

Here to Help You Live a Healthy and Productive Life



Health Net®
MEDICARE PROGRAMS



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Easy
tear-out
pages!

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Our Quality Commitment to You

Health Net wants to provide programs and services to help you stay healthy. This includes encouraging healthy lifestyle choices, and education and support for conditions like heart disease and diabetes.

Read this newsletter to learn about these important programs – You can complete checklists, tear out pages to take to your doctor and even complete the healthy crossword puzzle! You will find out more about:

- Detecting diseases early by completing tests and screenings.
- Preventing illness by getting important vaccinations.
- Keeping medical conditions under control by taking medications as prescribed.
- Managing disease by improving care coordination.

How is quality measured?

Medicare Advantage plans are rated by the Centers for Medicare & Medicaid Services (CMS) on a scale of 1 to 5 Stars based on quality of service and performance. The charts in the next column are the Star ratings Health Net received on a sample of measures important for preventing and managing illness. Thank you for getting the screenings and health checks necessary to

achieve the highest 4 and 5 Star rating for many of these! If you haven't already, make this the year to get that important flu vaccine and colorectal cancer screening. One of the most important ways to stay healthy is to visit your doctor annually and following his or her health advice for preventive care.

If you have suggestions, or if you would like more information about our Quality Improvement Program, please contact Member Services at the toll-free number on the back of your member ID card.

Health Net's Star Ratings (2016)

Met 4 or 5 stars ★★★★★

Breast cancer screening completed
Good blood sugar control for diabetics
Annual medication review, pain assessment and functional assessment completed for Special Needs Plans

Not yet 4 stars ★★★

Colorectal cancer screening
Annual flu vaccine

Seven Frequently Asked Questions about a Colonoscopy



Colon cancer screening is important because it can prevent cancer or find it early when it is easier to treat. The American Cancer Society recommends one of several colon cancer tests for everyone, starting at age 50, though some people at risk may need to start at a younger age.

The colonoscopy is one of the most common of these tests because not only can it find colon cancers, it allows polyps to be removed before they turn into cancer. Knowing what to expect can take away some of the fear or worry of a colonoscopy and the preparation required for it, often called bowel prep. Here are seven things to know before you go:

1 What is a colonoscopy?

A colonoscopy allows a doctor to look closely inside the colon and rectum to find polyps or signs of cancer. Polyps are small growths that over time can become cancer. The doctor uses a flexible, hollow, lighted tube about the thickness of a finger with a tiny video camera. This tube is gently eased inside the colon and sends pictures to a TV screen. Special instruments can be used at the same time to remove small polyps or take tissue samples if needed.

2 What is a bowel prep?

A bowel prep is the process used to empty out the bowel so the doctor can see clearly inside the colon and get good pictures. The prep may include a special diet, drinking a special laxative, medicines, and sometimes an enema that make you go to the bathroom a lot. You may also be instructed to stop taking certain over-the-counter or prescription medications.

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If your results are negative, you can wait another 10 years before you need another colonoscopy.



3 *Where are colonoscopies done?*

Colonoscopies may be done in a doctor's office, a hospital, a clinic, or an outpatient surgery center.

4 *What can you expect?*

The colonoscopy itself takes about 30 minutes. Patients are usually given medicine to help them relax, which causes sleepiness. If so, you will not be allowed to drive afterward. You will need a ride to and from the procedure and should plan to stay home the day of the test until you are no longer sleepy.

5 *Does it hurt?*

Most people don't feel pain during the procedure. Air that is puffed into the colon during the test, to keep it open for the doctor to see well, can cause some cramping or discomfort afterward.

6 *What if they find something?*

If a small polyp is found during a colonoscopy, the doctor will probably remove it during the test. If the polyp is too large to be removed or looks abnormal, then the doctor will take a biopsy. A biopsy is taking a small piece to check for cancer. The results of this biopsy will determine whether you need additional procedures or treatments.

7 *How often is a colonoscopy needed?*

If nothing is found, you can go up to 10 years without another colonoscopy. If something is found, you may need more frequent tests or treatments.

“The American Cancer Society recommends one of several colon cancer tests for everyone, starting at age 50.”

Reference: American Cancer Society Infographics Gallery, 2014.



Are You up to Date?

Vaccines and screenings have saved countless lives and lots of grief. That's why Health Net encourages you to stay up to date with health screenings. Here are the top preventive care services to help you stay out of the hospital.

Every year

- **Wellness visit** – Wellness visits done every year can help solve health problems before they become an issue. Make sure you don't have any health surprises!
- **The flu vaccine** – This is a quick and easy shot you can get every year at your doctor's office. Protect yourself and your loved ones from the flu. The flu can be serious, and the shot has prevented thousands of hospital visits and millions of illnesses.¹
- **Eye exam** – If you have diabetes, remember to get an eye exam every year. These can save your eyesight!

Every two years

- **Mammogram** – For women, breast cancer screenings get even more important as you get older. Mammograms, or X-ray pictures of the breast, should be completed every two years and only take about 15 minutes. Health Net recommends starting at age 50.

Every 1–10 years

- **Colonoscopy** – Colon cancer is one of the leading causes of cancer death in men and women, but it can often be prevented or found at an early stage. You can do this by getting a colonoscopy. If nothing is found, you can go up to 10 years without another one. If you don't want to get a colonoscopy, you can complete a take-home test every year. Ask your doctor which test is right for you. It's best to start at age 50 and continue up to age 75.



Did you know?

These services don't have to be expensive. In fact, all are covered benefits!

(continued)

¹Influenza Division program impact report 2015–2016, <https://www.cdc.gov/flu>.



Quiz time!

Do you know how to stop some of the most common illnesses? Take our quiz! Decide if each statement below is true or false.

Answer each statement as **TRUE** or **FALSE**:

TRUE FALSE If I don't want a colonoscopy, there are other options for colon cancer screening.

Why it matters: You can find a screening that suits you.

TRUE FALSE I have to watch what I eat before going to get a colonoscopy.

Why it matters: The cleaner your colon is the more accurate your screening will be.

TRUE FALSE Colon cancer is the 2nd most common type of cancer.

Why it matters: You need to take your screening seriously.

