The University of California
2016 Open Enrollment

Presentation for
UC Berkeley

Presentation by
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November 2015
Health Net Blue & Gold for 2016
We’ve got you covered!

• Smart. Affordable. Health care made easy.
  – Health Net Blue & Gold HMO
  – Health Net Seniority Plus

• Inside the Blue & Gold Network

• 2016 Benefits: medical and pharmacy

• Extras for 2016

• Questions
## UC 2016 Plan Options

<table>
<thead>
<tr>
<th>Health Net Plan</th>
<th>Eligible Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Net Blue &amp; Gold HMO</td>
<td>Active employees</td>
</tr>
<tr>
<td></td>
<td>Non-Medicare retirees</td>
</tr>
<tr>
<td></td>
<td>Covered family members</td>
</tr>
<tr>
<td>Health Net Seniority Plus</td>
<td>Medicare retirees</td>
</tr>
<tr>
<td></td>
<td>Medicare spouses and dependents</td>
</tr>
</tbody>
</table>
Inside the Blue & Gold Network

Created just for UC

1. Top doctors, medical groups and hospitals who serve UC
2. Built for cost efficiency
3. Stringent quality standards
4. Access in 30 California counties

Gives you choices

• 100% of UC medical groups and centers
• 9,418 PCPs
• 25,249 specialists
• 244 hospitals

More than 43,000 of your colleagues are enrolled in Health Net Blue & Gold today.
Inside the Blue & Gold Network

Get to know ACO

- A care model where doctors, hospitals and insurers partner together to build better health care processes, and elevate the care you receive.

- Easy sign-up. Pick one of the ACO groups as your medical group after you enroll in Blue & Gold for 2016.

- Then enjoy all the advantages and conveniences of an ACO.

What is an ACO?

An accountable care organization (ACO) is a care model that gives you a focused team of health experts working together for you.
# Health Net Blue & Gold Providers

## Bay Area

<table>
<thead>
<tr>
<th>Participating Physician Groups</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affinity Medical Group/Bay Valley Medical Group</td>
</tr>
<tr>
<td>Alta Bates Medical Group</td>
</tr>
<tr>
<td>Hill Physicians Medical Group – All Locations</td>
</tr>
<tr>
<td><strong>Hill Physicians/UCSF San Francisco ACO</strong></td>
</tr>
<tr>
<td><strong>John Muir Physicians Network  ACO</strong></td>
</tr>
<tr>
<td>Meritage Medical Network – Marin and Sonoma</td>
</tr>
<tr>
<td>PAMF-MDM/Mills Peninsula Medical Group</td>
</tr>
<tr>
<td>Physicians Medical Group of San Jose</td>
</tr>
<tr>
<td>San Jose Medical Group</td>
</tr>
<tr>
<td>Santa Clara County IPA</td>
</tr>
</tbody>
</table>

Note: Health Net contracts with medical groups, not individual doctors. If your medical group is in the Blue & Gold network, all the medical group doctors are too.
# 2016 Medical Benefits

We provide benefits to help you and your family grow healthy.

<table>
<thead>
<tr>
<th>2016 Benefits</th>
<th>Member Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive care office visits</td>
<td>$0 (covered in full)</td>
</tr>
<tr>
<td>Doctor office visits</td>
<td>$20</td>
</tr>
<tr>
<td>Telehealth visit</td>
<td>$0 (covered in full)</td>
</tr>
<tr>
<td>Immunizations (includes travel)</td>
<td>$0 (covered in full)</td>
</tr>
<tr>
<td>X-rays and lab procedures</td>
<td>$0 (covered in full)</td>
</tr>
<tr>
<td>Maternity care</td>
<td>$0 (except hospitalization at $250)</td>
</tr>
<tr>
<td>Urgent care</td>
<td>$20</td>
</tr>
<tr>
<td>Emergency care</td>
<td>$75</td>
</tr>
<tr>
<td>Outpatient surgery</td>
<td>$100 per admission</td>
</tr>
<tr>
<td>Hospitalization</td>
<td>$250 per admission</td>
</tr>
<tr>
<td>Chiropractic/Acupuncture</td>
<td>$20 (24 visits combined max per year)</td>
</tr>
</tbody>
</table>
## 2016 Pharmacy Benefits

