

Medicare Member Newsletter



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Staying Healthy in this Challenging Time!

In these uncertain times during a health pandemic, Health Net's most important goal continues to be helping you stay healthy. We hope you find new ways to achieve good health in this newsletter from articles on telehealth, medications, the flu and even a great recipe! One way good healthcare is measured is by how many of you get preventive screenings and how well chronic diseases like diabetes and high blood pressure are managed. The boxes below inform you how we are doing on these key measures of good health:

You are Doing a Great Job!



- Breast cancer screening
- Colorectal cancer screening
- Annual Flu vaccine
- Good blood sugar control for diabetics
- Annual eye exam for diabetics
- Taking diabetic medications as scheduled

We still Need Your Help!



- Completing a Personal Wellness Assessment (PWA)
- Talking to your doctor about avoiding falls
- Talking to your doctor about bladder issues
- Taking cardiovascular medications as scheduled

Thank you for taking the necessary steps to achieve many of these important healthcare goals! Although doctor visits may be over the phone or the computer these days, keeping your doctor informed of your health concerns is essential, including any signs of illness, falls or bladder issues. Please continue to follow your doctor's advice on preventive care, protect yourself from the flu, complete a personal health assessment, take your medications, eat healthy and get plenty of activity! We want you to feel good and be able to do all the things you enjoy especially once the pandemic is over!

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 ID card.

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. 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. 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 medically necessary and appropriate.



Connect with Health Net Online

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

Go to:

California: ca.healthnetadvantage.com,

or

Oregon: or.healthnetadvantage.com.



To access all this and more, go to California: ca.healthnetadvantage.com, or Oregon: or.healthnetadvantage.com, and log in.

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

Under my health plan

- 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 (**Note:** You can also track your claims by phone. Call the Member Services number on the back of your Health Net ID card.)
- View prescription history
- View or begin a reimbursement request

Under provider search

- Find doctors, specialists, hospitals, medical groups, urgent care centers, or other facilities
- Locate a supplemental plan provider (these are doctors who offer services like behavioral health, dental, vision, or alternative care)

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

Welcome to myStrength™



At times, we all struggle with our moods. Anxious or depressive thoughts can weigh us down. Seeking help when you need it and focusing on your mental health are important. Now you can use web and mobile tools to help you feel better and stay mentally strong.

Strengthen your mind, body and spirit

myStrength is a confidential online resource, personalized to help improve your mood. These self-help resources are designed to help empower you to become – and stay – mentally and physically healthy. This valuable resource offers in-the-moment mood tracking, and it offers you immediate stress-relief activities that can help you achieve lasting, healthy change.

Why myStrength? Here are just a few reasons:

- A variety of mood-improving resources
- Step-by-step eLearning modules
- Interactive tools
- Weekly action plans
- Daily inspiration
- A site that's highly confidential and HIPAA-compliant¹ – for your privacy!

- All this is included with your Health Net of California, Inc. and Health Net Medicare Advantage (Health Net) coverage – at no additional cost!



Personal support – on demand!

1

SIGN UP TODAY

Log in to **California: ca.healthnetadvantage.com, or Oregon: or.healthnetadvantage.com**, and click on the *Wellness Center* tab to find myStrength; then click *Discover myStrength Go to Health Net myStrength*.

2

On the Health Net myStrength portal, click *Sign Up*.

3

Complete the myStrength sign-up process with a brief wellness assessment and personal profile.

4

Go mobile! After setting up an online account, download the myStrength app for iOS and Android devices, and register using the same email and password.

¹Health Insurance Portability and Accountability Act, a 1996 federal law that restricts access to individuals' private medical information.

Members have access to myStrength through their current enrollment with Health Net of California, Inc., Health Net Health Plan of Oregon, Inc. or Health Net Life Insurance Company.

Ten Self-Care Tips for Caregivers

Being a good caregiver means taking good care of yourself, too. It is not selfish to care for your own needs. When you are healthy and happy, you are more useful to the person you are caring for.



See your doctor for help if you are experiencing these signs often:

- You feel down, sad, helpless, and tired.
- You feel very angry, grouchy and frustrated.
- You do not feel like talking with or seeing anyone.
- You do not enjoy your favorite hobbies anymore.
- You cannot sleep because you worry all the time.
- You forget more than usual and you can't focus at work and home.
- You eat too much or too little.
- You get sick more easily. It takes longer for you to heal from illnesses like a cold.
- You use alcohol or drugs.
- You think of harming yourself or your loved one.



Ten Self-Care Tips for Caregivers

1. Understand your loved one's condition or disease

Learn about your loved one's health condition by talking to a doctor or joining a support group. When you know more about what your loved one is going through, it is easier to be patient with them.

2. Arrange your duties in order of importance

Write a list of what needs to be done each day so you have a clear plan. Set goals for the day that you know you can do. Spend your time and energy on duties that are truly important first. Do extra tasks after you finish what needs to be done right away.