TRUE FALSE Odds of surviving cancer are increased by finding it early through regular screenings.

Why it matters: Early detection is the key to surviving.

TRUE FALSE The flu shot can prevent you from becoming ill and also protect those around you.

Why it matters: People who get a flu shot are more likely to avoid getting the flu and passing it on to loved ones.

TRUE FALSE It is estimated that the flu vaccine prevented about 5 million people from getting sick last season.

Why it matters: The flu shot works to keep you from getting sick!

Answers: All statements are true!

Connect *with Health Net* Online

With your no-cost online account at **www.healthnet.com**, you can save time, manage your plan information and build healthy habits.

Here are some of the options available when you log in:



Under My Health Plan

- View your benefits at a glance.
- View and print a copy of your coverage documents, including your plan's:
 - *Certificate of Insurance*, located under *Evidence of Coverage* (which includes your Member Rights & Responsibilities).
 - Schedule of Benefits (such as copayments, coinsurance and deductibles).
 - Benefit restrictions and out-of-area services.

Under My Account

- Request a second opinion with an online authorization form.
- Print or order ID cards.
- Manage your account information (such as changing your contact details – home address, email address or password).
- File an appeal or complaint.

Under Pharmacy Coverage

- See your pharmacy benefits.
- Manage your prescriptions.
- Get mail order forms.
- Research medication information.
- Find a pharmacy.

Under My Plan Activity

- Submit and track the status of medical claims.
- View prescription history.
- View or begin a reimbursement request.

Under ProviderSearch

- Find a doctor, a specialist, a hospital, a medical group, urgent care, or other facilities.
- Locate a supplemental plan provider (these are doctors who offer services like behavioral health, dental, vision, or alternative care).



To access all this and more, go to **www.healthnet.com** and log in.

You can also track your claims and get pharmacy information by calling the Member Services number on the back of your member ID card.

Adult Screenings and Immunizations

(Ages 19 and Older)



Use this guide to help remind you to schedule well-care visits with your family doctor. This chart is not medical advice and does not imply specific benefit

coverage. Always seek and follow the care and advice of your personal doctor. Please check your plan benefit language for coverage, limitations and exclusions.

<i>Vaccine/Service</i>	<i>19–39 years</i>
Annual wellness visit (height, weight, BMI, BP, depression screening)	Every year
Hearing screening	As your doctor suggests
Vision screening	Every 5 to 10 years
Glucose	Check if at high risk
Cholesterol screening	Routine screening for men beginning at age 35, every 5 years
Colorectal cancer screening	As your doctor suggests
Aspirin therapy to prevent heart disease	As your doctor suggests
Hepatitis B (Hep B) – 3 doses	As your doctor suggests
Hepatitis A (Hep A) – 2 doses	As your doctor suggests
Tetanus, diphtheria (Td)	Substitute 1-time dose of Tdap for Td boosters; then boost with Td every 10 years
Measles, mumps, rubella (MMR)	1 or 2 doses if no history of prior vaccination or infection
Pneumococcal vaccines	As your doctor suggests
Influenza (flu shot)	Every year
Counseling/Education	As your doctor suggests
Females	
Cervical cancer test	Starting at age 21, every 3 years
Bone mineral density (BMD)	As your doctor suggests
Chlamydia screening	Every year through age 24 if sexually active and non-pregnant
HPV (Gardasil) – 3 doses over a 6-month period	3 doses or as your doctor suggests
Mammogram to check for breast cancer	As your doctor suggests
Males	
Rectal exam/PSA test	As your doctor suggests
Abdominal ultrasonography	As your doctor suggests

<i>Vaccine/Service</i>	<i>40–64 years</i>	<i>65 and older</i>
Annual wellness visit (height, weight, BMI, BP, depression screening)	Every year	
Hearing screening	After age 40, discuss with your doctor	
Vision screening	Every 2–4 years for ages 40–54; every 1–3 years for ages 55–64	Every 1–2 years
Glucose	Every 3 years starting at age 45	
Cholesterol screening	Routine screening for women beginning at age 45, every 5 years	Every 5 years, or as your doctor suggests
Colorectal cancer screening	Ages 40 to 49, if high-risk – discuss with your doctor Beginning at age 50, talk to your doctor about these tests: High-sensitivity Fecal Occult Blood Test (gFOBT), FIT annually, or FIT-DNA 1–3 years, or colonoscopy every 10 years or sigmoidoscopy every 5 years, or sigmoidoscopy every 10 years with FIT-DNA every year, or CT colonography every 5 years	
Aspirin therapy to prevent heart disease	As your doctor suggests	
Hepatitis B (Hep B) – 3 doses	As your doctor suggests	
Hepatitis A (Hep A) – 2 doses	As your doctor suggests	
Tetanus, diphtheria (Td)	Substitute 1-time dose of Tdap for Td boosters; then boost with Td every 10 years	If at risk
Measles, mumps, rubella (MMR)	As your doctor suggests	
Pneumococcal vaccines	As your doctor suggests	
Influenza (flu shot)	Every year	
Counseling/Education	At each annual wellness visit or based on individual need	
Females		
Cervical cancer test	Every 1 to 3 years	Every 1 to 3 years, or as your doctor suggests
Bone mineral density (BMD)	Screening based on risk	Every 2 years
Chlamydia screening	Annually, if high-risk	
HPV (Gardasil) – 3 doses over a 6-month period	As your doctor suggests	
Mammogram to check for breast cancer	Every one to two years, or as your doctor suggests	
Males		
Rectal exam/PSA test	Discuss with your doctor	
Abdominal ultrasonography	As your doctor suggests	Once for those ages 65 to 75 who have ever smoked



Sources: American Academy of Pediatrics (www.aap.org); American Congress of Obstetricians and Gynecologists (www.acog.org); Centers for Disease Control and Prevention, Advisory Committee on Immunization Practices (www.cdc.gov/vaccines); U.S. Preventive Services Task Force (www.uspreventiveservicestaskforce.org).

Case Management Means Real Help for Serious Illnesses



Health Net
has a team of
health care
professionals
who can help
you navigate
the complicated
world of
health care.

