

# Health Net SmartCare

*Making whole health possible*



**Carol Kim,  
Health Net**  
*We focus our strength  
and stability on making  
health care accessible.*



**Geoffrey Gomez,  
Health Net**  
*Making a difference,  
one patient at a time.*



Health Net®



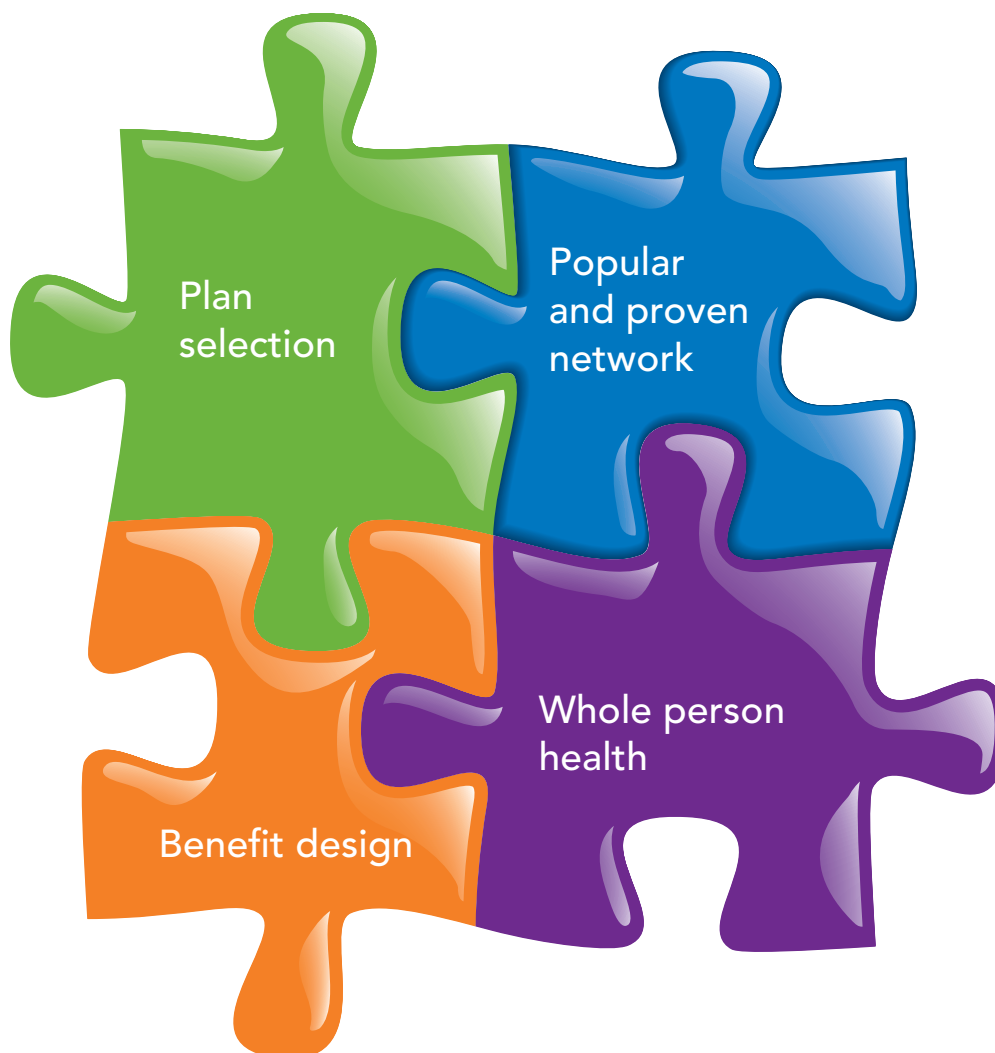
# Simplify Sales *with Next Generation* Health Care Coverage

Health Net SmartCare puts together all the pieces employers and employees value, so you can offer them a single solution that meets their needs today and tomorrow. Now you can help your clients prosper with:

- Simpler, more flexible plan choices that meet budgets and exceed expectations.
- A popular and proven network expanded for greater access and value.
- Whole person health – benefits that make employees feel valued, support their wellbeing, and sustain productivity.



With a tailored network, expanded benefits and health incentives in a single package, our latest solution is truly **smart care.**



## Simplicity made possible

SmartCare offers a streamlined collection of HMO options to give your clients meaningful choices that can be easily understood, compared and selected.

Clients may offer as many SmartCare plans as they like to their employees – from one to all six. Plus, with our attractive participation requirements, it's easier for you to make SmartCare the perfect solution for your clients.



Available in all or parts  
of Los Angeles, Orange,  
San Bernardino, and  
San Diego counties.

