Health Net Works the Way Health Care Should – for You

2013 choices for University of California employees and non-Medicare retirees
Welcome to Your Health Net 2013 Choices

It's time to select a health plan. We're here to make it simple for you with choices tailored to fit your health and your life. Plus we've got one that also fits your budget better. Health Net Blue & Gold HMO is the choice that protects your health and leaves more in your wallet every month.

Inside this guide, you'll find details about Health Net Blue & Gold HMO and our standard Health Net HMO, including benefit and network information.

Online at www.healthnet.com/uc, you'll find more resources to help you make your decision for 2013. Your Health Net team also is standing by to help: 1-800-539-4072.

The healthy choice for UC is Health Net. After all, health is our first name!

Be Blue & Gold!
Your health, your choice

Bring together decades of experience and you get HMO plans that give you a wide range of covered services and predictable costs. Both Health Net HMO and Health Net Blue & Gold HMO work the same way to make it as easy as 1-2-3 for you to use your benefits:

1. Choose a participating provider group (PPG) and a primary care physician (PCP) from within the group. Each covered family member may choose a different PCP.

2. Access services via your PCP who arranges any services you need such as specialists, surgery and hospitalization.

3. Count on predictable costs for comprehensive benefits.

2013 Benefits¹

<table>
<thead>
<tr>
<th>Service</th>
<th>Member pays</th>
<th>HMO</th>
<th>Blue &amp; Gold HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive care office visits</td>
<td>$0 (covered in full)</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Doctor office visits</td>
<td>$20 copay</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Specialist office visits</td>
<td>$20 copay</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Immunizations</td>
<td>$0 (covered in full)</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>X-rays and lab procedures</td>
<td>$0 (covered in full)</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Maternity care</td>
<td>$0 for all services except hospital stays for which the hospital copay applies.</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Outpatient surgery</td>
<td>$100 copay</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Urgent care</td>
<td>$20 copay</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Emergency care</td>
<td>$75 copay</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Hospitalization</td>
<td>$250 copay per admission</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Prescription drugs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retail (30-day supply)</td>
<td>$5 generic</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td></td>
<td>$25 brand formulary</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td></td>
<td>$40 non-formulary</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Mail order or UC Walk-up Services at UC Medical Center Pharmacies (90-day supply)</td>
<td>$10 generic</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td></td>
<td>$50 brand formulary</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td></td>
<td>$80 non-formulary</td>
<td>✔</td>
<td>✔</td>
</tr>
</tbody>
</table>

¹This chart is a summary of benefits only. All benefits are subject to the definitions, limitations and exclusions set forth in the Summary of Benefits included with open enrollment information. Employees are encouraged to review them before making their final decision.
Inside Health Net
Blue & Gold HMO

The Blue & Gold Network
Health Net Blue & Gold comes with a network created just for UC employees, including select medical groups from our full network who are leaders in health care and bring new efficiencies to care delivery in their community. Among your choices:

- 100% of UC medical groups and centers
- 8,550 PCPs and 21,380 specialists
- 242 hospitals
- 14 of the top 20 medical groups that serve UC members
- 30 California counties

It’s easy to find out if your doctor is in the Blue & Gold Network
Go to www.healthnet.com/uc and click ProviderSearch.

- The online ProviderSearch tool (a.k.a. Find providers, medical groups and hospitals) will allow you to look up providers who are effective in the network 1/1/13 as well as those who are currently contracted. When prompted, choose the appropriate plan option from the drop down menu.

Note: There are Blue & Gold directories posted on the ProviderSearch web page. Just open the PDF and enter the provider name in the search box.

- Other Health Net Blue & Gold information available:
  - Blue & Gold HMO PPG list
  - Nonparticipating hospitals

Are you Blue & Gold?
More UC employees and non-Medicare retirees who have Health Net are enrolled in Health Net Blue & Gold than any of our other plans. You could be Blue & Gold too if …

- Your doctor is in the Blue & Gold network.
- Changing doctors is no big deal because you hardly see the one you have now.
- You’d rather have more cash to spend on other things.
- You like the plan you have now but want to pay less. Maybe your co-workers have Blue & Gold doctors to suggest.

As you can see, Health Net Blue & Gold is an easy match for some people – especially if your doctor is already in the network. For others, the decision may depend on budget or doctor preferences.

No matter what, the savings are worth considering Health Net Blue & Gold.
Blue & Gold facts: what you may not know but should!

It may sound too good to be true, but Health Net Blue & Gold HMO is the benefits choice that delivers all the quality you expect but costs a lot less. Get the facts, so you’re ready to make the choice for savings during open enrollment.

Myth
You don’t get as much benefit coverage as the Health Net HMO.

Fact
Both plans come with the exact same benefits, copayment amounts and resources to support your health.

Myth
The cost of health care coverage is what it is. There’s nothing I can do about it.

Fact
You can spend less with Health Net Blue & Gold HMO. If you’re one of the 15,000 Health Net members enrolled in the full HMO but see a doctor who is part of Blue & Gold, you can keep your doctor and get the same benefits for a significantly lower cost by enrolling in Blue & Gold.