3. Say yes to help

You do not need to do everything by yourself. Keep a list of people who you can count on for help. Ask for help when you need it. Be willing to accept help when offered. Knowing you are not alone is a relief.

4. Make time to do something you enjoy

Plan time away for activities that bring you joy. Work in the garden, listen to music, keep in touch with family and friends, or do something nice for yourself. If you are too busy to step out of the house, have a friend visit you or talk on the phone instead.

5. Take a break

Set aside time every day or once a week to be alone. Do not feel guilty to take a break. Enjoy quiet time to relax and do nothing. Walk outside and get fresh air. Use deep breathing to lower your heart rate and calm down. Make sure you are getting enough sleep.



(continued)

Ten Self-Care Tips for Caregivers (continued)

6. Be proud of yourself

Realize that caregiving is one of the toughest jobs to do. Tell yourself that you are doing your best. Do not be too hard on yourself. Take pride in what you do as a caregiver. Reward yourself for the work you do for your loved one.

7. See your doctor often

Stay on top of your own checkups and medicine. Make sure to tell your doctor you are a caregiver. Share with your doctor how your body and mind feel. The more your doctor knows about you, the better he or she can take care of you.

8. Eat a balanced diet

Eat healthy meals so you have energy to get through your busy day. Fruits, vegetables, whole grains, and proteins are the best choices for a balanced diet. Slow down and allow yourself time to enjoy your meals.

9. Stay active

Exercise at least 30 minutes a day. You do not have to go to the gym to exercise. Walk around the block a couple of times a day or follow a home exercise video. Exercise puts you in a good mood and refreshes your mind.

10. Connect with community resources

Meal programs, housekeeping services, and adult daycare centers are some types of services that help with caregiving. Some types of help are covered through insurance. Know what your options are to reduce some of your caregiving demands.



To speak with a nurse about your health or to learn more about online wellness programs, call the Member Services number on the back of your ID card or visit California:
ca.healthnetadvantage.com,
or Oregon:
or.healthnetadvantage.com

Zucchini Noodles with Garlic, Butter & Parmesan

Prep Time	Cook Time	Total Time	Servings	Calories
15 mins	10 mins	25 mins	2 servings	283 kcal

Ingredients

- 2 medium zucchini
- 2 tablespoons butter
- 3 large garlic cloves, minced
- 3/4 cup parmesan cheese, grated
- Salt and pepper, to taste
- 1/4 teaspoon red chili flakes

Directions

1. Cut the ends of the zucchini and make noodles using a spiralizer or julienne peeler.
2. Melt butter in a large pan over medium-high heat. Add garlic and cook, stirring often, until fragrant.
3. Stir in zucchini noodles until tender, about 3-5 minutes.
4. Turn heat off, stir in grated parmesan cheese and season with salt and pepper to taste. Add chili flakes and serve.

Find this recipe online at:

<https://bestrecipebox.com/zucchini-noodle-recipe/>



This base recipe is easy, healthy and delicious. You can even add more vegetables, meat, or seafood of choice to your zucchini pasta masterpiece.

My Wellness and Prevention Checklist



Take this checklist to your doctor visit to know which screenings, exams and vaccines you should schedule. These can vary based on your age and medical history. Use the tables here to record each one you complete.

Tests and exams	Date
<input type="checkbox"/> Annual wellness visit	Date:
	Doctor:
<input type="checkbox"/> Breast cancer screening (mammogram)	Date:
	Doctor:
	Result:
<input type="checkbox"/> Colorectal cancer screening	Date:
	Doctor:
	Result:
<input type="checkbox"/> Bone density test	Date:
	Doctor:
	Result:
<input type="checkbox"/> Blood pressure screening	Date:
	Doctor:
	Result:
<input type="checkbox"/> Cholesterol screening	Date:
	Doctor:
	Result:
<input type="checkbox"/> Other	Date:
	Doctor:
	Result:

Diabetes screenings	Date
<input type="checkbox"/> Dilated eye exam	Date:
	Doctor:
	Result:
<input type="checkbox"/> A1c test	Date:
	Doctor:
	Result:
<input type="checkbox"/> Urine test	Date:
	Doctor:
	Result:

Vaccines	Appointment
<input type="checkbox"/> Influenza (flu)	Date:
<input type="checkbox"/> Pneumococcal (pneumonia)	Date:
<input type="checkbox"/> Tetanus, diphtheria, acellular pertussis (Tdap)	Date:
<input type="checkbox"/> Herpes zoster (shingles)	Date:





What is a Personal Wellness Assessment (PWA)

HOW RECEIVING THE BEST CARE STARTS WITH YOU

Why It Matters

A Personal Wellness Assessment (PWA) is a questionnaire of quick and simple questions about your health. By completing this confidential survey, we can make sure you are receiving the best health care possible.

