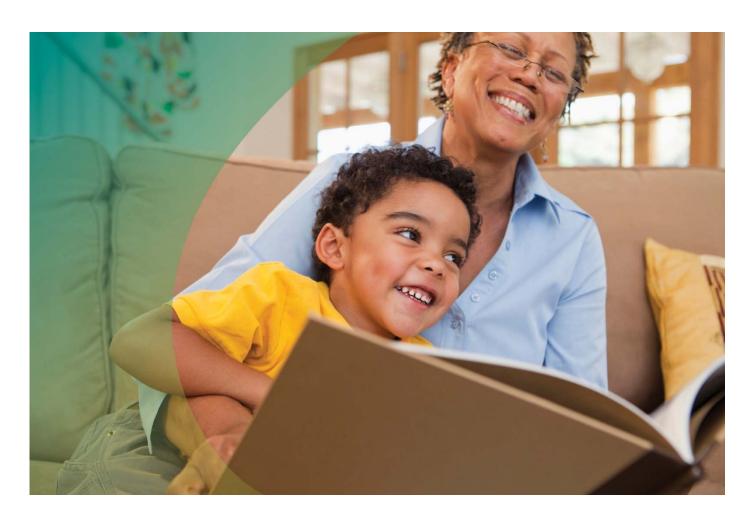


Extra Benefits

As a member of Health Net Seniority Plus Ruby (HMO), you get all of these extra benefits included with your plan. Most of these benefits are not covered by Original Medicare and not always offered by other health plans.

Take a look at the next few pages to see what Health Net Seniority Plus Ruby (HMO) has to offer!

You can also contact us or our partners with questions or for more information about these services.



See your Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.

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Did you know you have access to hearing coverage too?

As a Health Net Seniority Plus Ruby (HMO) member you will receive the following benefits:

- Routine hearing exam at No Charge
- · Hearing aid evaluation at No Charge
- A wide selection of fully digital instruments

Hearing aids (all sizes and styles) – Limited to 2 hearing aids total (1 per ear, per calendar year).

| Technology Level 1 You pay a \$0 copay per hearing aid Technology Level 2 You pay a \$475 copay per hearing aid | Up to 12 channels Up to 3 programs Good for viewing television Up to 16 channels Up to 4 programs | Basic technology to improve hearing in quiet environments with minimal noise Good for one on one conversations Good technology for speech understanding in low noise environments Good sound quality |
|---|---|---|
| Technology Level 3 You pay a \$595 copay per hearing aid | Up to 48 channels Up to 6 programs Automatic function Rechargeable with charger included* | Superior technology for speech understanding in moderate noise environments Superior sound quality Direct connectivity to iPhone* |
| Technology Level 4 You pay a \$800 copay per hearing aid | Up to 48 channels Up to 6 programs Automatic function Rechargeable with charger included* | Advanced technology for speech understanding in many environments Direct connectivity to iPhone* Advanced sound quality |
| Technology Level 5 You pay a \$1,350 copay per hearing aid | Up to 48 channels Up to 6 programs Automatic function Rechargeable with charger included* | Premium technology for speech understanding in many environments Direct connectivity to iPhone* Premium sound quality |

^{*}Certain features may only be available on some models.

Call to schedule your hearing exam! 1-866-344-7756 (TTY: 711) 6:00 a.m.–6:00 p.m. Mountain Time, Monday–Friday.

♦ Over-the-Counter (OTC) Supplemental Benefit

Take Advantage of Over-the-Counter Products per Quarter with NO COST TO YOU.

As a member of Health Net Seniority Plus Ruby (HMO), you have an Over the Counter (OTC) benefit. Your plan includes a quarterly allowance of \$30 to buy the OTC medications and products you need to stay healthy.

These are some of the everyday things you can buy below:

- Allergy
- Cold Remedies
- Digestive Health
- Eye Care

- First Aid
- Foot Care
- Home Diagnostics
- Nicotine Replacement
- Oral Care
- Pain Relievers
- Personal Care
- Vitamins/Minerals

There is a limit of fifteen per item, per order, with the exception of blood pressure monitors, which are limited to one per year.

Be sure to use your benefit amounts before the end of every quarter.

Easy ordering

Simply log in to your account by visiting HealthNet.otchs.com or call 1-866-528-4679 (TTY: 1-877-672-2688) Monday to Friday, 9:00 a.m. to 8:00 p.m. Eastern Time. Orders will be shipped to your home at no extra charge.

