

Extra Benefits

As a member of Health Net Ruby Select (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 Ruby Select (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 Ruby Select (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	Up to 12 channelsUp to 3 programsGood for viewing television	 Basic technology to improve hearing in quiet environments with minimal noise Good for one on one conversations
Technology Level 2 You pay a \$700 copay per hearing aid	Up to 16 channelsUp to 4 programs	 Good technology for speech understanding in low noise environments Good sound quality
Technology Level 3 You pay a \$1,125 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 4 You pay a \$1,580 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.

ô 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 Ruby Select (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.

The SILVER&FIT[®] Exercise & Healthy Aging Program Something For Everyone!™

It's easy to stay fit, have fun and make new friends with Health Net. Learn how Health Net is dedicated to helping you stay healthy by getting started now!

Follow these simple steps:

- 1. Go to www.SilverandFit.com.
- 2. Register to use the website.
- **3.** Find a participating fitness center or YMCA, or sign up for the Home Fitness program.
- Take your fitness card to the participating fitness center or YMCA.

If you prefer, you can call toll-free 1-888-797-7757 (TTY: 711), Monday through Friday, 5 a.m. to 6 p.m. Pacific Time, excluding holidays, to find a participating fitness center or YMCA near you or to enroll into the Home Fitness program.

All members can get access to:

- Healthy Aging classes 4 times a year (online or by mail)
- The Silver Slate® newsletter 4 times a year (online, by email, or by mail)
- The Silver&Fit Connected!™ tool, a fun and easy way to track your exercise at a fitness center or through a wearable fitness device or app and earn rewards
- Other web tools like a fitness center search and online classes

Remember: Check with your physician first before beginning any new exercise programs!

Silver&Fit is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit, Silver&Fit Connected! and the Silver Slate are trademarks of ASH and used with permission herein.

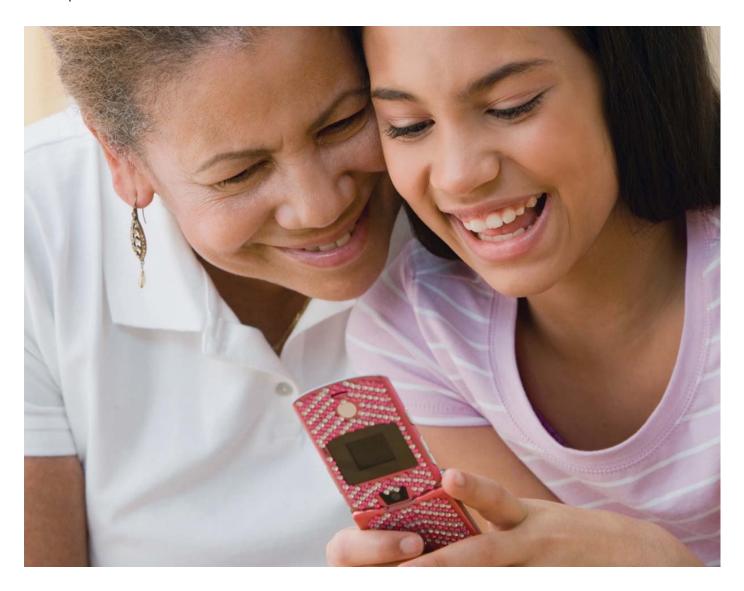


Let our nurses help you when you have questions about health concerns or need health information.

The nurse advice line is available to any member of Health Net Ruby Select (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 Ruby Select (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 (in lieu of eyeglass lenses and frames).
- \$150 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 Ruby Select (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)	
Silver&Fit®	1-888-797-7757 (TTY: 711)	

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)

注意:如果您說中文,您可以獲得免費的語言協助服務。請致電 1-800-431-9007 (聽障電話:711)