There are **two** easy ways to complete your assessment:



1. By Mail

Complete your mailed survey and return in its postage-paid envelope.



2. On the Phone

Complete by phone with a Health Net representative. Call **1-855-632-5106** for Medicare Advantage Plans or **1-855-632-6971** for Special Needs Plans. We are available 8am to 8pm Monday through Friday and 9am to 3pm on Saturdays. TTY users should call 711.

In-Network Pharmacies Can Save You Time

You have two choices of where to get your covered Part D immunizations (such as for shingles): your doctor's office or an in-network pharmacy.

Health Net has thousands of pharmacies in our national network. Our in-network pharmacies bill us directly for your Part D vaccines. You simply pay your share of the cost (copay) when you receive your vaccine. If you choose your doctor's office you may need to pay an out-of-pocket cost up front, and then submit a claim to Health Net to get reimbursed for our share of the cost.

Getting your Part D immunizations at the pharmacy is easy. Just bring in your prescription or ask your doctor to send it electronically. In most cases, your pharmacist will administer the vaccine and bill us directly. Check with your pharmacy first and ask if you need an appointment.

Talk with your doctor before you get your immunizations to decide which approach is best for you.



Case Management Means Real Help for Serious Illnesses

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.



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

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.

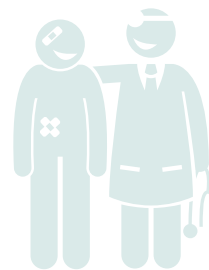
Case management may help if you or a loved one:

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

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 the number on the back of your member ID card.

Managing Urinary Problems Might Prevent a Fall

As with falling, urinary incontinence or leaking is not a natural part of aging and is often treatable with proper diagnosis. Talking about bladder health may be uncomfortable, but having a good discussion with your doctor is the first step to help with this common problem.



There can also be a link between urinary incontinence and falling. Having to rush to the bathroom and frequent trips to the bathroom at night put you at greater risk of a fall. Persons with urinary incontinence may limit fluid intake, which can lead to dehydration and low blood pressure. This may cause dizziness and a fall when they stand up.

If urine leakage is happening to you, answer the questions below and bring them to your next appointment. You and your doctor can work together on a treatment plan that is right for you.

Urinary Symptom	Answer
Does urinary leakage bother you enough that you would like it to be treated?	
How many times a day do you have to urinate?	
How often do you have a strong urge to urinate?	
How often do you have urine leakage with no physical activity and little or no warning?	
How often do you have urine leakage with physical activity?	

Have You Been Told You Are Prediabetic?

We're excited to tell you about a great benefit that's available to Health Net Medicare members who meet the requirements.

MDPP is available at no cost to qualified members.

The Medicare Diabetes Prevention Program (MDPP) is a lifestyle change program that can help you lose weight, adopt healthy habits and reduce your risk of developing diabetes. Prediabetes is when blood glucose (sugar) levels are higher than normal but not yet high enough to be diagnosed as diabetes. Many times people

have prediabetes before developing type 2 diabetes. The Centers for Disease Control and Prevention (CDC) estimates that up to 50 percent of seniors are at risk for developing type 2 diabetes.¹ The MDPP is a preventive service for Medicare patients at risk for type 2 diabetes.

The following elements are included in the program to help you succeed:



A focus on healthier food choices and increased activity levels.



16 weekly lessons over the span of six months, followed by monthly maintenance sessions.



One-on-one interactions with a lifestyle health coach.



Small group, in-person classes for encouragement and support.

Health Net has partnered with a vendor, Solera Health, to provide this service and match qualified members with a program that best meets their needs and preferences.

Visit <https://www.solera4me.com/healthnet> or call 1-877-790-4520 (TTY: 711), Monday–Friday, 9:00 a.m. to 9:00 p.m. Eastern time (ET) to see if you pre-qualify.

We hope you'll use this opportunity to make a lasting impact on your health.

¹www.cdc.gov/diabetes/prevention/prediabetes-type2/preventing.html

Using Statins to Keep Your Heart Healthy

Why deal with challenges in taking heart-healthy medication? Talk with your doctor or pharmacist soon about your choices and their outcomes.

Heart disease has been the leading cause of death and disability in the United States among adults with high cholesterol, high blood pressure and uncontrolled diabetes. Taking prescription medications as prescribed is a major part of staying healthy and avoiding complications from these serious conditions.

Your body makes and needs cholesterol. But having too much can raise your risk of heart disease. In addition to eating healthy and exercising regularly, controlling your cholesterol is one way to help prevent heart problems. Taking statin medications and ACE inhibitors with aspirin, which help reduce heart attack and stroke¹, is important in treating high cholesterol. These drugs have become the gold standard for treatment.