<table>
<thead>
<tr>
<th>2016 Benefits</th>
<th>Member Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription drugs:</td>
<td></td>
</tr>
<tr>
<td>Retail (30-day supply)</td>
<td>$5 generic</td>
</tr>
<tr>
<td></td>
<td>$25 brand formulary</td>
</tr>
<tr>
<td></td>
<td>$40 non-formulary</td>
</tr>
<tr>
<td>Mail order, CVS or UC walk-up services for maintenance drugs (90-day supply)</td>
<td>$10 generic</td>
</tr>
<tr>
<td></td>
<td>$50 brand formulary</td>
</tr>
<tr>
<td></td>
<td>$80 non-formulary</td>
</tr>
<tr>
<td>Out-of-pocket maximum (includes both medical and prescriptions)</td>
<td>$1,000 per person / $3,000 per family</td>
</tr>
</tbody>
</table>

### Rx Savings

3 months for the price of 2 copays, available 3 ways – UC walk-up, CVS walk-up and mail order.
Chiropractic and Acupuncture Benefits

*Health Net works with American Specialty Health Plans (ASH)*

- Self-referral to a participating chiropractor or acupuncturist
- $20 per visit
- Up to 24 visits combined per year; ongoing services authorized by ASH
- Covers medically necessary X-rays and lab tests
- Includes $50 annual chiropractic appliance allowance

To find a provider, go to healthnet.com/uc, click on ProviderSearch and find chiropractors and acupuncturists.
More than an ID card: Decision Power®

- Nurse24
- Care Alerts
- Decision Power Healthy Pregnancy
- Disease management
- Musculoskeletal program
- Discounts on health-related services and programs

New! Kick the habit for good:
- Quit for Life to kick the smoking habit for good with the help of one-on-one phone coaching.
- Six-week online program for direction and support as you go through the quitting process

New! Health risk assessment and coaching
Doctors On-Call for You: Telehealth

• Health Net works with MDLIVE to make care more accessible and convenient in situations like these:
  – Considering whether to use the emergency room for a non-emergency medical issue
  – Your primary care physician or urgent care options are not available
  – Traveling and in need of medical consultation

• $0 copay for virtual visits with an MD

• MDLIVE national network
  • board-certified physicians who provide quality care by phone or online video anytime, anywhere
  • MDLIVE physicians have the ability to write prescriptions
More for your health

Prevent! diabetes and heart disease

- Health Net, together with Omada Health, offers the Prevent program to help members reduce risk for diabetes and heart disease
- Groundbreaking 16-week online weight loss and management program that fits into your life
- Combines a professional health coach, a community of support, and an evidence-based online curriculum.
- $500 value, includes a free scale!

Surgery Decision Support

- Blue & Gold members have access to WelvieSM, an online program that helps make decisions about, prepare for, and recover from surgery.
- Participants get help evaluating the benefits and risks of both surgical and non-surgical treatment options.
- Health Net offers a $25 Amazon gift card for participation.
2016 Open Enrollment Materials

**Print:** Member information card and guide

**Interactive:** Blue & Gold video

**Electronic:** Custom website

**Health Net Blue & Gold for 2016**

We've got you covered

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Health Net Blue & Gold – Smart, Affordable.

A Great Choice! Health care made easy.

Visit: healthnet.com/uc
Email: UCWell@healthnet.com
Call: 1-800-539-4672
facebook.com/healthnetforuc

It's easy to be Blue & Gold! Scan to learn more!

More for U in 2016
- $0 copay virtual doctor visits for urgent care when your doctor isn’t in
- Prevent – a 16-week online program that fits seamlessly into your life, so you can lose weight and lower your risk of disease. A $500 value!
- Kick the smoking habit for good with one-on-one phone coaching

Use any QR code reader. Free download from any app store.

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Health Net for University of California

Get Covered UC! Join Health Net’s Blue & Gold HMO

2016 is the year to get covered with a health plan that's smart, affordable and easy to use. Get covered with Health Net Blue & Gold from Health Net of California, Inc. (Health Net).

Open enrollment, Oct 29-Nov 24 – Get started here

**ProviderSearch**
See all your doctor choices – Including all UC medical centers and physician groups.

**Extras for UC**
Blue & Gold gives you programs to build healthy habits – at no extra cost!

**Let's Talk**
Explore Blue & Gold with us. Your Health Net team is here for you.
Come to Health Net Blue & Gold HMO

Smart. Affordable. Health care made easy.

• A flexible, easy-to-use HMO plan.
• $0 deductible and fixed copayments for covered services.
• A choice of providers you know
• $0 copay virtual doctor visits for urgent care when your doctor isn’t available.
• Health-boosting extras like the Prevent! weight loss program and Quit for Life to kick the smoking habit for good.
• Tried and true – over 43,000 employees and retirees are already Blue & Gold
• No surprises! When it comes to your health care coverage, surprises are the last thing you need.
Big extras without a big price tag? It’s no urban myth … it’s Health Net Blue & Gold.

Questions?