

Additional Health Net HMO Information

Selecting a Contracting Physician Group within the Health Net HMO Service Area

If you or your family members reside outside the Health Net HMO service area you may also enroll based on your work address that is within the Health Net HMO service area. If you or your family members choose a physician group based on its proximity to your work address, you will need to travel to that Physician Group for any non-emergency or non-urgent care that you receive. Some physician groups may decline to accept assignment of a member whose home or work address is not close enough to the Physician Group to allow reasonable care. Please contact Health Net Member Services at the telephone number listed on page 15 if you have questions or need assistance with selecting a physician group.

Health Net Primary EPO

This Primary EPO plan is available to non-Medicare members living in Imperial and San Luis Obispo counties. An EPO is similar to an HMO plan in that members must select a PCP from the Primary EPO network and must use contracted PCPs and specialists in the EPO network.

Behavioral health benefits will be provided by United Behavioral Health (UBH) see page 2.

Do you Live Outside California?

You'll find a special section online that gives your medical plan choices for 2008 if you live in:

- **DC, Maryland, Virginia** Blue Cross PPO, CIGNA Choice Fund, Core, Kaiser Mid-Atlantic
- **Nevada** Blue Cross PPO, CIGNA Choice Fund, Core
- **Other states and outside U.S.** Blue Cross PPO, CIGNA Choice Fund (U.S. residents only, except Hawaii), Core

Take Charge of Your Out-of-Pocket Health Care Expenses!



Now is the time to enroll or re-enroll for 2008 in the UC Health Care Reimbursement Account (HCRA) program, and receive a convenient spending account card to pay your eligible expenses.

Who should enroll?

You should seriously consider opening a HCRA account if you expect to have between \$180 and \$5,000 of out-of-pocket health care expenses next year.

What are the main advantages of having an account?

- **A planned approach to paying expenses**—You set aside money that you will have to pay anyway in an account from which you can draw to pay eligible health care expenses for yourself, your legal spouse, and those whom you claim as federal tax dependents.
- **Affordable pre-tax contributions**—You contribute an equal portion of the total annual amount of your account by pre-tax deductions each pay period.
- **Total account access**—You can use up to the total annual amount you elected any time during the year when you need it.
- **Tax savings**—Because your deductions are taken before taxes, your tax liability is reduced. (The tax saving impact increases with the size of the account.)
- **Spending account card convenience**—You will have a card that you can use to pay for qualified expenses at participating providers' offices and facilities, drug stores, and most pharmacies where VISA® cards are accepted, so you won't have to pay out-of-pocket or file reimbursement claim forms.

What you should do

- Go to the HCRA section of the online Open Enrollment site (atyourservice.ucop.edu) and read the important details about HCRA and the spending account card; AND
- Follow the link to the SHPS Calculator to determine what the amount of your account should be and to estimate your 2007 tax savings.
- Enroll or re-enroll in HCRA during the Open Enrollment period (November 1–27).

To keep in mind

- You will need to keep your receipts in case your expense cannot be validated.
- Under IRS rules, money that you set aside in HCRA in 2008 can be used for qualified expenses through March 15, 2009—but any unused money that remains will be forfeited. You therefore should consider carefully your expected expenses.