

HEALTH NET'S IT'S YOUR LIFESM – WELLSITE

*It's Your Life online tools and resources
plus the personal support of Decision PowerSM*



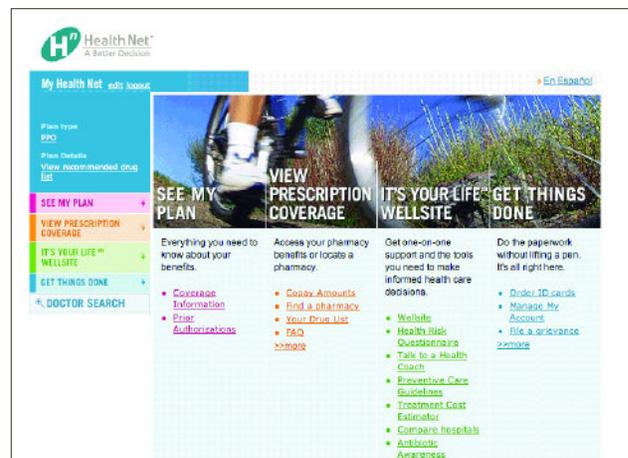
Health Net[®]
A BETTER DECISION

TAKING STEPS TO IMPROVE YOUR LIFE

Staying healthy while balancing the daily things in life can be a challenge. Health Net has the extra support you need in every area of health, from online health and wellness resources to telephone support with Health Coaches 24 hours a day. We've created the It's Your Life-Wellsite for the widest range of online tools and services, Decision Power for health-related telephone support, and It's Your Life wellness programs to help you with some of the most basic health concerns such as losing weight and having a healthy pregnancy.

We want you to enjoy the healthiest life possible. Start by logging in at www.healthnet.com. It's fast and easy to get the information and support you need.

FIRST-TIME USER?



LOG IN TO WWW.HEALTHNET.COM

1. Click on *Register now*.
2. Accept the terms and conditions, click on *Continue*.
3. Enter your basic information, email address and check the box to receive our e-newsletter.
4. Choose a *User Name* and *Password*, click on *Register*.
5. Click on the *It's Your Life–Wellsite* link.

It's Your Life – Wellsite

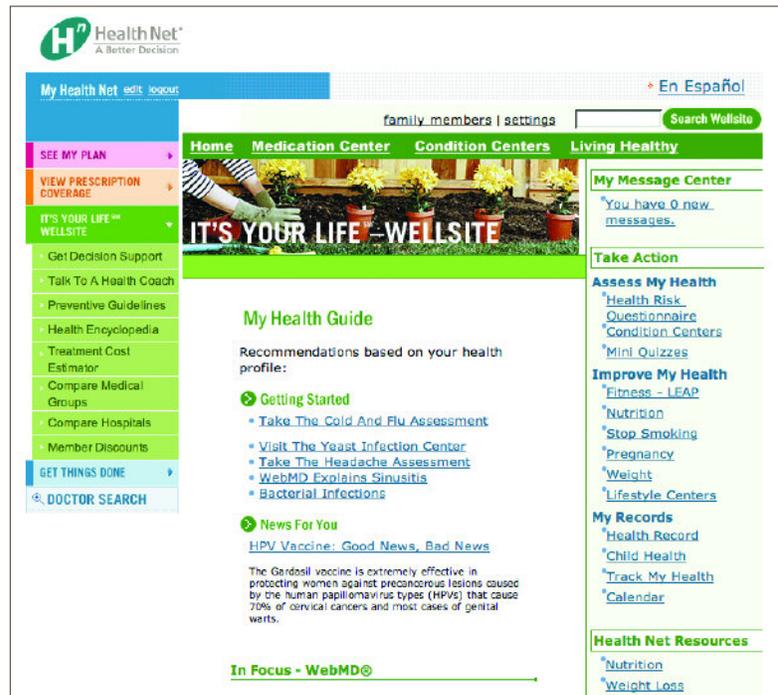
Health Net's It's Your Life – Wellsite, in partnership with WebMD,[®] gives you easy access to the information you need to make smart choices about your health and health coverage. You'll find a variety of powerful and easy-to-use tools from trusted sources of health and medical information. www.healthnet.com > *It's Your Life-Wellsite*.

