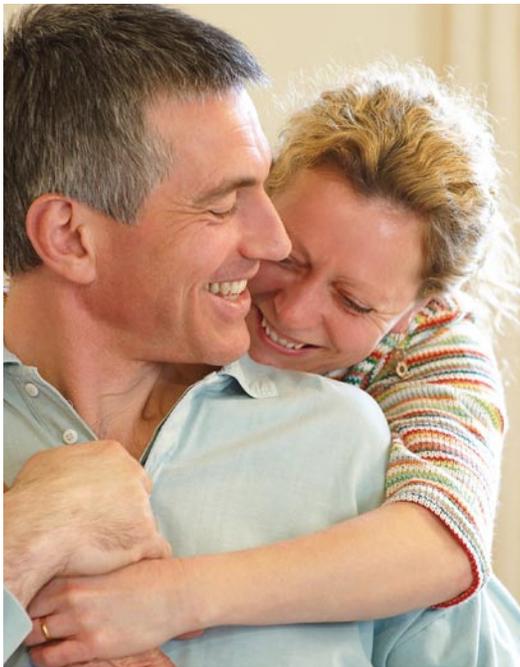


SAVE
YOUR GREEN
WITH BLUE &
GOLD!

2011 PLAN BENEFIT INFORMATION

*Exclusively for University of California employees
and non-Medicare retirees*

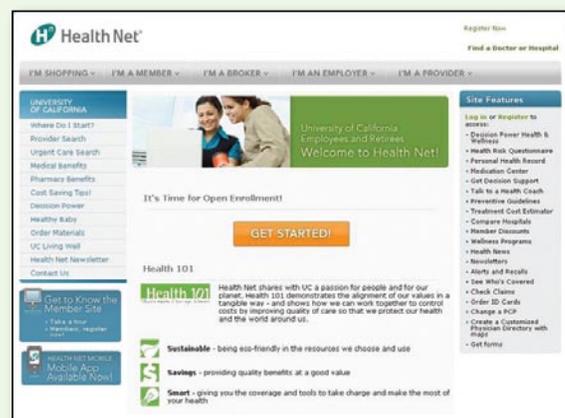


THERE'S A NEW PLAN ON CAMPUS

The 2011 open enrollment season debuts with many choices for University of California employees and non-Medicare retirees, and their families – including the new, value-priced Health Net Blue & Gold HMO.

Inside this guide, you'll find details about Health Net Blue & Gold HMO and our standard Health Net HMO, including benefit and network information. We also have many resources online at www.healthnet.com/uc to help you make your decision for 2011. From the home page, just click the big, orange button that says “Get Started.”

Your Health Net team is here to support you throughout open enrollment at 1-800-539-4072, and to make it easy for you to find the health plan that fits your health and budget.



MEET HEALTH NET BLUE & GOLD HMO

Health Net Blue & Gold HMO was created exclusively for University of California employees and non-Medicare retirees, and their families. It comes with the same great benefits as our standard Health Net HMO, and all the valuable Health Net extras.

The difference is the network. Health Net Blue & Gold HMO features a select network of participating providers, which costs less than our full HMO network.



Quick Compare

Both Health Net HMO and the new Health Net Blue & Gold HMO work the same way and are as easy to use as 1-2-3. Members:

- 1 Choose a participating provider group (PPG) and a primary care physician (PCP) from within the group. Each covered family member may choose a different PCP.
- 2 Access services via their PCP. Each member's PCP arranges specialist, surgery and hospital services.
- 3 Count on predictable costs for comprehensive benefits.

2011 BENEFITS	MEMBER PAYS	HMO	BLUE & GOLD HMO
Preventive health office visits	\$0 (covered in full)	✓	✓
Doctor office visits	\$15	✓	✓
Specialist office visits	\$15	✓	✓
Immunizations	\$0 (covered in full)	✓	✓
X-rays and lab procedures	\$0 (covered in full)	✓	✓
Maternity care	\$0 for all services except hospital stays for which the hospital copay applies.	✓	✓
Urgent care	Now lower! \$15	✓	✓
Emergency care	\$50	✓	✓
Hospitalization	\$250 per admission	✓	✓
PRESCRIPTION DRUGS		✓	✓
Retail (30-day supply)	\$5 generic \$20 brand formulary \$35 non-formulary		
Mail order or UC Walk-up Services at UC Medical Center Pharmacies (90-day supply)	\$10 generic \$40 brand formulary \$70 non-formulary	✓	✓

Note that this chart is a summary of benefits only. All benefits are subject to the definitions, limitations and exclusions set forth in the Summary of Benefits included with open enrollment information. Employees are encouraged to review them before making their final decision.

