

# Your Health Net SmartCare HMO Plan

## MAKE AN INFORMED CHOICE FOR YOUR FUTURE HEALTH CARE

*Your employer is offering Health Net SmartCare HMO as a plan option this open enrollment.*

**If you're already an HMO expert** – Then you know why this plan can be the right fit for your health care needs.

**Not an expert?** No problem – Here is some basic info to help you decide.

### A SmartCare HMO plan offers

- **A network** of trusted, high-quality provider groups and hospitals.
- **No Medical Calendar Year Deductible** for most HMO plans.<sup>1</sup>
- **Fixed copays** for most services.<sup>1</sup>
- **Your doctor directs** most of your health care needs.
- **No claim forms** (except for emergency out-of-network care).

### Here's how an HMO plan works



#### CHOOSE YOUR DOCTOR

When you enroll, you select a participating physician group (PPG) from our list of PPGs. Then you choose a primary care physician (PCP) within that group. Each member of your family can choose their own PCP and PPG to suit their own needs.



#### ACCESS CARE

Your PCP directs most of your care. This means your PCP will refer you to a network specialist or a hospital based on your health needs. For OB/GYN visits, you don't need a referral; just schedule your own visit.



**Have questions or need help?**

**Call our Customer Contact Center at 1-800-522-0088, or use the number on your ID card.**

For details about your plan, please see the enclosed **Summary of Benefits** booklet.

<sup>1</sup>Please check your *Evidence of Coverage* for the specific benefits associated with your benefit plan.