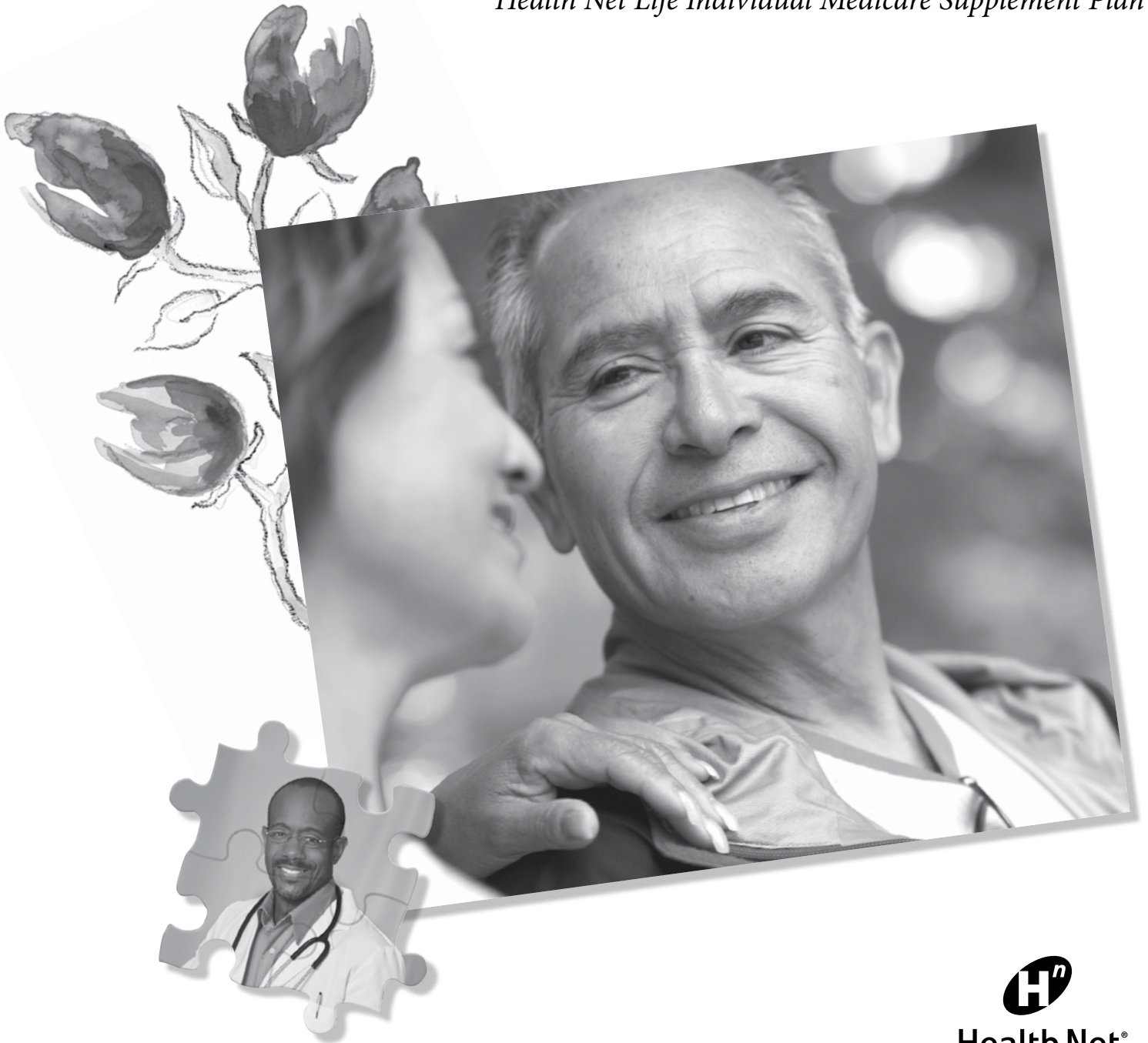


Freedom *to* Choose – Coverage *You* Need

Health Net Life Individual Medicare Supplement Plan



Health Net®
LIFE INSURANCE COMPANY



There's a Lot More to Coverage Than Just Price

When it comes to Medicare Supplement plans, it's important to ask if the company who sells you a policy is a company you can rely on when you file a claim. If you're considering Health Net Life Insurance Company (Health Net Life), the answer is "yes." We work hard to meet our commitments to our members.

When you call Health Net Life, you receive personal and responsive service. Let us work for you.

Why buy insurance to supplement Medicare?

Medicare does not pay all of your hospital and medical bills. In fact, it has built-in deductibles and coinsurance requirements that are higher today than ever before. To help cover these costs, Health Net Life offers five Medicare Supplement plans to suit your personal needs.

As a member, you can see any doctor you want. Simply make an appointment with any doctor or hospital.¹

¹Choosing a provider that does not accept Medicare assignment may require you to submit a bill for Medicare reimbursement.

Freedom of choice and peace of mind

Health Net's Medicare Supplement plans give you the power of choice. As a member, you can see any doctor you want. Simply make an appointment with any doctor or hospital.¹ There's no waiting for referrals or authorization.

It's that easy.

It's a type of independence rarely found in today's traditional HMOs.

Enjoy the freedom, independence and choices you deserve with a Health Net Life Medicare Supplement plan.

How a Medicare Supplement plan works

If you're eligible for Medicare, you know that it doesn't pay for everything, but a Medicare Supplement plan helps pay for Medicare deductibles, coinsurance and more.

And you'll have peace of mind because the choice is yours. You can choose a physician¹ you are comfortable with – and who knows your health history and needs. Plus, there is no medical underwriting for applicants applying during Medicare Supplement Open Enrollment periods or for applicants qualifying under Guaranteed Issue.