Chances are good that you are familiar with statins, which include atorvastatin (Lipitor[®]), simvastatin (Zocor[®]), and many others. These drugs, which have been around for a long time, reduce the risk of heart attack, stroke and death from heart disease by about 25% in some people.² Because statins are among the most widely prescribed and used drugs we have more knowledge about the long-term effects.

Statins work by decreasing the amount of LDL or “bad” cholesterol in your bloodstream. Before prescribing, your doctor takes your medication history into account, making sure the benefits outweigh any risk of taking the medication.

(continued)



Taking prescription medications as prescribed is a major part of staying healthy and avoiding complications from these serious conditions.

One side effect of statins is that they can cause muscle pain. Of people taking a statin, only 5% or less experience muscle pain³. Actual muscle damage is rare, happening in only 1 in 10,000 people who take a statin⁴. If you experience pain, don't stop taking the statin!

Muscle pain also can be caused by heavy exercise, other disease conditions or low levels of vitamin D. Check with your doctor to see if you need a lab test to help learn the true cause of the muscle pain. Also, talk with your doctor about adjusting the dose or trying a different statin. Simply changing to another statin can make the symptoms go away.

Medication tips:

- Know the brand and generic names of your medications. Keep a current list of all prescription and over-the-counter (OTC) medications and any herbal products that you take.
- Work with your doctor to find the right mix of diet, exercise and medication.
- Talk with your pharmacist about your medications and what to expect when you take them.
- If you become ill, let your doctor know. Some medications that you can take without a prescription, such as for a cold, 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 affect medications. Ask your doctor or pharmacist if it is safe to drink alcohol with your medications.
- If poor memory, side effects or cost stop you from taking your medications, talk with your doctor or pharmacist for help.

1 Dudl, JR et al. Preventing myocardial infarction and stroke with a simplified bundle of cardio protective medications. American Journal of Managed Healthcare. 2009. 15(10): e88-e94.

2 Banach M, Rizzo M, Toth PP, et al. Statin intolerance – an attempt at a unified definition. Position paper from an International Lipid Expert Panel. Arch Med Sci. 2015;11(1):1-23.

3 Lopez-Jimenez F. Statin side effects: Weigh the benefits and risks. Mayo Clinic. <https://www.mayoclinic.org/diseases-conditions/high-blood-cholesterol/in-depth/statin-side-effects/art-20046013>. Accessed March 30, 2020

4 Reimond S, Khera A, Hill J. 10 truths about statins and high cholesterol. UTSouthwestern Medical Center. <https://utswmed.org/medblog/statins-answers>. Accessed March 30, 2020

Telehealth: Connecting Patients to Care Everywhere

What is telehealth?

- Telehealth connects you to health care services through a mobile app, live online video/audio, or other electronic method.
- Access your Practitioner via your phone, tablet, or laptop.

Why is Telehealth important?

- By increasing access to physicians and specialists, telehealth helps ensure that you receive the right care, at the right place, at the right time.
- You can complete your follow-up visits with primary care doctors or specialists.
- You can manage chronic conditions, medication, and a lot of other clinical services.

Benefits of Telehealth:

- Talk to your doctor from the comfort of your home.
- No exposure to other potentially sick patients.
- Less time away from work.
- No travel expense, more time.
- Less interference with child or elder care responsibilities.
- Privacy – visits are private and confidential.
- Easier management of on-going conditions.

Is Telehealth safe?

- When used under the right conditions and for appropriate cases, telehealth has shown to be as safe and effective as in-person care.
- Not every condition is beneficial to treatment via video/audio visits. Your Doctor will help you decide on whether telehealth is appropriate for the care you are seeking.



Notes: _____

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 long-term prescription medicines.
- How taking the medicines should affect the body.
- How and when conditions should stabilize or improve while 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 also can see if and when prescriptions were filled at local pharmacies or sent by our mail order pharmacies. Our pharmacists also work with members' doctors, when needed, on ways to improve their treatment plans.

After each review, our members get letters that explain the findings and how to get a full medication review with a pharmacist.

For more information about any of our pharmacy services, visit our websites at: California: **ca.healthnetadvantage.com**, or Oregon: **or.healthnetadvantage.com**, or call Member Services at the toll-free number on the back of your member ID card. We are here to assist you 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.

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 writing down all of your prescription and over-the-counter (OTC) medicines, supplements and medical supplies.
- 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.
- Possibly 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 lab work and after you are admitted to and discharged from a hospital.

Emotional Health and Wellness

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.



Members who need hearing- and speech-impaired assistance can reach the TTY line by calling 711.

You don't have to go through it alone.

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.

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 conditions. Log in to our websites at: California: ca.healthnetadvantage.com, or Oregon: or.healthnetadvantage.com, and select *Wellness Center > Get Healthy > Symptom Checker*.

Health Net also provides members with access to the nurse advice line. If your doctor is not available and you need advice on the level of care your condition might need, you can call the nurse advice line and speak to a clinician 24 hours a day at no cost. Call 1-800-893-5597 TTY: 711

Managed Health Network, LLC (MHN) is Health Net's behavioral health subsidiary, which 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 the back of 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.