Finding your way through the health care system can be a challenge. This is more true if you or a loved one is facing a serious illness. Health Net has a team of nurses, social workers and other health care professionals who can help. They work with you and your doctors to develop a plan to help you manage your illness and regain your health.

A case manager can:

- Help find community resources to support your care.
- Help all your doctors and providers to better share information about your care with one another.
- Guide you to make the most of your health care benefits.
- Help you fully understand:
 - Your health condition.
 - Your treatment options.
 - The actions you can take to improve your health.

It is your decision whether to take part in case management. Your choice will not affect the status of your health care benefits.

Case management may help if you or a loved one:

- Has a complex illness, such as:
 - Diabetes.
 - Coronary artery disease.
 - Asthma.
 - Congestive heart failure.
 - Transplant.
 - End-stage renal disease.
 - Cancer.
- Has had many hospital stays.
- Needs advanced or extensive home care.
- Has had a traumatic injury.
- Has a terminal illness.

Call Health Net's Decision Power® Program

You can learn more about how your caregiver or doctor can refer you to the case management program. You can also ask for an evaluation to find

out if case management can help you. Call us toll-free at **1-800-893-5597 (TTY: 711)**. Interpreter services are available 24 hours a day.

Diabetes and You: Healthy Teeth Matter!

It is important to take good care of your teeth when you have diabetes. Did you know that people with diabetes are more likely to have problems with their teeth and gums? The good news is that you can take steps to help keep your teeth healthy. The tips below will get you started.

Know the signs of gum disease

- Red, swollen or bleeding gums.
- Gums pulling away from teeth.
- Sores on the gums.
- Loose teeth or change in bite or tooth position.
- Bad breath.

To-do list for healthy teeth

- ☐ Make a dental appointment at least once a year. Keep your next dental appointment.
- ☐ Check for signs of gum disease.
- ☐ Follow your dentist's advice.
- ☐ Keep your blood sugar at a healthy level.



Three tips to keep your teeth healthy

- 1** Get a dental exam at least once a year, and more often if your dentist says you need one. At your exam, your dentist or dental hygienist will:
 - Explain how diabetes affects your teeth and gums.
 - Check and treat problems, such as cavities or gum disease.
 - Teach you how to check for signs of gum disease.
 - Provide care, such as cleaning and fluoride treatment, to keep your mouth healthy.
 - Tell you how to treat problems, such as dry mouth.

(continued)



Did you know?

People with diabetes are more likely to have problems with their teeth and gums.



Be proactive!
You can take
steps to help
keep your teeth
healthy.

2 Work with your dentist to create a healthy teeth plan.

- Ask the best way to take care of your teeth at home.
- Ask how often to come in for a dental visit.
- Ask what to do if you start to have problems with your teeth or gums.
- Ask your dentist to send your exam results to your other doctors after every visit.

3 Take care of your teeth at home.

- Brush with a soft-bristled toothbrush at least two times a day.
- Use a toothpaste with fluoride.
- Floss once a day.
- Use alcohol-free mouthwash.
- Limit food and drinks that are high in sugar.
- Avoid use of tobacco products.

How can diabetes harm your teeth?

- Diabetes is associated with gum disease.
- Gum disease can lead to tooth loss.
- Gum disease can increase your risk for other problems from diabetes, such as heart and kidney disease.
- Gum disease may increase the risk of developing diabetes, requiring insulin.

Source: National Diabetes Education Program.
For more information about diabetes, visit <https://www.cdc.gov/diabetes/>.

Do You Take Your Diabetes Medications *Correctly?*

Heart disease is the number one killer of adults with diabetes in the United States, and adults with diabetes are twice as likely to get heart disease. Controlling your blood sugar level can help lower your risk of heart attack and stroke. Taking medicines as directed is a major part of staying healthy and avoiding the serious complications of diabetes such as wounds that don't heal and vision loss. Routinely taking your medicines, along with eating the proper foods and exercise, helps you keep your blood sugar levels under control.

Chances are this isn't the first time that you are hearing about how important it is to take your medicines correctly.

In the United States, among adults with diagnosed diabetes:

14% Take insulin only.

14.7% Take both insulin and oral medications.

56.9% Take oral medications only.

14.4% Do not take either insulin or oral medications.¹

Cost, side effects and forgetfulness are just a few reasons why people may not take their medicines as prescribed. Sometimes, people stop taking medicines because their symptoms seem to be better. However, you should always ask your doctor before stopping or changing the way you take any medication.

Keep a list of your medicines with you at all times. When traveling, make sure to bring enough medicine and supplies with you for the trip. Keep medicines, syringes and blood sugar testing supplies in your carry-on bag. Do not check these supplies in case your luggage is lost. Bring copies of your prescriptions, and consider getting a medical alert bracelet.²

The symptoms of diabetes can range in severity, so you may not notice an immediate change when you neglect to take your medicine. However, the long-term effects of high blood sugar can be serious and even fatal. Avoid serious complications of diabetes by taking your medications regularly!

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If you have any challenges with taking your medicine, talk to your doctor or pharmacist because he or she may be able to give you some options.

¹American Diabetes Association. FAST FACTS Data and Statistics about Diabetes.

Available at: <http://professional.diabetes.org/content/fast-facts-data-and-statistics-about-diabetes>. Accessed March 28, 2016. Currently under revision for 2017.

²Diabetes Health Center, WebMD, available at www.webmd.com/diabetes/tips-traveling.

Medication tips

- Work with your doctor to find the right mix of diet, exercise and medication.
- Taking medications as directed by your doctor can help keep your blood sugar at a healthy level. Show your doctor your blood sugar log so he or she knows how well your diabetes drugs are working.
- Know the benefits and side effects of all your medications. Tell your doctor or pharmacist if you have any side effects such as low blood sugar.
- Let your doctor know if you become ill. Some medicines that you can buy without a prescription, like cold remedies, have a lot of sugar or may react with your current medications. Ask your doctor or pharmacist what the best choices are to avoid serious drug reactions.
- Alcohol has calories and can interact with medications. Ask your doctor or pharmacist if it is safe to drink alcohol with your medications.
- Know your medications' names (brand, generic and over-the-counter).



Our Pharmacists

Are at Your Service

Our pharmacists provide a wealth of support and information, whether you contact them or they reach out to you to offer advice and answer questions.