And this is just the beginning...

As a member, you can take advantage of Health Net's Decision Power[®] Healthy Discounts,² which includes:

- Specialty health care discounts, including chiropractic, acupuncture and massage therapy.
- Discounts on products and services, from vitamins and health club memberships to eye care and hearing aids.

Health Net Life Medicare Supplement plans...direct access, any doctor¹

Health Net's Medicare Supplement plans offer:

- Freedom to see any doctor, including specialists.¹ No referrals or authorizations are needed.
- Payment of Medicare deductibles, coinsurance and more:
 - Pays for Medicare Part A deductible (Plans C, F/High Deductible Plan F and G)
 - Pays for Medicare Part B deductible (Plans C, F/High Deductible Plan F and Innovative F plan)
 - Pays coinsurance for Medicare Part B
 - Pays for Medicare Part B excess charges (Plans F/High Deductible Plan F and G)



²Please note that these extra services are not part of Medicare benefits.



Specialty health care discounts include chiropractic, acupuncture and massage therapy.

Peace of mind with the Nurse Advice Line

Our free Nurse Advice Line makes it easy to get answers to your health questions. You don't even have to leave home! Staffed by nurses (RNs), our Nurse Advice Line is available 24 hours a day, 7 days a week. Call us if you have questions about:

- Your health, medicine or a long-time health problem.
- Whether you need to get to a hospital fast or see your doctor.
- What to do for a sick child.
- How to handle a health issue in the middle of the night.

Call us toll-free at 1-800-893-5597 (TTY: 711). Interpretation services are available 24 hours a day, 7 days a week.

Please note: Decision Power nurses are not for emergency situations. If you have a life-threatening emergency, call 911 or go to the emergency room.





Something for Everyone!TM

The Silver&Fit[®] Exercise & Healthy Aging Program provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated, empowers Medicare beneficiaries to improve their health through education and exercise.

The Silver&Fit Program is designed specifically for Medicare beneficiaries and includes:

- Access to a nationwide network of fitness centers and YMCAs or, if you prefer to work out at home, the Silver&Fit Home Fitness program option.³
- Silver&Fit exercise classes at select locations that offer low-impact exercise routines focused on flexibility, aerobics and strength training, which can reduce the risk of falling.
- The Silver&Fit Connected!TM program, which allows members to track exercise through a fitness device or mobile app to set fitness goals and earn rewards.⁴

- Healthy Aging classes, which are offered online or via DVD. Topics include exercise, nutrition and relaxation among other topics.
- Over 60 online fitness classes.

30-day right to examine

If you're not 100% satisfied with your Health Net Medicare Supplement plan for any reason within the first 30 days, just send back your plan contract and we'll refund your premiums. No questions asked.

Discover all that Health Net's Medicare Supplement plan can give you:

- Affordable premiums.
- No up-front fees at the doctor's office.
- Decision Power Healthy Discounts program.
- Free 30-day right to examine.



³Membership includes standard fitness facility services. Any nonstandard services that typically require an additional fee are not included.

⁴Purchase of a wearable fitness device or app is not included.

Health Net Life Medicare Supplement plans benefits⁵

<i>A</i>	<i>C</i>	<i>F/High Deductible Plan F,⁶ Innovative F⁷</i>
Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance ⁵
	Skilled nursing facility coinsurance	Skilled nursing facility coinsurance
	Part A deductible	Part A deductible
	Part B deductible	Part B deductible
		Part B excess (100%)
	Foreign travel emergency	Foreign travel emergency

<i>G</i>	<i>K</i>	<i>L</i>	<i>M</i>
Basic, including 100% Part B coinsurance	Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic, including 100% Part B coinsurance
Skilled nursing facility coinsurance	50% skilled nursing facility coinsurance	75% skilled nursing facility coinsurance	Skilled nursing facility coinsurance
Part A deductible	50% Part A deductible	75% Part A deductible	50% Part A deductible
Part B excess (100%)			
Foreign travel emergency			Foreign travel emergency
	Out-of-pocket limit \$5,240; paid at 100% after limit reached	Out-of-pocket limit \$2,620; paid at 100% after limit reached	

⁵Please refer to the Outline of Coverage for more information. Outline of Coverage is available upon request.

⁶Plan F also has an option called a High Deductible Plan F. This high deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2,240 deductible. Benefits from High Deductible Plan F will not begin until out-of-pocket expenses exceed \$2,240. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by this certificate. These expenses include Medicare deductibles for Part A and Part B but do not include the plan's separate foreign travel emergency deductible.

⁷Innovative F includes additional benefits not offered in other standardized Medicare Supplement products.

To learn more, call today!

Contact us at 1-800-944-7287 (TTY: 711). From October 1 through February 14, our office hours are 8:00 a.m. to 8:00 p.m., 7 days a week, excluding certain holidays. However, after February 14, our office hours are 8:00 a.m. to 8:00 p.m., Monday through Friday. We'll send you a fact-filled information kit with everything you need to enroll. You can also join us for an informative seminar in your area or schedule a personal, in-home appointment. The information kit, seminars and in-home appointments are free and carry no obligation.

You have access to Decision Power through current enrollment with Health Net Life Insurance Company (Health Net). 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.

Not connected with or endorsed by the U.S. government or the federal Medicare program. An agent may contact you. Enrollment in a Health Net Medicare Advantage plan depends on contract renewal. The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit, Silver&Fit Connected! and Something for Everyone are trademarks of ASH and used with permission herein. Health Net Life Insurance Company is a subsidiary of Health Net, Inc. Health Net and Decision Power are registered service marks of Health Net, Inc. All other identified trademarks/service marks remain the property of their respective companies. All rights reserved.