Tobacco Cessation

Are you ready to set a clear path to quitting? About 20 minutes after you quit tobacco, your body begins an amazing healing transformation that reduces your risk for cancer and many other health problems associated with tobacco. The Teladoc™ Tobacco Cessation Program is here to help you every step of the way – beginning with a one-on-one phone conversation with a highly trained coach. Together, you'll map out a personalized plan to help you overcome the triggers and barriers that make it hard to quit. Plus, your coach will give you tried-and-true strategies to manage cravings, handle social situations and avoid triggers that can derail you.

This program includes regular communications with educational resources. Coaching support is available 24/7 for up to a year during their flexible quit approach. A member initiates through the Teladoc™ smartphone app, or visiting **Teladoc.com/hn**, or can be referred into the program by a provider during a general medical visit. Ways to request a consult include the smartphone app, website, or dialing **1-800-TELADOC (1-800-835-2362 TTY: 711)**.



Enroll in the Teladoc™ Tobacco Cessation Program today!

Call 1-800-TELADOC (1-800-835-2362 TTY: 711), or visit [Teladoc.com/hn](https://www.teladoc.com/hn).



When Is the Emergency Room the Right Choice?

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.



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

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: California: ca.healthnetadvantage.com, or Oregon: or.healthnetadvantage.com.

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 clinician 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.



Five Reasons to Get a Mammogram

Mammograms may not prevent breast cancer, but they do play a critical part in diagnosing it. Here are five good reasons why you should schedule one today:

- **It can save your life.** According to the American Cancer Society, mammograms can often find breast changes that could be cancer years before any physical symptoms develop. Breast cancer that is found early, when it is small and has not spread, is easier to treat successfully. Regular mammograms are the best tests doctors have to find breast cancer early.¹
- **It's covered.** One screening mammogram is covered for all women every 12 months.
- **It makes you a role model.** Smart decisions are contagious. You can influence other women in your life to take charge of their health.
- **It's fast.** The procedure itself only takes about 20 minutes.²
- **It's safe.** Mammograms use low-dose x-rays that expose the breasts to small amounts of radiation. The benefits of the procedure greatly outweigh any possible harm from this slight amount of exposure.²



A mammogram may seem like something that is easy to postpone, but there are plenty of great reasons to get this preventative screening. Talk to your physician today about scheduling your next mammogram.

¹ www.cancer.org/cancer/breast-cancer/screening-tests-and-early-detection/american-cancer-society-recommendations-for-the-early-detection-of-breast-cancer.html

² www.cancer.org/cancer/breast-cancer/screening-tests-and-early-detection/mammograms/mammogram-basics.html

Fall is Flu Season!

Take the time this Fall to protect yourself and your loved ones by getting your annual Flu Vaccine. It is the most important step you can take to prevent this serious illness. As a reminder, older adults are at greater risk of becoming very ill from the flu and may even need to be hospitalized.



Don't miss important events this Fall! With a brief visit to your doctor or local CVS Minute Clinic, you can stay flu and hassle free.

One common myth is that the flu shot can cause the flu, but that is just not true! The flu shot only contains inactive viruses, which cannot infect you. And while the flu shot isn't 100% foolproof, flu symptoms after receiving the flu shot are often shorter and less severe.

Steps you can take to stay healthy:

- Get a flu vaccine every year!
- Wash your hands often with soap and water or an alcohol-based hand rub.
- Avoid crowds and any persons who are ill.
- Avoid touching your face, nose and mouth.
- Clean surfaces and objects that are touched often, like counters, faucets, doorknobs and light switches.
- Call your doctor if you are having symptoms such as fever, cough, body aches or sore throat.



Health Net Community Connect (Aunt Bertha)



Health Net Community Connect (Aunt Bertha) is a free online search service that makes it easy to find free and low cost social services. You can find anything from food pantry, to housing and medical supplies by typing in a ZIP code.

Go to Health Net's webpage to start using Health Net Community Connect (Aunt Bertha). The following URLs will connect you to the service.

- 1 www.healthnet.auntbertha.com
- 2 www.healthnet.com under *Find Social Services in Your Community*. Enter the zip code and you will see all the programs serving that zip code.

USE THESE STEPS TO FIND CORONAVIRUS RESOURCES.

1. Open healthnet.auntbertha.com.
2. Enter your zip code.
3. Put in COVID19 in the search box.

The Aunt Bertha team has also created findhelp.org to respond to the COVID-19 crisis and serve people's related needs. New programs are being added daily.

Make the Most of the Time with Your Doctor:

Some topics to discuss with your doctor during your office visits are below.