Each day our clinical pharmacists review our members' prescription drug histories. They look for ways to improve our members' drug therapies.

These pharmacists help our members get the most from their Health Net pharmacy benefit. They're very good at what they do. As more than a few members have said, "I never knew my insurance company cared about me so much!"

Members who have difficulty taking their diabetes, high blood pressure and high cholesterol drugs get telephone calls and letters from our pharmacists offering ways to help with their long-term conditions.



Our experienced pharmacists take their time to explain:

- the reasons for taking new and chronic prescription medicines,
- how taking the medicines should affect the body, and
- how and when conditions should stabilize or improve after taking the medicines.

For members who take multiple drugs for chronic conditions or other illnesses, our pharmacists use an automated process to check drug histories four times a year. They can see:

- Prescribed medicines and amounts.
- When doctors prescribed medicines and for how long.
- Any drug interaction concerns.

They can also see if and when prescriptions were filled at local pharmacies or sent by Health Net's mail order pharmacy. Our pharmacists also work with members' doctors, when needed, on ways to improve their treatment plans.

After each review, these members get letters that explain what was found and how to get a full medication review with a pharmacist.

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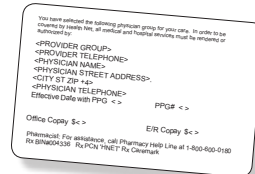


Did you know?

Our PBM (Pharmacy Benefit Manager) has dozens of pharmacists and pharmacy technicians ready to help with any drug or pharmacy issue.

For information about any of our pharmacy services, visit our website at www.healthnet.com, or call Member Services at the toll-free number on the back of your member ID card. We are here

to assist you seven days a week, between 8:00 a.m. and 8:00 p.m. (automated telephone service is used some weekends and holidays).



Talk with your Health Net pharmacist about:

- Taking your medicines exactly as your doctor prescribes.
- Clearly understanding what your medicines can do when taken correctly.
- Staying organized by listing all of your prescription medicines and over-the-counter drugs, supplements and medical supplies (visit www.scriptyourfuture.org for a wallet-size checklist).
- Taking your medicines regularly by using a seven-day pillbox and setting an alarm.
- Marking your calendar as a reminder to call in refills so you won't run out.
- Getting automated refills by signing up at your local pharmacy.
- Picking up all of your refills at your local pharmacy on the same day each month.
- Lowering your copayment costs by asking for generics and 90-day supplies.
- Using our mail order pharmacy to reduce trips to your local pharmacy and save money.
- Talking with your doctor after any lab work and after you are admitted to and discharged from a hospital.

Older Adults *and* Drinking

Older adults are using and misusing alcohol at rates higher than previous generations. Often, alcohol problems in this age group are not recognized and may be under-treated by doctors or other health providers. This age group is more vulnerable to the effects of alcohol because alcohol blood levels can reach higher levels and last longer than with the same amount of alcohol for younger adults. Drinking what would normally be low-risk amounts of alcohol may now be a danger, especially if you also have medical conditions like high blood pressure, mood disorders or memory loss, or take prescription medications.¹

To stay healthy and to decide if drinking small amounts of alcohol is safe for you, take a look at this information.

The National Institute on Aging recommends that people over the age of 65 should have:

No more than **7** drinks per week.

No more than **3** drinks in any 1 day.

Talk with your doctor about whether it is safe for you to drink.

The dangers of drinking too much

Most people know that drinking too much can lead to accidents and addiction to alcohol, but that is only part of the story.

- Older adults are more likely to have health problems that can be made worse by alcohol. Some of these health problems

include stroke, high blood pressure, memory loss, and mood disorders.

- Heavy drinking – even once – can throw the chemicals in the brain out of balance and cause changes like depression, anger, memory loss, and brain seizures.
- Heavy drinking over a long time causes changes in our brains, like smaller brain size, memory loss, learning problems, trouble sleeping, and poor control of muscles, and can also cause diseases.
- Alcohol raises women's chances of getting cancer of the breast, mouth, throat, rectum, liver, and esophagus.
- If people drink alcohol and smoke, they are more likely to get cancer of the mouth, throat, esophagus, and pancreas.²

(continued)




Did you know?

People become more sensitive to alcohol as they get older.

¹<https://nihseniorhealth.gov/alcoholuse/alcoholandaging/01.html>.

²<https://pubs.niaaa.nih.gov/publications/arh293/193-198.pdf>.



Quiz time!

Do you think you may be drinking too much? Ask yourself these questions to find out if you may have an alcohol problem and need to cut back or abstain from drinking.

Answer each question YES or NO:

YES NO Have you ever felt you should cut down on your drinking?

YES NO Have people annoyed you by criticizing your drinking?

YES NO Have you ever felt bad or guilty about your drinking?

YES NO Have you ever had a drink first thing in the morning to steady your nerves or to get rid of a hangover?

If you answered "Yes" to two or more questions, you may have a drinking problem. Please talk with your doctor and take steps to cut down or quit drinking.³

“If you have a health problem, are age 65 or older, or are taking certain medicines, you may need to drink less or not at all.”







More information about alcohol and aging is available from the National Institute on

Alcohol Abuse and Alcoholism at <http://pubs.niaaa.nih.gov>.

³<https://pubs.niaaa.nih.gov/publications/arh28-2/78-79.htm>.

Live a Fall-Free Lifestyle!

In support of fall prevention awareness, Health Net wants to help you live fall-free. Here are some simple actions to take that can prevent falls. Practice all these steps to stay safe!

	<p><i>Talk with your health care professional</i></p> <ul style="list-style-type: none">• Tell your doctor about any problems with balance.• Report any falls or near falls.
	<p><i>Check your vision and hearing annually</i></p> <ul style="list-style-type: none">• Update your eyeglasses when necessary.• Poor vision and/or hearing can increase your chances of falling.
	<p><i>Review your medications with a doctor or pharmacist</i></p> <ul style="list-style-type: none">• Some medications can make you dizzy or sleepy, causing you to fall.• Take only prescribed medicines.
	<p><i>Exercise regularly</i></p> <ul style="list-style-type: none">• Balance exercises, like tai chi, for example, can help prevent falls.• Talk to your doctor first about the exercise program best for you.
	<p><i>Make your home safe</i></p> <ul style="list-style-type: none">• Remove small throw rugs, install grab bars in the bathroom, and install good lighting in your home, especially around stairs and steps.
	<p><i>Get support from family members and caregivers</i></p> <ul style="list-style-type: none">• Enlist their support to make fall safety a priority.