### SmartCare

| Benefit description                                   | Standard           |                    |                    |                      |                      | Value              |
|-------------------------------------------------------|--------------------|--------------------|--------------------|----------------------|----------------------|--------------------|
|                                                       | 10                 | 20                 | 30                 | 40                   | 50                   |                    |
| <b>Plan maximums</b>                                  |                    |                    |                    |                      |                      |                    |
| Out-of-pocket maximum (single/family)                 | \$1,500 / \$3,000  | \$2,500 / \$5,000  | \$3,500 / \$7,000  | \$4,500 / \$9,000    | \$5,500 / \$11,000   | \$5,750 / \$11,500 |
| <b>Office visits</b>                                  |                    |                    |                    |                      |                      |                    |
| Preventive                                            | \$0                | \$0                | \$0                | \$0                  | \$0                  | \$0                |
| Nonpreventive                                         | \$10               | \$20               | \$30               | \$40                 | \$50                 | \$50               |
| <b>CVS MinuteClinics</b>                              | \$10               | \$20               | \$30               | \$30                 | \$30                 | \$30               |
| <b>Urgent care</b>                                    | \$50               | \$50               | \$50               | \$75                 | \$75                 | \$75               |
| <b>Outpatient surgery (hospital)</b>                  | \$250              | \$500              | \$750              | \$1,000              | \$1,500              | 50%                |
| <b>Outpatient surgery (ambulatory surgery center)</b> | \$100              | \$250              | \$500              | \$750                | \$1,250              | 45%                |
| <b>Inpatient care</b>                                 | \$250 <sup>1</sup> | \$500 <sup>1</sup> | \$750 <sup>1</sup> | \$1,000 <sup>1</sup> | \$1,500 <sup>1</sup> | 50%                |
| <b>Acupuncture / Chiropractic<sup>2</sup></b>         | \$15               | \$15               | \$15               | \$15                 | \$15                 | \$15               |
| <b>Pharmacy</b>                                       |                    |                    |                    |                      |                      |                    |
| Brand deductible                                      | \$100              | \$150              | \$200              | \$250                | \$300                | \$300              |
| Prescription drugs                                    | \$15 / \$40 / \$60 | \$15 / \$40 / \$60 | \$15 / \$40 / \$60 | \$15 / \$40 / \$60   | \$15 / \$40 / \$60   | \$15 / \$40 / \$60 |

<sup>1</sup>Per day, 3-day max/admit.

<sup>2</sup>10 visits max/year.



## *Healthy lifestyles made possible*

Health Net SmartCare is more than benefit coverage; it's a way to support wellbeing as a way of life. By engaging people in their health, SmartCare helps to improve outcomes and productivity.

### **Rewarding healthy habits**

Adult SmartCare members can earn an annual \$50 gift card reward just by investing in their health. All they do is complete the Health Risk Questionnaire (HRQ), share the results with their primary care provider (PCP) at a scheduled preventive care physical, and note the physician visit in their [www.healthnet.com](http://www.healthnet.com) account.

### **Health on demand**

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

- My Health Net: medical records, benefit details and claims information available to registered users on [www.healthnet.com](http://www.healthnet.com).
- Personal support and first-call resolutions by phone.
- Health Net Mobile – our smartphone app for folks on the go.
- Decision Power Healthy Pregnancy and text4baby.

## **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.

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



**Christian Aparicio,  
Health Net**

*We champion solutions  
that are as unique as  
the clients you serve.*

## Value made possible

SmartCare offers health-boosting, business-savvy benefit designs that companies can afford, employees will use, and both will value.

### More ways to protect health

- **A proven network expanded** to include convenient CVS MinuteClinics.
- **Acupuncture and chiropractic services** are included as value-added benefits many Californians want.
- **Health incentives** help keep employees well and productive.



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## More relevant to your clients

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

### More ways to curb employee and employer expenses

- **Streamlined plan choices** that meet budgets and exceed expectations.
- **Maximizing health and minimizing costs** with a mix of wellness resources, incentives and high-tech conveniences that promote patient engagement.



Michael McClusky, RPh,  
Health Net

*We use high-tech to be high touch.*





## *Satisfaction made possible*

SmartCare makes it easy to satisfy your clients. When you offer health care coverage employers can afford, employees will use, and both will value, you'll have exponential sales opportunities.

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

Start selling Health Net SmartCare today!

**1-800-448-4411 (option 4)**

[www.healthnet.com](http://www.healthnet.com)

**Championing solutions for the health of California employers. It's not just our business. It's our passion.**

## *SmartCare. Plans that can.*



**Herminia Escobedo,  
Health Net**

*We bring smart value to  
businesses large and small.*

This is only a summary of covered benefits. Please read the program documents for more information.

Members have access to Decision Power through their 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 clinicians, are additional resources that Health Net makes available to enrollees.

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