- ✓ Physical well-being. Changes in your weight, foods to keep your well, and ways to improve or maintain your activity level.
- ✓ Emotional well-being, memory issues, and your general mood.
- ✓ Falling and balance problems and how to keep from falling.
- ✓ Bladder control. Bladder leakage happens to many people.
- ✓ There are different causes of bladder leakage with many ways to treat it.

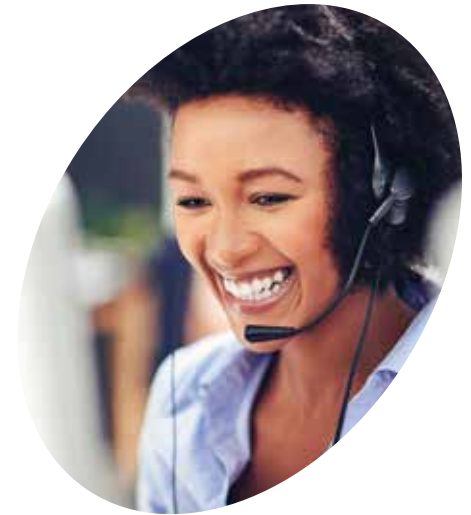


Your Opinion Matters!

SHARE YOUR FEEDBACK WITH US

At Health Net, your voice matters! If you receive a survey about your health care experience, we want to hear from you. It is how we make sure you're getting the quality of care and the level of service you deserve. We want you to be healthy and happy!

You may be selected to complete one of the surveys mentioned below. **Your responses are always anonymous.**



<p>Survey</p>	<p>CAHPS® Survey CAHPS stands for Consumer Assessment of Healthcare Providers and Systems. This survey collects your feedback on experiences with your providers and your health plan.</p>	<p>HOS® Survey HOS stands for the Health Outcomes Survey. This survey gathers information around your health status.</p>
<p>Survey Timing</p>	<p>Randomly selected members will receive a letter, followed by the survey, in spring of each year.</p>	<p>Randomly selected members will receive a survey in spring of each year. The same group of members get the survey again two years later to see if there are any changes in health status.</p>
<p>Why Should I Take This Survey?</p>	<p>Results help:</p> <ul style="list-style-type: none"> • Your health plan know what is working well or what might need improvement. • Give you a chance to share thoughts about services you received. 	<p>Results help:</p> <ul style="list-style-type: none"> • Health plans develop meaningful quality improvement activities. • Ensure doctors are providing you with quality care. • Highlight which areas around health and safety need more attention.
<p>What type of questions will I be asked?</p>	<ul style="list-style-type: none"> • Whether the Call Center treated you with courtesy and respect. • Whether you understood all instructions given to you by your doctor. • Overall rating of your health plan, your doctor, or the quality of care received. 	<ul style="list-style-type: none"> • Overall physical and mental well-being. • General activity levels. • Overall views on quality of life.

Who Should Exercise?

Almost anyone, at any age, can do some type of physical activity. You can still exercise even if you have a health condition like heart disease, arthritis, diabetes, or chronic pain. **Talk with your doctor** before starting an exercise routine. Your doctor can help you decide how often, how long, and the types of exercise that will be safe for you. In fact, getting more active may make you feel better, here is how:

- It can enhance energy, mood, and sleep.
- It can help support healthy blood pressure, blood sugar, and cholesterol levels.
- It can also build muscle, support bone, and joint health.
- It can even improve bladder control, flexibility, and balance.

Health Net's goal is for you to have the best health care.

We want you stay healthy and safe. Here is what a recent survey shows us about your physical health:

Only about **55%** of you are increasing or maintaining your physical activity.

So Get Active!

If you are waiting to lose weight, wait no more. The perfect time to get moving is now. You may be surprised by how much better you feel once exercise is a regular part of your life.

Here are a few steps to help get you started:



Start slowly. Start where you are and build up. That may mean beginning with a 5 minute walk. Aim to work up to 3 or more 10-minute exercise sessions a day, 5 days a week. Add at least 2 days a week of strength training to your routine when you feel ready.



Choose something fun. Explore a host of activities until you find something you enjoy. Dancing, hiking, swimming, or walking with a friend might be good choices.



Take it indoors. On days when it's too warm, cold, or windy outside, do your workout indoors instead. Make sure to drink water before, during, and after your workouts.



Don't forget to start with a warmup before each workout. Also, cool down and stretch after each session.

1 www.nia.nih.gov/health/exercise-physical-activity

2 The Silver Slate Newsletter (2017). Diet & Exercise. The Right Size for Exercise, 11(2). Retrieved from <http://www.silverandfit.com>

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 us talk to each other. Health Net's Language Assistance Program offers interpreters, translations and alternate formats of print materials.

Interpreter assistance helps you talk with your doctor, other health care providers and Health Net staff.



Oral translation allows you to have documents you get from Health Net read to you in your language.



