Large Group



Welcome to Health Net SmartCare

QUALITY WHOLE HEALTH COVERAGE SOLUTIONS

Health Net SmartCare is a smart plan option for you to offer your employees. It combines affordability with easy-to-use benefits, predictable costs and a quality network.

Enhanced value

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

With SmartCare, Health Net offers more ways to enhance and protect your employee's health and trim your costs. This unique mix is what both you and your employees want.

SmartCare is:

A trusted community-based network

SmartCare is built on a tailored network of trusted, quality provider groups and hospitals. It provides access to doctors, specialists and hospitals where they're needed. SmartCare is offered in all or parts of 23 California counties which include:

- Alameda
- Contra Costa
- Fresno
- Kern
- Kings
- Los Angeles
- Marin
- Napa

- Orange
- Placer
- Riverside
- Sacramento
- San Bernardino
- San Diego
- San Francisco
- San Joaquin

- San Mateo
- Santa Clara
- Santa Cruz
- Solano
- Sonoma
- Tulare
- Yolo



SmartCare offers **value** for California employers and employees. It's available in our **Enhanced Choice portfolio**, as well as in other standard and custom plans.

(continued)

Affordable and built to last

SmartCare is designed to meet budgets and exceed expectations. It provides **simpler HMO plan choices** with a mix of copayment and coinsurance options. It's made to **flex over time** to match the changing needs of your business.

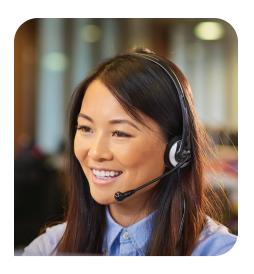
You can offer SmartCare plans along with other Health Net plans to create greater freedom of choice.

A path to better health

Health Net is focused on giving members all the tools they need to live healthy, more productive lives. Each SmartCare plan offers programs that help members make healthy lifestyle choices, which include an Incentive Program that rewards healthy habits. Members can earn up to \$100 in gift card rewards for taking part in online programs.¹

Other benefits include behavioral health, acupuncture and chiropractic services.

Members can also receive access to care outside normal service hours. This includes Teladoc telehealth services and our Nurse Advice Line.



Questions?

We're here to make sure you have all you need to make sales simple for better results. Call your Health Net broker or account manager to learn more about Health Net's SmartCare today!

¹Complete the Eat Right Now – Mindful Eating; Craving to Quit tobacco cessation program; and/or participate in health challenges. Health Net enrollees have access to our wellness programs through current enrollment with Health Net of California, Inc. Our wellness programs are not part of Health Net's commercial medical benefit plans. They are not affiliated with Health Net's provider network, and their services may be revised or withdrawn without notice. These programs, including access to any clinicians, are additional resources that Health Net makes available to enrollees. The information provided is not intended as a substitute for professional medical care. Please always follow your health care provider's instructions.