

Health Net of California, Inc. (Health Net)



Health Net SmartCare

EXPANDING WHOLE-HEALTH SOLUTIONS

Large Group Plans



HealthNet.com



Welcome to Health Net SmartCare

*With easy-to-use benefits, predictable costs
and a quality network, SmartCare is an
attractive option for your clients to offer –
and for their employees to choose.*

Enhanced Value

Health Net pioneered the creation of tailored networks that deliver affordability without compromise in quality or benefits.

With SmartCare, Health Net offers more ways to enhance and protect employee health and trim employer expenses, putting all the pieces together that employers and employees want, including:



Trusted community-based network

SmartCare is built on a tailored network of trusted, quality provider groups and hospitals. It's built to flex over time to match the evolving needs of your clients' businesses. We're in 23 California counties statewide, bringing doctors, specialists and hospitals to where your clients need them.

SmartCare offers **enhanced value** for the health of California employers and employees. SmartCare is available in our **Enhanced Choice portfolio**, as well as in other standard and custom plans.



Sustainable affordability

With simpler plan choices and a mix of copayment and coinsurance designs, SmartCare meets budgets and exceeds expectations. For even more flexibility, employers can offer SmartCare plans alongside other Health Net plans.



Well-being as a way of life

With SmartCare, your clients get benefits that make their employees feel valued and support their well-being, and sustain productivity.



Trusted, community-based network

SmartCare offers your clients access to a locally established provider network of respected, quality doctors, specialists and hospitals. This popular tailored network targets a smaller set of quality providers in the areas where employees live and work, delivering access to the right doctors where they're needed most.

This helps Health Net deliver value and affordability without compromising benefits or quality.



Benefit plans with sustainable affordability

SmartCare offers simplicity by design, with a streamlined collection of HMO plan options to give your clients meaningful plan choices that meet budgets – and are also easy to understand, compare and select.

Plus – Clients may offer more than one SmartCare plan to their employees, making SmartCare the perfect solution!

Check out our SmartCare plan offerings on our **Enhanced Choice Medical Portfolio** available on our www.healthnet.com/broker **Forms and Brochures page.**





Well-being as a way of life

Health Net SmartCare is more than benefit coverage – It's a way to support well-being as a way of life for our members.



Rewarding healthy habits

Adult SmartCare members can earn an annual **\$50 gift card reward** just by investing in their health. All they need to do is complete the RealAge[®] Test and share the results with their primary care physician.



Health support on demand

SmartCare gives members instant access to Health Net in the way that works for them, including:

- Self-service at **www.healthnet.com** for fast, easy access to benefit information, network providers, wellness programs, ID cards, and more.
- Personal support and first-call resolution by phone.



Supporting health in balance with Decision Power[®]

Exclusive to Health Net, Decision Power helps people build healthy habits, make decisions with their doctors, and manage complex health issues with a combination of wellness coaching, online resources and self-guided programs.

With Decision Power Healthy Discounts, members can save on health-related items, including fitness club memberships, vitamins and weight management programs.

More Ways of Helping You Satisfy Your Clients

SmartCare offers even more ways of putting the pieces together to create more sales opportunities for you – health-boosting, business-savvy benefit designs that employer groups can afford, employees will use and both will value.

Protecting employee health

- Our network includes convenient MinuteClinics (typically offered at CVS pharmacies), offering a range of walk-in medical services at many locations.
- With a 360° view of health, every SmartCare plan goes beyond medical benefits to include acupuncture and chiropractic services, and prescription drug coverage. Of course, preventive care is \$0 for members.
- Health incentives help keep employees well and productive.

Features that speak to your clients

- Easy-to-understand, choose and use, HMO plans keep decision-making clear and simple.
- Employers are set up for the long term. SmartCare is built to flex over time with continued expansions in geographic coverage, prominent participating provider groups, and other resources to match evolving employer and employee needs.

More ways to trim health-related expenses

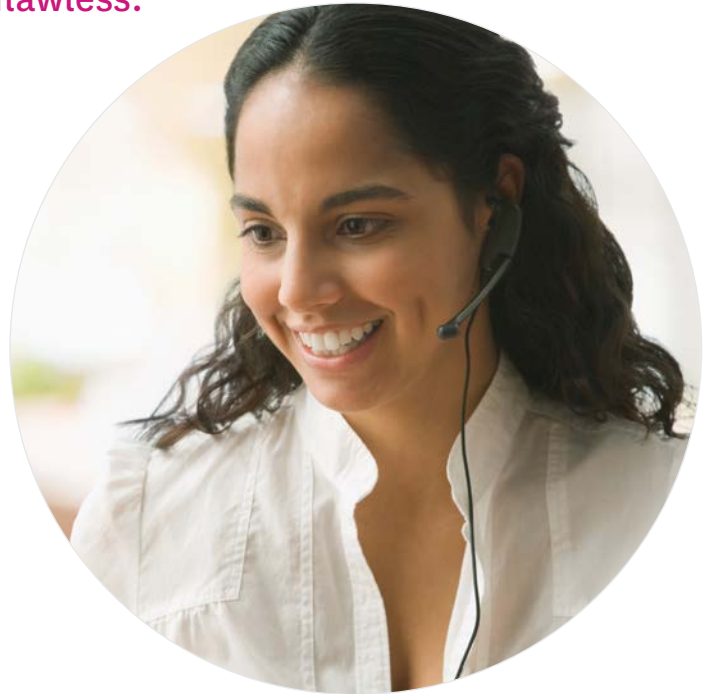
- Streamlined plan choices meet expectations.
- Maximizing health and minimizing costs with a mix of wellness resources, incentives and high-tech conveniences. By supporting well-being as a way of life, SmartCare promotes patient engagement, which in turn translates into improved outcomes and productivity.



We're here to make sure you have everything you need to make sales simple and implementation flawless.

Call your Health Net account executive, or Broker Services, and start selling Health Net's SmartCare today!

www.healthnet.com



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

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