Emotional Health & Wellness



Members requiring hearing- and speech-impaired assistance can reach a TTY/TDD line by calling 1-800-276-3821.

We are committed to providing access to the highest quality medical care. We also want to be sure that each member's emotional health is also considered. Overall wellness includes both physical health and emotional health – as the mind and body are connected.

As a Health Net member, in addition to your medical benefits you have access to behavioral health resources that can help you stay emotionally healthy. Stressful life events like an illness, loss of a loved one, or financial problems can have a serious effect on your emotional well-being.

If you have been diagnosed with anxiety or depression or think you may be having symptoms, it is important to understand that these conditions are not a sign of weakness.

conditions. Log in to www.healthnet.com and select *Wellness Center > Get Healthy > Symptom Checker*.

Health Net also provides members with access to Decision Power® health professionals, 24 hours a day, 7 days a week, at 1-800-893-5597. If English is not your preferred language, ask for an interpreter.

Managed Health Network (MHN) is Health Net's behavioral health subsidiary that may be available to help support you and your primary care physician with your emotional health. To see if you

have behavioral health coverage provided by MHN, refer to your plan documents or check for the MHN phone number on your member ID card.

Remember, seeking help is not a sign of personal weakness. You can always talk to your doctor about any concerns you have. Identifying your, or your loved one's, emotional condition and getting help can be the first step toward a healthier and happier life.

“You don't have to go through it alone.”

These are treatable conditions, and talking with your doctor is an important first step to feeling better.

Effective treatments can include:
• medications
• supportive counseling (psychotherapy)
• a combination of medication and counseling

Besides anxiety and depression, Health Net can provide help with a number of other behavioral health issues. Health Net has free resources available online that can help you learn more about multiple aspects of many behavioral health

What Is Care Coordination?

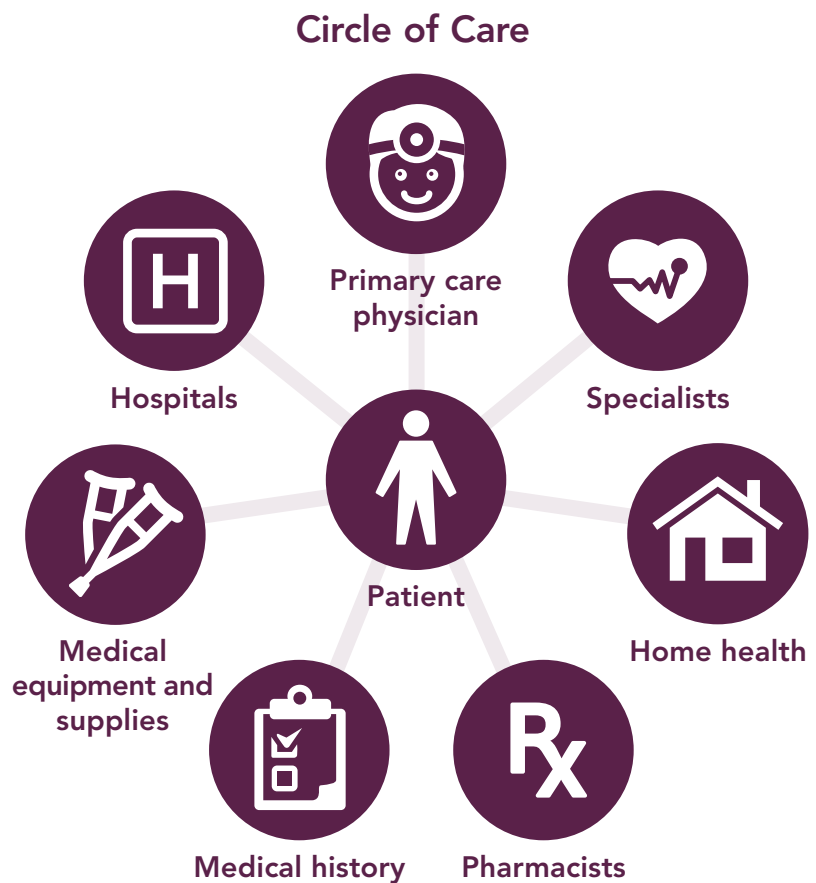
Care coordination is when doctors, specialists and other health services all work together by sharing information in a timely manner to achieve safe and effective patient care.



At Health Net we want your care to be coordinated. We want to make sure your needs and preferences are known and communicated to the right people at the right time. You can help all your doctors and others involved in your care work better together by:

- Giving each of your doctors a list of the names, phone numbers and addresses of all your health care providers. This includes:
 - Specialist doctors
 - Behavioral health doctors
 - Your primary care doctor
 - Home health services
 - Medical equipment suppliers
- Asking all of your doctors to talk to and update each other on your treatment and test results.
- Informing your primary care doctor about any emergency room visits and hospital stays you've had.
- Giving each of your doctors a list of all your current medications.

Real coordination means everyone involved and especially you, the patient, are kept in the loop about your health care.



When Is the Emergency Room the Right Choice?



Please refer to your *Evidence of Coverage* document for benefit and coverage information about urgent care and emergency services.

When you or a loved one is hurt, you want the best care possible. Deciding where to go isn't always easy. Sometimes you need care fast, but a trip to the emergency room (ER) may not be needed. Many people do not realize that other treatment options are available for many illnesses. Urgent care centers (UCCs) can treat many conditions and minor illnesses. Most UCCs are open after normal business hours, and chances are you won't wait as long as at the ER.

Emergency care vs. urgent care

Emergency care

In general, a medical emergency is when your life, body parts or bodily functions are at risk of damage or loss unless you get medical care within a few hours. It can also be a sudden, extremely painful condition that you believe needs immediate medical attention.

If you think you have an emergency situation, call 911 or go to the nearest hospital.

