense and are required to pay the provider and submit a claim form to Health Net for reimbursement.

Out of State PPO
• PPO has two levels of benefits, in-network and out-of-network.
• For Health Net’s out-of-state PPO plan, we contract with a provider network called First Health.
• If an out of state member sees a First Health provider, they receive the in-network level of benefits.
• If a member sees a non-contracted provider, they have a greater out-of-pocket expense and will pay for services and submit a claim form to Health Net for reimbursement.

*PPO COB (coordination of benefits) for members over 65, not actively at work, with Medicare. Medicare is primary for the member and Health Net coverage is secondary coverage.

Note: Health Net advises that members read their Evidence of Coverage to fully understand their benefits.
FlexMed – Benefit Talking Points

Retirees 65 and over on Medicare

This plan works in conjunction with Medicare and has limited out-of-pocket expenses to the Medicare member as Medicare is the primary coverage.

Members can see any provider that accepts Medicare.

All services deemed to be *medically necessary* by Medicare will also be considered *medically necessary* by Health Net.

Note: Health Net advises that members read their Evidence of Coverage to fully understand their benefits.
Medicare Advantage
Seniority Plus HMO Coverage – Talking Points

• **Seniority Plus is for members over 65 with Medicare Parts A & B.** When a member enrolls in Seniority Plus, they sign over their Medicare benefits to Health Net. If and when they terminate the Seniority Plus plan, they get their Medicare benefits back.

• **This is a California-only product and is only available in certain California Counties** (See zip code listing provided to the Benefits Department).

• Seniority Plus is an HMO-type product whereby the member chooses an HMO provider and goes to that provider for services and referrals to specialists. Members must choose a primary care provider (PCP) from the listing of Health Net’s contracted Seniority Plus providers.

• **Premium is lower than other Over-65 plan options.**

• **There are no claim forms and there is one ID card.** If a member is on Seniority Plus, they won’t need to use any other ID card to seek care.

**Note:** Health Net advises that members read their Evidence of Coverage to fully understand their benefits.
Wellness Programs and Resources
Take the Health Risk Questionnaire

After members complete the online Health Risk Questionnaire, they are immediately presented with a personalized report highlighting details on their various risks and conditions. Results are bundled into the domains of wellness: physical, emotional, social, financial and spiritual.

Members are directed to areas of “total wellbeing” to show simple steps you can take to support and improve those areas.
# Health Promotion Programs

**Health Promotion Program Topics**

- Reach a Healthy Weight
- Improve Your Diet
- Feel Less Stress
- Be More Active
- Live Tobacco Free
- Take Charge – Type 2 Diabetes

- Personalized & interactive
- Action-oriented
- Positive behavior changes
- Measurable results
- Printable Completion Certificate
Online Seminars, Articles and Videos
Wellness Webinar Series

The Wellness Webinar Series is offered the third Wednesday of each month.

- Wellness Webinars are FREE!
- The program is promoted at employer group events, on the member portal, and via the Member Pulse online newsletter.
- Webinars are also recorded!

### 2021 Wellness Webinar Schedule

<table>
<thead>
<tr>
<th>January</th>
<th>Member Experience Survey &amp; Why It’s Important</th>
<th>July</th>
<th>Acupressure: From Restlessness to Peace of Mind</th>
</tr>
</thead>
<tbody>
<tr>
<td>February</td>
<td>Keep the Beat: Live Heart Healthy</td>
<td>August</td>
<td>Strategies to Improve Chronic Pain Management, and</td>
</tr>
<tr>
<td>March</td>
<td>Whole Person Self Care and Resilience</td>
<td>September</td>
<td>Beating the Winter Blues: Coughs, Colds and Flu</td>
</tr>
<tr>
<td>April</td>
<td>Good Night, Sleep Tight!</td>
<td>October</td>
<td>Keeping Your Lungs Healthy</td>
</tr>
<tr>
<td>May</td>
<td>Mindfulness: The Art of Stillness</td>
<td>November</td>
<td>Diabetes Prevention: Don’t Sugarcoat It</td>
</tr>
<tr>
<td>June</td>
<td>Return to the Outdoors: The Power of Nature</td>
<td>December</td>
<td>Money Talks: Plan for Tomorrow, Today</td>
</tr>
</tbody>
</table>
Healthy Discounts

Value-added Discounts on lifestyle improvement products and services, including Weight Watchers, Jenny Craig, Active&Fit, and more.