Please allow 7–10 business days for delivery.

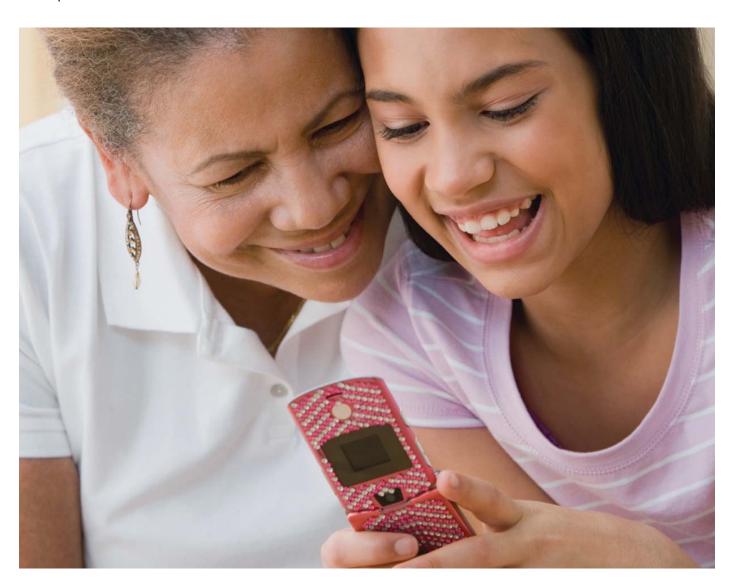
24-Hour Nurse Connect

Let our nurses help you when you have questions about health concerns or need health information.

The nurse advice line is available to any member of Health Net Seniority Plus Ruby (HMO). The call is free and easy. A caring nurse will listen to your health problem and can help you decide the following:

- If you need to see a doctor
- If it is safe to wait or if you need care right away
- What to do if your symptoms get worse
- What you can start doing at home to feel better

You can call the nurse advice line 24 hours a day, 365 days a year. Refer to the phone number on your health plan member ID card.



Vision Services

Do you need an eye exam or eyewear?

Eye benefits made easy!

Members enrolled in Health Net Seniority Plus Ruby (HMO) are entitled to the following:

- One routine (non-Medicare covered) eye exam every calendar year.
- One routine eyewear purchase every 2 calendar years, limited to one set of frames and one pair of eyeglass lenses or contact lenses, or contact lenses (in lieu of eyeglass lenses and frames).
- \$250 max allowance for eyeglass frames (or contact lenses in lieu of frames) every 2 years.
- \$120 max allowance for progressive eyeglass lenses or lens upgrades after your \$65 copay, every 2 years (upgrades limited to progressive lenses only).
- You are responsible for amounts above the benefit limit.

Convenient services

- Access plan information online
- Ability to change your primary care eye doctor by phone or online
- · Local professional care

Budget-friendly costs

With your Health Net Seniority Plus Ruby (HMO), there are no surprises. You'll know your copayments, and your out-of-pocket costs are clearly defined before any exam begins.

Find out more information by calling 1-800-275-4737 (TTY: 711)

Hours are from October 1 to March 31, you can call us 7 days a week from 8 a.m. to 8 p.m. From April 1 to September 30, you can call us Monday through Friday from 8 a.m. to 8 p.m. A messaging system is used after hours, weekends, and on federal holidays or visit visionbenefits.envolvehealth.com.

Contact Information

ID Card

Refer to the phone number on your health plan member ID card for the following services listed below:

24-Hour Nurse Connect

Member Services

Contact us at 1-800-275-4737 (TTY: 711) for following services listed below:

Envolve Benefit Options (Vision)

Hours are from October 1 to March 31, you can call us 7 days a week from 8 a.m. to 8 p.m. From April 1 to September 30, you can call us Monday through Friday from 8 a.m. to 8 p.m. A messaging system is used after hours, weekends, and on federal holidays.

| Vendor Information | | |
|------------------------|--------------------------------------|--|
| Hearing Care Solutions | 1-866-344-7756 (TTY: 711) | |
| OTC Health Solutions | 1-866-528-4679 (TTY: 1-877-672-2688) | |

Health Net is contracted with Medicare for HMO plans. Enrollment in Health Net depends on contract renewal.

This information is not a complete description of benefits. Call 1-800-275-4737 (TTY: 711) for more information.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-275-4737 (TTY: 711)

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