Urgent care

In general, urgent care is for a situation that is not life-threatening and can be cared for in the next 24 hours. UCCs can also be useful if you need care after normal business hours or when you are out of your plan's service area. Research the closest UCC by talking to your doctor or visiting www.healthnet.com > *ProviderSearch*.

You can also call your doctor. He or she may book an appointment for you or recommend a UCC in Health Net's provider network. If your doctor is not available, you can call the Nurse Advice Line and speak to a registered nurse (RN) 24 hours a day at no cost. **Call 1-800-893-5597 (TTY: 711).**

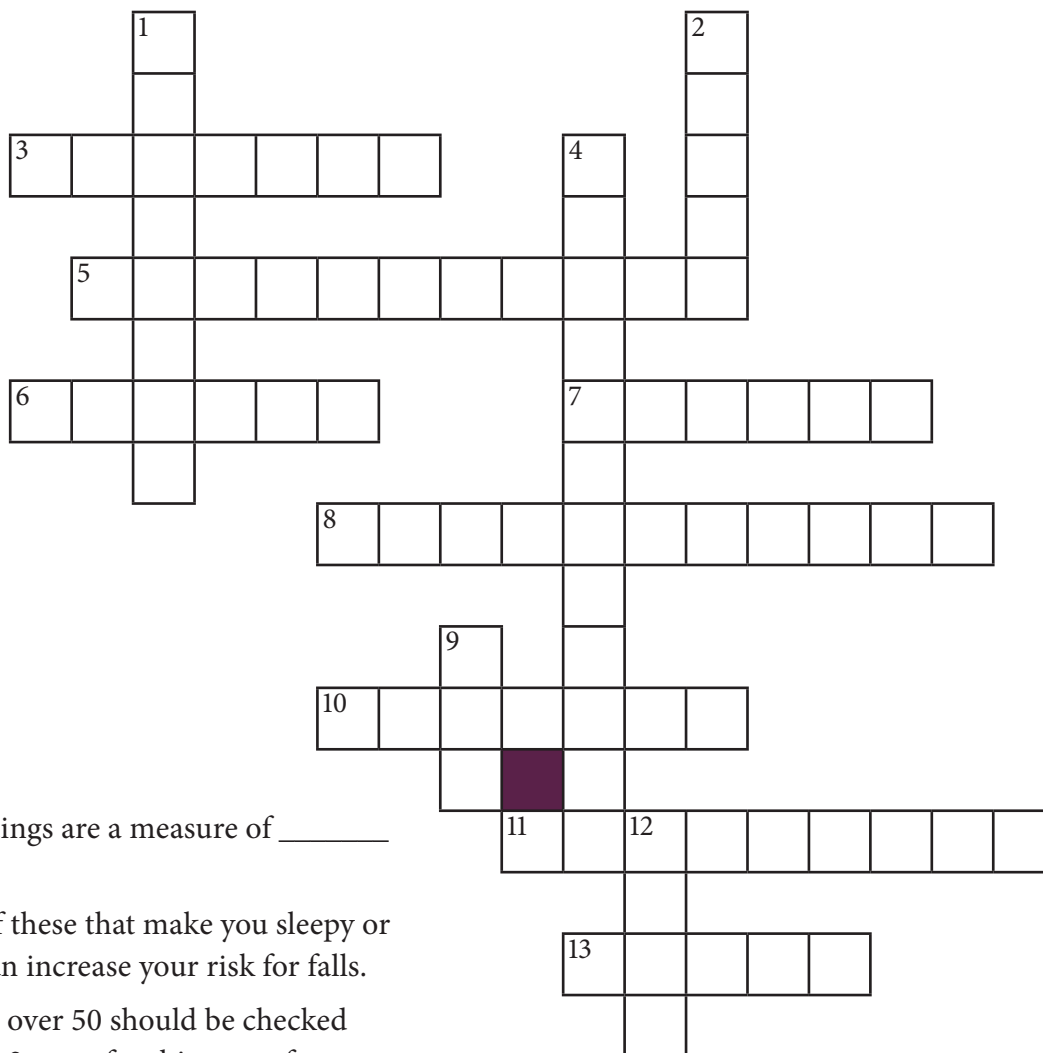
Tips to remember!

- You can also call your medical group if you cannot see your doctor.
- Call your primary care physician as soon as possible after leaving a UCC or ER. Then he or she can coordinate any necessary follow-up care.



Know Your Health

Solutions to complete the crossword puzzle below can be found in this newsletter.