Inside the Blue & Gold network

Over 65% of the doctors and facilities who participate in our full HMO network are also part of Blue & Gold, including all UC medical groups and centers. It's easy to find out if your doctor is in the new Blue & Gold with our online resources.

Beginning January 1, 2011, the Blue & Gold HMO network will be part of our online ProviderSearch tool that you can access anytime at www.healthnet.com/uc.

Refer to the box at right to learn **how to find providers in the Blue & Gold network.**

1 Go to www.healthnet.com/uc and click on the *Get Started* button.

2 Use our directory resources to search the Blue & Gold Network:

- Blue & Gold HMO PPG List
- Blue & Gold HMO Directory (North)
- Blue & Gold HMO Directory (South: LA, Santa Barbara and Ventura)
- Blue & Gold HMO Directory (South: Orange, Riverside, San Bernardino and San Diego)
- ZIP code list (ideal reference for employees who live in rural areas)

Each one is a searchable PDF. Just open the PDF and then enter the group name in the search box. You can use the directory for your area to look up physicians, hospitals or other providers by name.

What people are asking about Blue & Gold

How was the Blue & Gold HMO network developed?

We worked closely with the University to establish criteria for physician group participation in the Blue & Gold HMO network. Cost-efficiency was a key factor but so to was:

- Offering access in all 30 California counties.
- Including the largest possible number of doctors currently caring for University employees, non-Medicare retirees and their families.
- Having all University of California medical groups and centers participate.

May I enroll in Health Net Blue & Gold HMO and my family members in Health Net HMO?

No. All covered dependents must be enrolled in the same plan as the employee or retiree.

What if my doctor is in the Blue & Gold network but my spouse's isn't? Or what if our kids' pediatrician isn't in the network?

There are a couple of choices. You can all stay in the Health Net HMO and see the same doctors you do now. Or you can choose Health Net Blue & Gold HMO and select a doctor from the Blue & Gold network for any family member whose current provider isn't part of that network. Whether or not to make a change depends on what you're most comfortable with and what option best fits your health needs and budget.

Why aren't most of the Northern California Sutter Hospitals participating in the Blue & Gold HMO?

Health Net invited all Sutter hospitals to participate in its Blue & Gold HMO network but only two decided to join. They are California Pacific Medical Center/St. Luke's campus and Sutter Medical Center of Santa Rosa.

Are you Blue & Gold?

For some people, Health Net Blue & Gold HMO is an easy match that will cost them less. For others, the decision may depend on budget or doctor preferences.

Here are a few scenarios that make Health Net Blue & Gold HMO the perfect fit:

- Joe is a Health Net HMO member whose doctor is in the Blue & Gold network. By enrolling in Blue & Gold HMO, Joe pays less for the same benefits.
- Mary and her husband are Health Net members. Her doctor is in Blue & Gold but her husband's is not. He hasn't seen his doctor that often and is comfortable making a change in exchange for the premium cost-savings.
- Sam rarely goes to the doctor so he wants a plan that costs him less in payroll deductions each month.

- Molly and her family prefer PPO plans and the choice to go out-of-network. Now they're wondering if the out-of-network option is worth what they'll have to pay each month since their primary doctors are in the Blue & Gold network.
- Fred and his partner want a plan that doesn't require a lot of active management and leaves them more room in their household budget for travel.
- Brenda and Sal both have doctors who only participate in the full Health Net network. They don't really want to change but the savings they'd get with Blue & Gold has them re-considering. They're planning to ask friends who have doctors in the Blue & Gold for recommendations. Then they'll decide.

Do you see yourself here? If so, Health Net Blue & Gold HMO could be the way to save – while protecting your health – in 2011.

I have the Health Net HMO now. Can I keep it for 2011?

Yes. The standard Health Net HMO is again an option for UC employees and non-Medicare retirees in 2011. If you decide to remain in Health Net HMO, you can stay with the doctors you see who are associated with your participating physician group regardless of whether they're part of the Blue & Gold network.

The premium costs are higher for this plan than the Health Net Blue & Gold HMO, so you may want to evaluate both options to determine which one fits your health and budget best.



BEYOND BENEFITS: MEMBER-EXCLUSIVE EXTRAS

Decision Power:[®] health in balance

Decision Power brings together under one roof the information, resources and personal support that fit you, your health and your life.

