



Health Net Medicare Supplement (Medigap) Plans

CLOSE THE GAP WITH COVERAGE THAT FITS YOUR LIFESTYLE



supplement.healthnetcalifornia.com



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 chiropractic benefits.

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

80%

Portion of eligible expenses covered by Original Medicare



20%

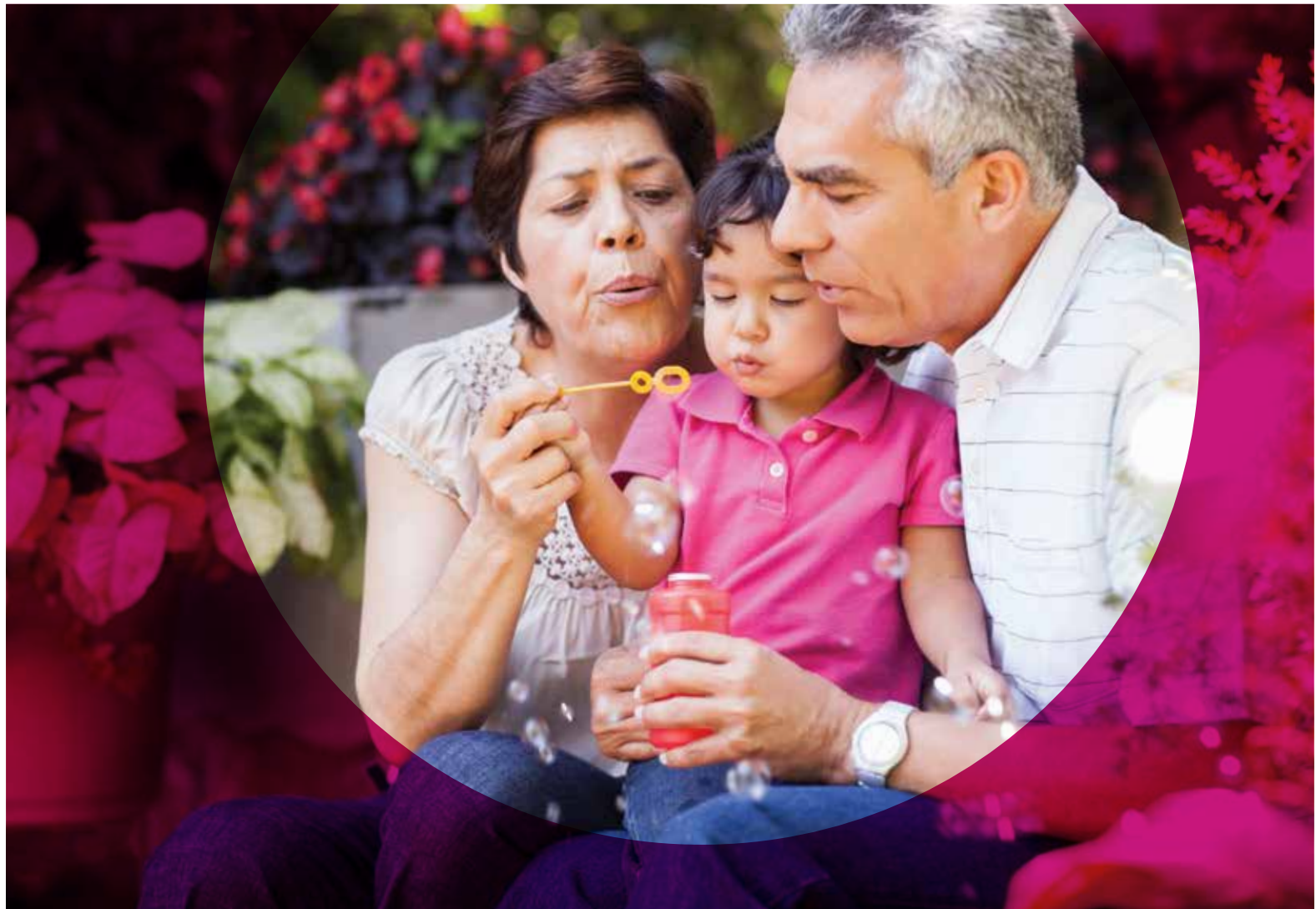
Medicare Supplement plans help fill the gap

Your Medicare Supplement plan allows you:

- 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. As a current member, you may be eligible to move to a plan that offers comparable or fewer benefits, based on your needs.



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:

- Important updates.
- Extra benefits.



Benefits of 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 Health and Wellness 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



Health and Wellness is designed to help you improve your health and well-being.



If you need to make changes to your plan, contact Member Services at the phone number below.

Note that you will only be able to change to a plan that offers comparable or fewer benefits.

Member Services Health Net Life Medicare Supplement (Medi-Gap) 1-800-926-4178 TTY: 711

ATTENTION: If you speak Spanish or Navajo, language assistance services, free of charge, are available to you. Call Los Angeles - 1-855-464-3571 TTY: 711 San Diego - 1-855-464-3571 TTY: 711

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