Across

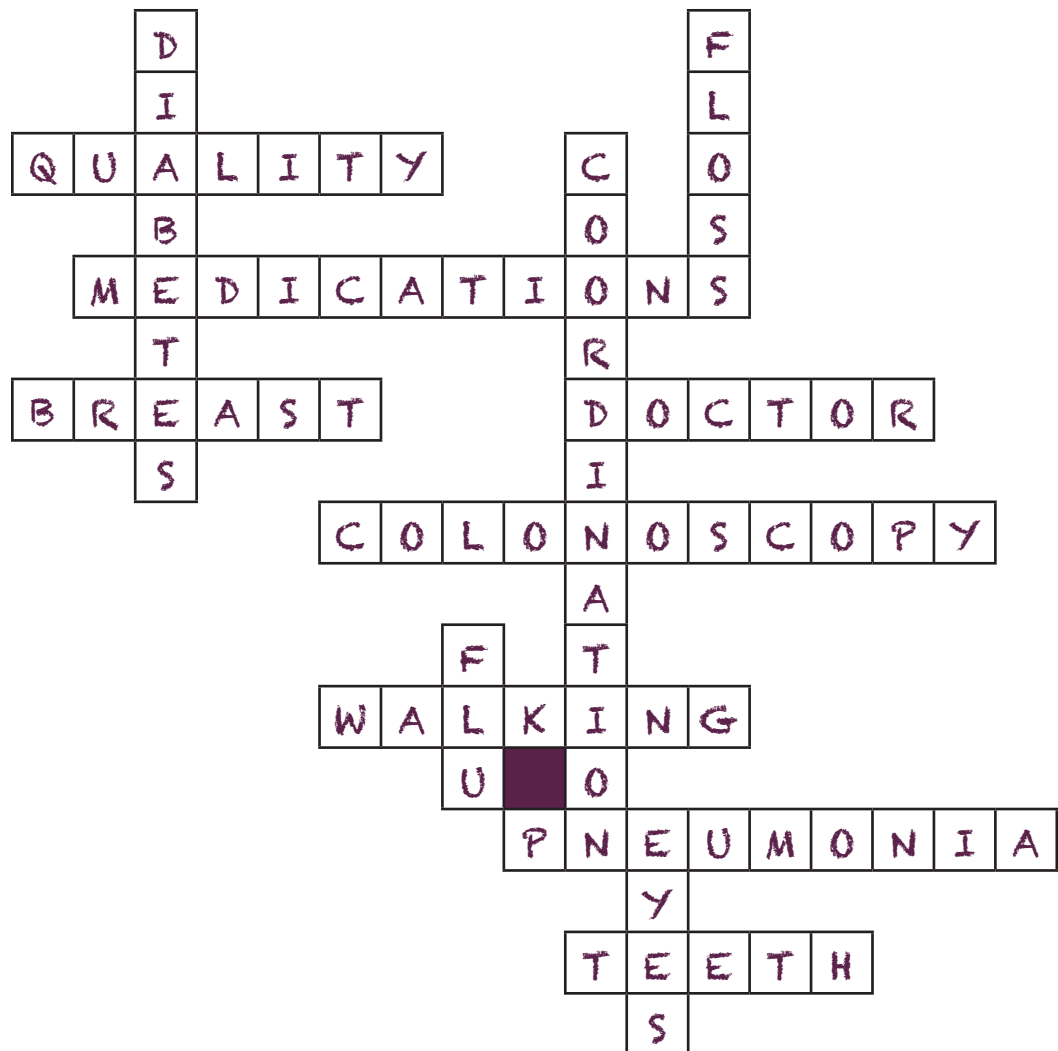
3. Star Ratings are a measure of _____ of care.
5. Some of these that make you sleepy or dizzy can increase your risk for falls.
6. Women over 50 should be checked every 1–2 years for this type of cancer.
7. Ask this person about the best type of exercise program for you.
8. Getting this test every 10 years can prevent and detect colon cancer.
10. A simple exercise that can be done every day.
11. Adults 65 and older should get vaccinated to protect against this serious respiratory infection.
13. Take good care of these, especially when you have diabetes.

Down

1. You may be at higher risk for this if you have gum disease.
2. In addition to brushing your teeth, it is important to _____ every day.
4. Care _____ is when doctors all work together by sharing information to provide better care.
9. Annual vaccine that can protect you from this respiratory illness.
12. Diabetics need to get these examined annually.

Answers are on the back of this page.

Answers



How We Protect Your Privacy



Protecting your privacy is a top priority at Health Net.

We have strict policies about how we may collect, use or disclose your protected health information (PHI). In addition, you have certain rights regarding the information we maintain about you.

PHI includes information about:

- You, including demographic information such as your race, ethnicity or language spoken, or any information that can reasonably be used to identify you.
- Your past, present or future physical or mental health or condition.
- The provision of health care to you.
- The payment for that care.

Health Net is required by federal and state laws to notify you about your rights and our legal duties and privacy practices with respect to your protected health information.

Health Net's Notice of Privacy Practices explains:

- How your PHI may be used or disclosed.
- Your rights as a member to access PHI and to request amendments, restrictions or an accounting of disclosures of PHI.
- The procedures for filing a complaint. For a copy of Health Net's privacy policies, please log in to www.healthnet.com, scroll down to the bottom of the page, and click *Privacy > Notice of Privacy Practices*. You may also request a copy by calling the toll-free Member Services number on the back of your member ID card. For questions about the Notice of Privacy Practices, please email:
Arizona: AZprivacy@centene.com
California: Privacy@healthnet.com
Oregon: privacyofficial@trilliumchp.com.



How We Make Coverage Decisions

At Health Net, we want to help you and your family be healthy, secure and comfortable. There should be no barriers between you and the care you need to get – and stay – healthy.

We believe that all decisions about the care you get should be based on your medical needs, medical appropriateness, safety, and current coverage. Health Net in no way encourages or offers financial incentives to its contracted doctors or any person to deny any type of care or treatment to our members. Health Net does not give money to decision makers in a way that encourages them to make choices that could prevent you from using needed services. Doctors who do not give proper services to our members will be investigated and we may choose to end

our contracts with them. Health Net will not use information such as your race, ethnicity or language preference to make decisions about coverage or benefits.

Questions?

Call the toll-free or TTY Member Services number on the back of your member ID card, 24 hours a day, 7 days a week. Please ask for the Utilization Management Department.



Looking at New Technologies

Health Net always looks at new procedures, drugs and devices used to treat diseases and conditions. These are called new technologies. Health Net has steps in place to review new technologies and decide if they will be covered benefits. New technologies are experimental and are reviewed at various stages of clinical studies. During this time, health professionals study their safety and how well they work.

Health Net reviews the studies in the medical literature and gets input from experts to decide if they are safe, effective and if they are medically necessary and appropriate.

Know Your Rights *and Responsibilities*

Health Net is committed to treating you in a manner that respects your rights, recognizes your specific needs and maintains a mutually respectful relationship. To demonstrate our commitment, Health Net has adopted a set of member rights and responsibilities.

These rights and responsibilities apply to your relationship with Health Net, our contracting practitioners and providers, and all other health care professionals.



You have the right to:

- Receive information about Health Net, its services, its practitioners and providers, and members' rights and responsibilities.
- Be treated with respect and recognition of your dignity and right to privacy.
- Participate with practitioners in making decisions about your health care.
- Have a candid discussion about appropriate or medically necessary treatment options for your condition(s), regardless of cost or benefit coverage.
- Voice complaints or appeals about the organization or the care it provides.
- Make recommendations regarding Health Net's member rights and responsibilities policies.

You have the responsibility to:

- Supply information (to the extent possible) that Health Net and its practitioners and providers need to provide care.
- Follow plans and instructions for care that you have agreed on with your practitioners.
- Understand your health problems and participate in developing mutually agreed upon treatment goals to the highest degree possible.