Interpreters To request an interpreter, please call the number on the back of your member ID card. You should call at least five days in advance of your appointment if you would like to request an in-person interpreter. We will do our best to find you an in-person interpreter. Sometimes a telephone interpreter may be the only option available. No-cost telephone interpreter services are available in over 150 languages. Interpreters are available during call center business hours at all points of contact where a covered benefit or service is accessed.



Written translation allows you to get some documents in some languages.

Alternate formats of print materials are available upon request. Alternate formats include large print and accessible PDFs.

To request a translation or alternate format, call the Member Services number on the back of your member ID card.

Interpreters are available for you:

- You cannot be required to bring your own interpreter to a medical appointment.
- You do not need to use family or friends as interpreters.
- You cannot use a minor as an interpreter, unless there is an emergency and no other interpreter is available.
- You can get an interpreter at no cost for all of your medical appointments.
- You have a right to file a grievance if your language needs are not met.
- Sign language services are available upon request.

Your Language Preference

Please call us at the number on the back of your member ID card to let us know your preferred spoken and written language. We may also ask your race and ethnicity. We use this information to improve the quality of services that you receive. You have the option to decline to answer if you prefer.



Health Net will protect your race and ethnicity information. Individual language, race and ethnicity information will only be shared with health care providers for quality improvement purposes.

Health Net will not use your race, ethnicity or language information to determine coverage eligibility.

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





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.

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.

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 our websites at: California: **ca.healthnetadvantage.com**, or Oregon: **or.healthnetadvantage.com**; then, scroll down to the bottom of the page and click *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:

California: Privacy@healthnet.com

Oregon: PrivacyOregon@centene.com



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 PHI.

Section 1557 Non-Discrimination Language
Notice of Non-Discrimination

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, audio, 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 telephone number listed for your state on the Member Services Telephone Numbers by State Chart. 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.

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 in the chart below and telling them you need help filing a grievance; Health Net's 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 (TTY: 1-800-537-7697).

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

Member Services Telephone Numbers by State Chart

State	Telephone Number and Plan Type
California	1-800-431-9007 (Jade, Sapphire, Amber and HMO SNP), 1-800-275-4737 (all other HMO); (TTY: 711)
Oregon	1-888-445-8913 (HMO and PPO); (TTY: 711)

English: Language assistance services, auxiliary aids and services, and other alternative formats are available to you free of charge. To obtain this, please call the number above.

Español (Spanish): Servicios de asistencia de idiomas, ayudas y servicios auxiliares, y otros formatos alternativos están disponibles para usted sin ningún costo. Para obtener esto, llame al número de arriba.

简体中文(Chinese): 可以免费为您提供语言协助服务、辅助用具和服务以及其他格式。如有需要，请拨打上述电话号码。

Tiếng Việt (Vietnamese): Các dịch vụ trợ giúp ngôn ngữ, các trợ cụ và dịch vụ phụ thuộc, và các dạng thức thay thế khác hiện có miễn phí cho quý vị. Để có được những điều này, xin gọi số điện thoại nêu trên.

Tagalog (Tagalog): Mayroon kang makukuhang libreng tulong sa wika, auxiliary aids at mga serbisyo, at iba pang mga alternatibong format. Upang makuha ito, mangyaring tawagan ang numerong nakasulat sa itaas.

한국어(Korean): 언어 지원 서비스, 보조적 지원 및 서비스, 기타 형식의 자료를 무료로 이용하실 수 있습니다. 이용을 원하시면 상기 전화번호로 연락해 주십시오.

Armenian: Ուժեղագրություններ, երբե խոսում եք հայերեն, ապա ձեզ անվճար կարող են տրամադրվել լեզվական աջակցության ծառայություններ

فارسي (Persian): خدمات ترجمه، حمایت های؛ خدمات کمکی و سایر انواع دیگر به صورت رایگان در اختیار شما قرار می گیرند. برای به دست یابی به این خدمات، لطفاً با شماره تلفن بالا تماس بگیرید.

Русский язык (Russian): Вам могут быть бесплатно предоставлены услуги по переводу, вспомогательные средства и услуги, а также материалы в других, альтернативных, форматах. Чтобы получить их, позвоните, пожалуйста, по указанному выше номеру телефона.

日本語 (Japanese): 言語支援サービス、補助器具と補助サービス、その他のオプション形式を無料でご利用いただけます。ご利用をお考えの方は、上記の番号にお電話ください。

(Arabic): خدمات المساعدة اللغوية والمعينات والخدمات الإضافية وغيرها من الأشكال البديلة متاحة لك مجاناً. للحصول عليها، يرجى الاتصال بالرقم أعلاه

