

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 makes it possible

Health Net was an early pioneer in the creation of tailored networks that give California employers the value they want by delivering affordability without compromise. Now we're taking the idea further by putting together all the pieces employers and employees value. Welcome to Health Net SmartCare – the single solution designed to meet your clients' needs today and tomorrow with:

- Simpler plan choices that meet budgets and exceed expectations.
- Proven quality 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 a range of meaningful choices that can be easily understood, compared and selected.

Clients may offer more than one SmartCare plan to their employees. 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, Riverside, San Bernardino, and San Diego counties.

SmartCare

Benefit description	Standard				Value
	15	20	30	40	
Office visits					
Preventive	\$0	\$0	\$0	\$0	\$0
Nonpreventive	\$15	\$20	\$30	\$40	\$50
CVS MinuteClinics	\$15	\$20	\$30	\$30	\$30
Urgent care	\$15	\$20	\$30	\$40	\$50
Outpatient surgery (hospital)	\$250	\$500	\$250	\$500	50%
Outpatient surgery (ambulatory surgery center)	\$100	\$200	\$100	\$200	40%
Inpatient care	\$250 per admit	\$500 copay per admit	\$250 copay per day / 3-day copay max/admit	\$500 copay per day / 3-day copay max/admit	50%
Acupuncture / Chiropractic	\$15, 10 visits max/year	\$15, 10 visits max/year	\$15, 10 visits max/year	\$15, 10 visits max/year	\$15, 10 visits max/year
Pharmacy	Each medical plan has a choice of pharmacy coverage:				
	Option 1		Option 2		
Brand deductible	\$100		\$100		
Tier I	\$10		\$15		
Tier II	\$20		\$30		
Tier III	\$35		\$50		

Healthy lifestyles made possible

Health Net SmartCare is more than benefit coverage; it's a way to support wellbeing as a way of life. Through a mix of wellness resources, incentives and high-tech conveniences, SmartCare promotes patient engagement, which in turn translates to improved 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) at **www.healthnet.com**, 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** account.

Health on demand

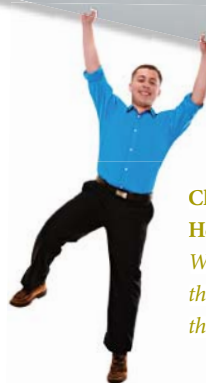
SmartCare gives members instant access to Health Net in the way that works for them, including:

- My Health Net: medical records, benefit details and claims information available to registered users on **www.healthnet.com**.
- Personal support and first-call resolution 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.*



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

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, which offer a range of walk-in medical services at many locations. Go to www.minuteclinic.com for all the details.
- **Acupuncture and chiropractic services** are included as value-added benefits many Californians want.
- **Health incentives** help keep employees well and productive.

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 employer and employee needs.

More ways to trim health-related 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. By supporting wellbeing as a way of life, SmartCare promotes patient engagement, which in turn translates to improved outcomes and productivity.



**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

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 of Health Net of California, Inc.

CA97982 (1/13)

Health Net HMO plans are offered by Health Net of California, Inc. Health Net of California, Inc. is a subsidiary of Health Net, Inc. Health Net and Decision Power are registered service marks of Health Net, Inc. All rights reserved.