Myth
UC medical centers aren’t in the Blue & Gold Network.

Fact
100% of UC medical centers and groups are part of Blue & Gold. Having UC medical groups and centers in the network is one of the reasons Health Net Blue & Gold HMO works for you and your colleagues.

Myth
The Blue & Gold Network isn’t the same quality.

Fact
It may be smaller, but it’s the exact same quality. Over 65 percent of the same providers participate in both HMO networks. All providers are required to maintain credentialed status and adhere to industry-approved clinical practice guidelines.

Myth
You have to change doctors to join Health Net Blue & Gold HMO.

Fact
There’s no need to change doctors if yours is part of the Health Net Blue & Gold HMO Network. If not, you could decide to make a switch in order to join Blue & Gold. This may be a good choice if you haven’t seen your current doctor a lot and feel comfortable making a change.

Myth
I live in San Francisco, and I don’t have as many Blue & Gold Network options next year.

Fact
Yes, you do! Hill Physicians in San Francisco has the largest network of independent doctors in the city with almost 1,000 physicians. Through Hill Physicians SF, you have access to community-based providers as well as primary care doctors and specialists from UCSF.
Decision Power® Health in Balance
Decision Power brings together under one roof the information, resources and personal support that fit you, your health and your life.

Whether you’re focused on staying fit, dealing with back pain or facing a serious diagnosis, we’re here to help you make informed decisions. You can use Decision Power as much as you like in the way that works best for you.

Log on to www.healthnet.com/uc
Try a step-by-step online plan and tools for managing weight, stopping smoking or boosting nutrition.

Set up a personal Health Record to track your health progress and have a complete medical snapshot whenever you need it.

Find support for any kind of mental health concern such as depression, alcohol use, eating disorders, etc. For additional clinical support, a Decision Power nurse may connect you to a Life Coach with Optum, the University’s behavioral health program.

Know your numbers with our health trackers (cholesterol, diet, fitness), treatment cost estimator and hospital comparison reports.

Staying healthy is just as important as getting well
We’re focused on your whole health, not just one concern or disease. So we work with you to identify potential risks, and help prevent minor concerns from becoming big problems. And we’re here for you should you face serious medical concerns.

• Nurse 24™
Accessible 24/7, the nurse line provides immediate clinical support of everyday health issues and questions. Some of the ways nurses help callers include:
  – caring for minor injuries and illnesses,
  – emergency health situations,
  – preparing for doctor visits, and more.

• CareAlerts
Individual reminders based on care gaps, preventive screenings, immunizations and medication safety all help reduce risk and promote self care.

• Decision Power Healthy Pregnancy
Health Net’s newly expanded Healthy Pregnancy support program now features a full-service obstetrics program combined with the current Neonatal Intensive Care Unit (NICU) program, 17P initiative (for the prevention of recurrent preterm birth), Healthy Baby and text4baby programs.

• Musculoskeletal Pain Program
The Musculoskeletal Pain Program (MSP) identifies members who may be at high risk of developing a pain condition such as neck, upper and lower back, arthritis, migraines and more.
Find what you need when you need it

• **Get your benefit details** and copays, Evidence of Coverage (EOC) and prior authorization list.

• **Manage prescriptions** and view your medication history, order prescriptions by mail, see our Recommended Drug List, and more.

• **View your prescription claims history** and medical Explanation of Benefits (EOB). Go paperless by updating your EOB document delivery preference.

• **Find a doctor**, locate the nearest hospital, or search services with ProviderSearch. Plus, get visual maps that show the precise location of the office or hospital.

• **Get valuable discounts** on health-related services and products. Plus, use our hospital comparison tools and treatment cost estimator.

• **Change your PCP**, get ID cards and forms, manage your account details and view medical treatment policies.

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Stay in touch on the go

Health Net Mobile is the easy way to connect to your benefits online wherever you are. You’ll need to first register online as a member, since that user name and password is what you’ll use for Health Net Mobile.

Available free on Apple, Android, BlackBerry and other web-enabled devices, Health Net Mobile gives you fast access to your health plan details, ID card, copayments and deductibles, provider information, and more.

Once you’re enrolled with Health Net, it takes only minutes to register online.

1. Go to our home page and click **Register Now**.

2. Answer a few simple questions, click **Submit** and you’re done.
Make the Choice for Health

Here for your health every day, you can count on Health Net.

1. Choice of health plans, including the one that saves you more: Health Net Blue & Gold HMO.
2. Predictable costs with fixed copayments for services are a feature of both Health Net plans.
3. In San Francisco, we’ve formed an accountable care arrangement with Hill Physicians Medical Group, UCSF Medical Center, St. Mary’s Medical Center and Saint Francis Memorial Hospital. This arrangement is a way for us to combine our collective strengths to improve patient care and contain costs.
5. Strength and stability. Ranked #221 in the 2012 Fortune 500 list of companies, Health Net has the financial resources to support your health today and for decades to come – just like we’ve been doing for the last 30 years.
6. Dedicated, personal support for University of California members at www.healthnet.com/uc and 1-800-539-4072.

Sustainable. Savings. Smart. That’s Health Net.