- **Assess My Health**

The Health Risk Questionnaire (HRQ) helps uncover potential health risks, and take positive steps to control them. Just answer a few simple questions about your health, lifestyle, and family history. Within minutes, you'll receive an easy-to-understand report that highlights your individual health risks – along with a detailed and personalized plan to help reduce them.

- **My Records**

Some of the data you provide in the HRQ will automatically become part of your Personal Health Record (PHR). The PHR is your secure database where you can enter and track medical history including health conditions, immunizations, medications and surgeries.



- **Medication Center**

The Medication Center has the latest information about prescriptions, over-the-counter medications and supplements. And you can monitor prescription history, check drug interactions and take a quiz on your decisions about medications.

- **Condition Centers**

Disease and Condition Centers give current, reliable information about specific health care problems, from life-threatening conditions like heart disease, diabetes and cancer – to chronic problems like allergies and back pain. It includes updated news about diagnosis, treatment options and prevention techniques. Mental health assessments and self-help programs are also available for topics such as depression, anxiety, and insomnia.

- **Hospital Comparison Report**

Compare network hospitals based on factors that matter to you. Get an independent analysis of area hospitals, including their clinical outcomes, patient volume and charges for a particular procedure or medical condition. It is fast, reliable and designed to protect your privacy.

Powered by
WebMD[®]

- **Health Conscious And Budget Conscious**

To help you budget, you can project and compare prices through the Treatment Cost Estimator. This tool gives you location-specific costs for common health care services such as tests, medications, office visits, and procedures and treatments. It also provides a list of health care services typically needed for common medical conditions, along with related costs.

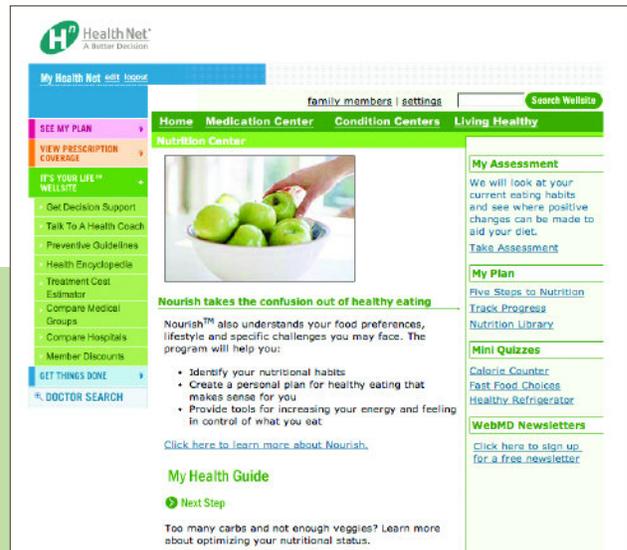
- **Preventive Care Guidelines**

Keep up to date with the current preventive health screenings for adults and children.

www.healthnet.com > *It's Your Life-WellSite* > *Preventive Guidelines*

- **Well RewardsSM Member Discounts**

Take advantage of exclusive member discounts of 10 to 50% off retail on fitness clubs and weight management programs, eye exams and eyewear, vitamins, herbs and supplements, and other health-related products and services. www.healthnet.com > *It's Your Life-WellSite* > *Member Discounts*



Wellness programs

WEIGHT MANAGEMENT

BalanceTM takes the time to understand you as a unique individual and creates your personal plan for weight management. Learn how to make your own smart decisions about healthy food selections, physical activity, and positive self-image. Track your progress and receive emails to support you every step of the way! Enroll in Balance today! www.healthnet.com > *It's Your Life-WellSite* > *Health Net Resources* > *Weight Loss*