ਪੰਜਾਬੀ (Panjabi): ਤੁਹਾਡੇ ਲਈ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ, ਸਹਾਇਕ ਸਾਧਨ ਅਤੇ ਸੇਵਾਵਾਂ ਅਤੇ ਦੂਜੇ ਬਦਲਵੇਂ ਫਾਰਮੈਟ ਮੁਫਤ ਉਪਲਬਧ ਹਨ। ਇਹਨਾਂ ਦੇ ਲਈ ਵਿਰਧਾ ਕਰਕੇ ਉੱਪਰ ਦਿੱਤੇ ਨੰਬਰ 'ਤੇ ਕਾਲ ਕਰੋ।

ខ្មែរ (Mon-Khmer, Cambodian): សេវាកម្មជំនួយភាសា ជំនួយជំនួស និងសេវាកម្មនានា និងទម្រង់ ដែលមានជម្រើស ផ្សេងៗសម្រាប់ ដែលសេវាកម្មអាចអនុវត្តបានដោយឥតគិតថ្លៃ។ សេវាកម្មទាំងនេះ អាចទទួលបានតាមលេខ៖ ១០០ ម្យ៉េត ឬ ទូរស័ព្ទ តាមលេខខាងលើ។

Ntawv Hmoob (Hmong): Muaj kev pab txhais lus, khoom pab mloog txhais lus thiab lwm yam kev pab pub dawb rau koj. Xav tau tej no, thov hu rau tus nab npawb saum toj saud.

हिंदी (Hindi): भाषा सहायता सेवाएं, सहायक उपकरण और सेवाएं, और अयि वैकल्पिक प्सा आपके लए निः शुल्क उपलब्ध हैं। इन्हें प्राप्त करने के लिए, कृपया उपरोक्त नंबर पर कॉल करें।

ไทย Thai): การช่วยเหลือด้านภาษา อุปกรณ์และบริการเสริม รวมทั้งรูปแบบทางเลือกอื่น ๆ มีให้ท่านใช้ได้โดยไม่เสียค่าใช้จ่าย หากต้องการขอรับบริการเหล่านี้ กรุณาติดต่อ

Українська мова (Ukrainian): Вам можуть бути безкоштовно надані послуги з перекладу, допоміжні засоби та послуги, а також матеріали в інших, альтернативних, форматах. Щоб одержати їх, зателефонуйте, будь ласка, за номером телефону, який зазначений вище.

Română (Romanian): Servicii de asistență lingvistică, ajutoare și servicii auxiliare, precum și alte formate alternative vă stau la dispoziție în mod gratuit. Pentru a le obține, apălați numărul de mai sus.

Cushite (Cushite): Tajaajila qarqaarsa afaanii, qarqaarsa deeggarsaa fi tajaajilaa, fi qarqaarsi akkaataa biroo bilisaan siif laatama. Tajaajila kanniin argachuuf maaloo lakkoofsa asii olii bilbili.

Deutsch (German): Sprachunterstützung, Hilfen und Dienste für Hörbehinderte und Gehörlose sowie weitere alternative Formate werden Ihnen kostenlos zur Verfügung gestellt. Um eines dieser Serviceangebote zu nutzen, wählen Sie die o. a. Rufnummer.

Français (French) : Des services gratuits d'assistance linguistique, ainsi que des services d'assistance supplémentaires et d'autres formats sont à votre disposition. Pour y accéder, veuillez appeler le numéro ci-dessus.



For more information, please contact:

Health Net Medicare Advantage
PO Box 10420
Van Nuys, CA 91410

Visit our websites at: **California:** ca.healthnetadvantage.com, or
Oregon: or.healthnetadvantage.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

If you have any questions, please contact Health Net at the numbers above. From October 1 through March 31, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. From April 1 to September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m. A messaging system is used after hours, weekends and on federal holidays.

Si tiene preguntas, comuníquese con Health Net al número que se indica más arriba. Desde el 1 de octubre hasta el 31 de marzo, puede llamarnos los 7 días de la semana, de 8:00 a.m. a 8:00 p.m. Desde el 1 de abril hasta el 30 de septiembre, puede llamarnos de lunes a viernes, de 8:00 a.m. a 8:00 p.m. Después del horario de atención, los fines de semana y los días feriados federales, se utiliza un sistema de mensajería.

如果您有任何疑問，請撥打以上電話與 Health Net 聯絡。從 10 月 1 日至 3 月 31 日期間，您每週 7 天，每天上午 8:00 至下午 8:00 均可撥打我們的電話。從 4 月 1 日至 9 月 30 日期間，您可於週一至週五，上午 8:00 至下午 8:00 撥打我們的電話。非營業時間、週末及國定假日請使用語音系統。

Health Net has been approved by the National Committee for Quality Assurance (NCQA) to operate as a Special Needs Plan (SNP) until December 2021 based on a review of Health Net's Model of Care.

Health Net of California's Medicare HMO plan is currently accredited by NCQA. This accreditation is valid until June 2022. Health Net is contracted with Medicare for HMO, HMO C-SNP, HMO D-SNP, and PPO plans, and with some state Medicaid programs. Enrollment in Health Net depends on contract renewal.

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