

Health Net's HMO ExcelCare Network

HMO plans with an affordable network give you more ways to sell.

At Health Net of California, Inc., we've translated decades of HMO experience into plans that give your clients and their employees a wide range of covered services at predictable costs.

When you pair our HMO plans with our HMO ExcelCare Network choice, you get selling options tailored for the needs of your clients looking for economical coverage options in select areas.

HMO ExcelCare Network is simply a select subset of our quality providers in our full HMO network. This popular network is available in ten counties.

HMO ExcelCare Plan portfolio

We offer ExcelCare plan choices with a variety of copayment options to support your business needs, as well as meet the diverse needs of your clients. All of these plans are available with a choice of our full HMO network or our HMO ExcelCare Network. (See our plan portfolio highlights on the back of this flyer.)

HMO ExcelCare Network plans are a good choice for people who want:

- Predictable costs with fixed copayments for most services.
- The convenience of having a primary care physician coordinate most services.
- No claim form filing (except for emergency care out-of-network).

Pam White
Health Net



Start selling HMO ExcelCare Network today! Call your Health Net sales representative or Broker Relations at 1-800-448-4411, option 4. Or log in to www.healthnet.com/ broker and find out why Health Net is making health care work for your clients. That's Health Net – hard at work for you!

<i>Full HMO Network</i>	<i>HMO ExcelCare Network</i>
More than 14,000 physicians and 41,410 specialists ¹	More than 7,640 physicians and 17,000 specialists ¹
Available in 30 counties statewide	Available in full counties: <ul style="list-style-type: none"> • Orange • San Francisco • Ventura • Santa Clara • Stanislaus
	Partial counties: <ul style="list-style-type: none"> • Kern • San Bernardino • Los Angeles • San Diego • Riverside
	Rate savings available over our full HMO network in the following counties ² : <ul style="list-style-type: none"> • Kern • San Diego • Los Angeles • San Francisco • Orange • Santa Clara • Riverside • Stanislaus • San Bernardino

¹Network data as of April 2013.

²The employer group cost differential between our full network HMO plans and the HMO ExcelCare Network plans varies by county. Savings based on the HMO ExcelCare Network plan choice in Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, and San Francisco counties are currently available. Savings based on the HMO ExcelCare Network plan choice in Santa Clara and Stanislaus counties are currently available. Ventura county does not realize savings with the HMO ExcelCare Network plan choice, and the rate in this county is the same as our full network HMO plans. Please ask your Health Net sales representative for more details.

HMO plan portfolio highlights

<i>Plan</i>	<i>Inpatient copay</i>	<i>Out-of-pocket maximum</i>
HMO 10/0	\$0	\$1,500/\$4,500
HMO 10/250a	\$250a	\$1,500/\$4,500
HMO 15/0	\$0	\$1,500/\$4,500
HMO 15/250a	\$250a	\$1,500/\$4,500
HMO 15/500a	\$500a	\$2,000/\$6,000
HMO 20/0	\$0	\$1,500/\$4,500
HMO 20/250a	\$250a	\$1,500/\$4,500
HMO 20/500a	\$500a	\$2,000/\$6,000
HMO 20/500d	\$500d	\$2,000/\$6,000
HMO 20/20%	20%	\$1,500/\$4,500
HMO 30/1000a	\$1000a	\$2,000/\$6,000
HMO 30/20%	20%	\$1,500/\$4,500
HMO 30/30%	30%	\$2,000/\$6,000
HMO 40/1000a	\$1000a	\$2,000/\$6,000
HMO 40/20%	20%	\$1,500/\$4,500
HMO 40/30%	30%	\$2,000/\$6,000
HMO 40/40%	40%	\$4,500/\$9,000