Whether you have a question, want help with a specific health goal, need to understand all your treatment options, or are living with illness, you choose how and when to use the information, resources and support by using Decision Power online or by calling a Health Coach – 24 hours a day, seven days a week.

LOG ON TO WWW.HEALTHNET.COM

Try a step-by-step online plan and tools for managing weight, stopping smoking or boosting nutrition.

Set up a personal Health Record to track your health progress and have a complete medical snapshot whenever you need it.

Find support for any kind of mental health concern such as depression, alcohol use, eating disorders, etc. For additional clinical support, call a Decision Power Health Coach who can connect you to a Life Coach with United Behavioral Health (UBH), the University's behavioral health company.

Be informed with our trusted, easy to understand materials, audio and streaming video resources that help weigh the pros and cons of various treatments through real-life stories.

Know your numbers with our health trackers (cholesterol, diet, fitness), treatment cost estimator and hospital comparison reports.

TALK TO A HEALTH COACH TO GET:

1-to-1 consultations and a single point of contact for any and every health question, goal or situation. You can talk to the same Health Coach every time you call, and about any health goal or challenge, including personalized smoking cessation and weight management programs.

Steps to avoid cardio-metabolic risk –

the combination of three or more of the six risk factors (waist size, blood pressure, low HDL, high triglycerides, elevated glucose, smoking) that predict diabetes, heart disease and colon, uterine and prostate cancers.



Pointers for setting achievable health goals; guidance on evaluating treatment options.

Guidance and support for living with an ongoing illness such as asthma, diabetes or heart disease.

Specialized consultation from nurse case managers to help both patients and family members deal with the complexity of end-stage illnesses.

Just like Health Net HMO, the new Health Net Blue & Gold HMO comes complete with **added value extras to support your health** and make it easier to get things done.

Do more, save time with Health Net online

We make it easy to get things done on your schedule with our custom website for University of California members. With loads of user-friendly features, it's your one-stop resource for all kinds of conveniences.

- Get your benefit details and copays, Evidence of Coverage (EOC) and prior authorization list.
- Manage prescriptions and view your medication history, order prescriptions by mail, see our Recommended Drug List, and more.
- View your prescription claims history and medical Explanation of Benefits (EOB). Go paperless by updating your EOB document delivery process at www.healthnet.com.
- Get valuable discounts on health-related services and products. Plus, use our hospital comparison tools, treatment cost estimator, and Health Improvement Programs powered by WebMD.[®] Health

Improvement Programs are a highly interactive way for you to address and improve risk factors, such as emotional health, exercise, nutrition and more.

- Find a specific doctor, locate the nearest hospital or search for the services you need with our speedy search engine. Plus, you can get visual maps that show the precise location of the office or hospital.
- Change your PCP, get ID cards and forms, manage your account details and view medical treatment policies.

Discover all this and more at www.healthnet.com/uc. Bookmark it today!

Once you're actively enrolled with Health Net, it takes only minutes to register online.

- 1 Go to our home page and click *Register Now*.
- 2 Answer a few simple questions, click *Register* and you're done.



MAKE THE CHOICE FOR HEALTH

Here for your health every day, you can count on Health Net for:

- 1 Choice of health plans: Health Net HMO and the new Health Net Blue & Gold HMO for more savings opportunity.
- 2 Predictable costs with fixed copayments for services are a feature of both Health Net plans. New for 2011 is a lower urgent care copay – \$15 down from \$50.
- 3 More than just benefits. Both Health Net plans come complete with Decision Power, product discounts, and high tech conveniences – like online medical records, smart phone apps, text4baby – to make it faster and easier to get things done.
- 4 Strength and stability. Ranked #146 on the 2009 Fortune 500, Health Net has the financial resources to support our members' health today and for decades to come – just like we've been doing for the last 30 years.

Have questions about Health Net programs and services? Want to know more about Health Net Blue & Gold HMO? Or how to get the most from your benefits? Give us a call or visit us online.



Sustainable. Savings. Smart.

That's Health Net.

www.healthnet.com/uc

1-800-539-4072

You have access to Decision Power through your current enrollment with Health Net of California, Inc. Decision Power is not part of Health Net's commercial medical benefit plans. Also it is not affiliated with Health Net's provider network and it may be revised or withdrawn without notice. Decision Power services, including Health Coaches, are additional resources that Health Net makes available to enrollees of Health Net of California, Inc.

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