- **Weight management**
  - WW
  - Jenny Craig

- **Chiropractic/ acupuncture services and more**
  - American Specialty Health

- **Eye care**
  - EyeMed

- **Hearing aids and screenings**
  - Connect Hearing
  - Beltone

- **Fitness club discounts**
  - ChooseHealthy
  - Active&Fit
Active&Fit Direct fitness discount program

- Members receive simultaneous access to all fitness center facilities within the national network—*11,000+ major fitness centers*
- Just $25/month (plus a one-time $25 enrollment fee); member funded
- Find out more at HealthNet.com/csc (under Wellness Programs and Discounts tab)
- Online directory maps
- **Free Guest Pass** to try-out clubs (available at most centers)
- Option to switch fitness centers at any time
- Online fitness tracking from a variety of popular wearable devices, apps, and exercise equipment.

NOTE: Available to Health Net POS, PPO and FlexMed Members.
(Except: Seniority Plus members use Silver&Fit).
Silver&Fit

• Fitness Facility Program
• Access to local health clubs and nationwide fitness centers.
• Home Fitness Kit Program
• Fitness Challenges
• Silver&Fit Connected!
• Resource Library
• Rewards Program

Silver&Fit members receive an annual fitness center membership or home fitness kits. Membership is Free!

To enroll or find a participating fitness center
1. Go to www.SilverandFit.com
2. Or call the toll-free customer service at (877) 427-4788.
myStrength
Program for behavioral health

• Web-based program

• Anxiety, Depression, Alcohol and Drug Abuse, Pain Management, Mindfulness, Covid-19, PTSD, Pregnancy, New Parents, Insomnia, Stress management and Racism information

• User Registration is climbing!

• Clinical Anxiety and Depression decrease with myStrength use

• eLearning program utilization

myStrength’s proven web and mobile resources can help strengthen your mind, body and spirit.
Nurse Advice Line

- Available 24/7
- Access to licensed registered nurses
- Immediate triage and clinical support
- Timely intervention
- Seamless experience
- Telephonic access
- Advice from anywhere

Nurse Advice Line Benefits

- Helps prevent unnecessary office and ER visits by directing members to appropriate level of care
- Reinforces treatments plans
- Empowers participants
- Ability to immediately address special needs
Babylon/Telehealth

Connects members to remote consultations with doctors and health care professionals via text and video messaging through a mobile app, 24 hours a day, 7 days a week.

Through the Babylon app, you can:

• Check your symptoms in real-time
• Talk to a health care provider anytime to discuss health issues such as cold and flu, nausea, depression and chronic health conditions
• Use the COVID-19 Care Assistant
• Keep your health status up-to-date

County of Santa Clara members have NO COPAY when using Babylon Telehealth services

Note: Babylon telehealth services are not available to Seniority Plus members.

Learn More at www.babylonhealth.com/us/hnc
# Your Health Net Contacts

*For County of Santa Clara Members*

<table>
<thead>
<tr>
<th>Member Contacts</th>
<th>Phone Numbers</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Customer Contact Center – POS/PPO/FlexMed Members</strong>&lt;br&gt;Customer Contact Center Seniority Plus members</td>
<td>1-800-676-6976&lt;br&gt;1-800-275-4737</td>
<td>All member questions, Monday–Friday, 8:00 a.m.– 6:00 p.m.</td>
</tr>
<tr>
<td><strong>Decision Power® Health Coach</strong></td>
<td>1-800-893-5597</td>
<td>Member resource for confident health care decisions.</td>
</tr>
<tr>
<td><strong>Babylon - telehealth</strong></td>
<td><a href="http://www.babylonhealth.com/us/hnc">www.babylonhealth.com/us/hnc</a></td>
<td>All member questions, 24/7</td>
</tr>
<tr>
<td><strong>Health Net web services</strong></td>
<td><a href="http://www.healthnet.com/csc">www.healthnet.com/csc</a></td>
<td>General member information, provider search, pharmacy information and provider directories. Specific member information via login, iPhone and Android apps.</td>
</tr>
</tbody>
</table>
Q&A