



Health Net Medicare Supplement (Medigap) Plans

CLOSE THE GAP WITH COVERAGE THAT FITS YOUR LIFESTYLE



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Medicare Supplement 101

Medicare is a good program, but it only covers about 80% of your medical and hospital costs. A Health Net Medicare Supplement (also known as Medigap) plan, protects you from the out-of-pocket costs Medicare doesn't cover, like copayments, coinsurance and deductibles. These costs can quickly add up to thousands of dollars.

A Health Net Medicare Supplement Plan helps pay for your out-of-pocket costs and more not covered by Original Medicare,* including:

- Part A coinsurance, with many plans paying the hospital deductible.
- Some out-of-pocket expenses not paid for by Part B.
- Some plans have enhanced hearing, vision and chiro benefits.

***After paying your Part B premium and monthly Medicare Supplement plan insurance premium.**

80%

Portion of eligible expenses covered by Original Medicare



20%

Medicare Supplement plans help fill the gap

A Medicare Supplement plan may work for you if you want:

- The flexibility to choose any doctor or hospital that accepts Medicare patients.
- To avoid paying copays, coinsurance and other out-of-pocket costs that Original Medicare does not cover.

We've Got You Covered

Health Net Life Insurance Company (HNL) offers 9 Medicare Supplement plans to meet your unique needs, health and budget. Benefit plan options include A, D, F, High Deductible Plan F, Innovative Plan F, G, High Deductible Plan G, Innovative Plan G, and N.



Guaranteed acceptance during Medicare Supplement Open Enrollment period

You are guaranteed acceptance in any plan during your Medicare Supplement open enrollment period, regardless of your health status. The period begins on the first day of your birthday month when you turn 65 (you must be enrolled in Medicare Part B). Please review the enclosed **Guaranteed Issue Guide** to learn more about your rights, eligibility and options.



Rate guarantee for first-time enrollees!

HNL provides an initial six-month rate guarantee to members enrolling for the first time in a HNL Medicare Supplement plan. During this six-month rate guarantee period, your premium will not increase even if HNL has a rate increase or you have a birthday which moves you into the next higher age rate bracket.

Important Updates About F Plans

As of January 1, 2020, Medicare Supplement plans that pay the Medicare Part B deductible are no longer sold to those newly eligible for Medicare Part B.

If you were eligible for Medicare before 2020 but have delayed it because you are still working and have employer insurance, don't worry. When you leave that insurance and switch to Medicare, you will still have the right to enroll in any of the Medicare Supplement F plans.



More Options, Competitive Rates

Health Net introduced Innovative Plan G in 2020. This Plan includes enhanced vision and hearing benefits, plus routine chiropractic and acupuncture coverage. For 2022, Health Net is expanding its Medicare Supplement lineup by adding High Deductible Plan G. You'll get the same benefits as Plan G, but lower monthly premiums.

Freedom of Choice, Peace of Mind

This enrollment booklet provides all the information you need to get the most from your Health Net plan. This is where you'll find information about:

- Your plan options.
- Extra benefits.
- Important updates.
- How to enroll.

You can also boost standard Medicare Supplement coverage by adding Health Net's Optional Standard PPO Dental Plan. Please review the enclosed Optional Standard PPO Dental Brochure to learn more.



New Member Discount!

When you enroll within six months of your Part B effective date, you qualify for \$30 off your monthly payment for the first 12 months. **Enroll now and start saving!**



Benefits of choosing a Medicare Supplement plan

- You can visit any doctor or hospital that accepts Medicare.
- No referrals needed to see a specialist.
- You can receive medical services in any state or U.S. territory.*

*Some Medicare Supplement plans offer foreign travel emergency coverage.



Wellness Benefits to Empower and Support Your Good Health

Health Net's Decision Power® program combines information, helpful tools and one-on-one support to help you craft custom, long-term wellness solutions. You can use it to help stay fit, stop smoking, manage ailments, or just make better health care choices.



Nurse Advice Line offers peace of mind

Our toll-free 24/7 nurse line provides real-time support for routine health issues. Get answers to your questions on treatment options, chronic ailments and medications. They can even help you get ready for doctor visits!

DISCOUNTS AND MORE

Get discounts on health products and services

- Acupuncture
- Chiropractic
- Weight loss programs
- LASIK or PRK surgery
- Health products
- Hearing aids and screenings



Stay active and fit

Have fun and improve your health through the Silver&Fit Healthy Aging and Exercise Program!

Health Net Medicare Supplement members have access to a wide range of classes, fitness centers and at-home fitness kits designed to help improve health through education and exercise. With Silver&Fit you'll have access to:

- No-cost membership at a participating fitness center
- Healthy Aging classes (online or mail)
- At-home fitness kits



Decision Power is designed to help you improve your health and well-being.

Three Easy Ways to Enroll!



1. Complete the Medicare Supplement Enrollment Form that comes with this kit.



2. You can apply online at healthnet.com/medsupp by choosing the “Enroll Online” button.



3. Call the number below and speak with one of Health Net’s helpful Inside Sales experts. They can help you enroll in a Medicare Supplement plan.

For enrollment questions, please call

Phone: 1-800-944-7287 (TTY 711)

Hours: 8:00 a.m. to 6:00 p.m., Monday through Friday
(except holidays)

healthnet.com/medsupp

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

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