We Have a Language Assistance Program for You

Is it easier for you to read and speak in a language other than English? Health Net has a no-cost Language Assistance Program to help you talk to your doctor, other health care providers and Health Net staff.

The Language Assistance Program can:

- Provide an interpreter for you to talk with your doctor and other health care providers. Interpreters are available at no cost to you. You do not need to use family or friends as an interpreter.
- Provide an interpreter to talk with a Health Net representative about your plan benefits.
- Provide a sign language interpreter or closed caption interpreting for medical visits.
- Provide a print translation or alternate format of your benefit information.
- Have a print translation or an alternate format of other information sent to you by Health Net.
- Have any Health Net materials read to you in your language.

You have a right to file a grievance if your language needs are not met.

Please call us and let us know:

- The spoken and written language you prefer.
- If you would prefer materials in alternate formats.
- Your race and ethnicity information to help Health Net improve health care quality.

You do not have to provide this

information if you do not want to.

Health Net uses member language, race and ethnicity information to improve health care quality. Health Net will protect your information and will not share individual information with anyone.

“If you need help with the enclosed information, please call Member Services using the phone number on the back cover. Interpreter services are available Monday through Friday during the hours listed on the back cover.”

English

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon), (TTY: 711).

Español (Spanish)

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon), (TTY: 711).

中文(Chinese)

注意：如果您說中文，您可以免費獲得語言援助服務。請致電1-800-977-7522 (Arizona)，1-800-275-4737 (California)，1-888-445-8913 (Oregon)，(TTY: 711)。

Tiếng Việt (Vietnamese)

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon), (TTY: 711).

한국어 (Korean)

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon), (TTY: 711). 번으로 전화해 주십시오.

Tagalog (Filipino)

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon), (TTY: 711).

Русский (Russian)

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon), (TTY: 711).

(Arabic) العربية

تنبيه: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال بالرقم 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon), (TTY: 711).

Français (French)

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon), (TTY: 711).

Deutsch (German)

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon), (TTY: 711).

日本語 (Japanese)

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon), (TTY: 711). まで、お電話にてご連絡ください。

हिंदी (Hindi)

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon), (TTY: 711).

(Farsi) فارسی

توجه: اگر زبان شما فارسی است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon), (TTY: 711) تماس بگیرید.

Հայերեն (Armenian)

Ուժեղացնում ենք խոսում եք հայերեն, ապա ձեզ անվճար կարող են տրամադրվել լեզվական աջակցության ծառայություններ: Ձանգահարեք 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon), (TTY: 711).

Hmoob (Hmong)

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon), (TTY: 711).

Romanian:

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon) (TTY: 711).

ខ្មែរ (Cambodian)

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon), (TTY: 711).

ਪੰਜਾਬੀ (Punjabi)

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵੱਲੋਂ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon), (TTY: 711). 'ਤੇ ਕਾਲ ਕਰੋ।

ภาษาไทย (Thai)

เรียน: หากคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon), (TTY: 711).

Українська (Ukrainian)

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon), (TTY: 711).

Cushite:

XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon), (TTY: 711).

Srpsko-hrvatski (Serbo-Croatian)

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon), (TTY: 711).

Diné (Navajo)

SHOO KWE'É: Diné bizaad bee yánilti'go, saad bee 'áka'e'eyeed bee 'áka'anída'awo', t'áá jíík'eh, nihá hóló. kohji' biniiyá holne' dooleel 1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon), (TTY: 711).

ክርስቲያን (Assyrian)

1-800-977-7522 (Arizona), 1-800-275-4737 (California), 1-888-445-8913 (Oregon), (TTY: 711).

Health Net complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Health Net does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Health Net:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact Health Net's Member Services at:

Arizona: 1-800-977-7522 (TTY:711)

California: 1-800-275-4737 (TTY: 711)

Oregon/Washington: 1-888-445-8913 (TTY: 711)

From October 1 to February 14, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. From February 15 to September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m. On weekends and holidays, an automated system will handle your call.

If you believe that Health Net has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by calling the number above and telling them you need help filing a grievance; Health Net Member Services is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019 (TDD: 1-800-537-7697).

Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>.







For more information, please contact:

Health Net

PO Box 10420

Van Nuys, CA 91410-0420

www.healthnet.com

California

- HMO members call 1-800-275-4737.
- Amber, Jade and Sapphire members call 1-800-431-9007.
- TTY users should call 711.

Oregon

- HMO and PPO members call 1-888-445-8913.
- TTY users should call 711.

Arizona

- HMO members call 1-800-977-7522.
- Bridgeway Health Solutions members call 1-866-757-3596.
- TTY users should call 711.

If you have any questions, please contact Health Net at the numbers above. TTY users should call 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 federal holidays. However, after February 14, your call will be handled by our automated phone system on weekends and federal holidays.

Si tiene alguna pregunta, comuníquese con Health Net al número que aparece más arriba. Los usuarios de TTY deben llamar al 711. Desde el 1 de octubre hasta el 14 de febrero, nuestro horario de atención es de 8:00 a.m. a 8:00 p.m., los 7 días de la semana, excepto ciertos días feriados. Sin embargo, después del 14 de febrero, su llamada será atendida por nuestro sistema automático de teléfono durante los fines de semana y en ciertos días feriados.

如果您有任何疑問，請撥打上方電話與 Health Net 聯絡。從 10 月 1 日到 2 月 14 日期間，我們每週 7 天，每天上午 8:00 到下午 8:00 間提供服務 (不含特定假日)。但於 2 月 14 日後，週末及特定假日將由本公司自動電話系統為您服務。

Health Net has been approved by the National Committee for Quality Assurance (NCQA) to operate as a Special Needs Plan (SNP) until December 2017 based on a review of Health Net's Model of Care.

Health Net's California Medicare HMO plan has received the Commendable accreditation status with the National Committee for Quality Assurance (NCQA), which expires on 6/6/19. Health Net is a Medicare Advantage organization that has a contract with Medicare to offer HMO, PPO and HMO SNP Coordinated Care plans (some HMO SNPs require Health Net to have additional contracts with the states of Arizona and California). Enrollment in a Health Net Medicare Advantage plan depends on contract renewal.