NUTRITION

NourishTM is our online personal nutrition program which can show you how to make healthy food selections that fit your lifestyle. Nourish starts by learning about you and your nutrition habits through a confidential questionnaire, and then creates a personalized plan for healthy eating that makes sense for you. Get recipes, personalized support and more. Get started now! www.healthnet.com > *It's Your Life-WellSite* > *Health Net Resources* > *Nutrition*

PREGNANCY MATTERSSM

Expectant moms get the latest information on prenatal care and why it's essential for a healthy pregnancy and birth, plus a guidebook that provides a mini course on pregnancy, childbirth and the postpartum period. www.healthnet.com > *It's Your Life-WellSite* > *Living Healthy* > *Pregnancy*

STOP SMOKING

Thinking about quitting tobacco or ready to quit? Take advantage of the **Quitting MattersSM** program's multiple options including self-help information, telephone support with trained counselors and online support with the world's largest support community. Call 1-800-815-4065 to enroll. www.healthnet.com > *It's Your Life-WellSite* > *Health Net Resources* > *Stop Smoking*

Get personal decision support with Decision Power

Maybe you're facing surgery and want to better understand your options. Or you've learned that your child has asthma and want to know everything you can do about it. Decision Power connects you to a Health Coach who can assist you in understanding your options. The goal is to help you work more closely with your doctor and undertake positive lifestyle changes. With Decision Power, you can:

- **Talk to Health Coaches** who are trained professionals, such as nurses, respiratory therapists and dietitians. They are available 24 hours a day, seven days a week and will help you understand available treatment options, and provide useful information and decision-making support.
- **Obtain and watch support videos** that show how others have chosen different treatment options for a variety of health conditions ranging from lower back pain to breast cancer. These real-life stories include insights from physicians.
- **Access information resources**, Healthwise® Knowledgebase, an online encyclopedia; HEAR® Audio Library, a telephonic library containing information on a wide variety of health topics; and Health Crossroads® Web Modules, which weigh the pros and cons of various treatments.

Using is believing...

91% of coached patients were satisfied with the knowledge or very satisfied with coaching received. 95% of Health Net providers reported being satisfied or very satisfied with the Decision Power program.

2006 Decision Power Member Satisfaction Survey
Health Net 2006 Provider Satisfaction Survey



The following resources provide additional health information that you can understand and trust:

HEALTHWISE® KNOWLEDGBASE

This online health encyclopedia contains information on more than 5,500 topics, including health conditions and diseases, wellness, medical tests, surgical procedures, prescription and over-the-counter medications, nutritional supplements, complementary and alternative medicine, self-help and support groups.

HEAR® AUDIO LIBRARY

HEAR stands for Health Education Audio Reference. This library contains information on more than 370 healthcare topics, ranging from acne and colic, to colorectal cancer and hepatitis. Members can access the Audio Library by calling the Health Coach phone number and selecting the Audio Library prompt.

HEALTH CROSSROADSSM

View online presentations that show real patients making different choices for the same condition. You also can learn more about your own options.

Contact us

For more information, please contact the
Customer Contact Center:

**Health Net of California, Inc. and
Health Net Life Insurance Company**

Large Group (51+ employees)

1-800-522-0088

Optimizer HMO (dedicated contact center)

1-800-431-9059

Small Business Group (2–50 employees)

1-800-361-3366

Individual & Family Plan

1-800-909-3447

Spanish 1-800-331-1777

Cantonese 1-877-891-9050

Korean 1-877-339-8596

Mandarin 1-877-891-9053

Tagalog 1-877-891-9051

Vietnamese 1-877-339-8621

**Telecommunications Device for
the Hearing and Speech Impaired**

1-800-995-0852

www.healthnet.com

Decision PowerSM and Well RewardsSM are not part of Health Net's medical benefit plans nor affiliated with Health Net's provider network. Decision Power services, including Health Coaches, are additional resources that Health Net makes available free of charge to enrollees of Health Net of California, Inc. and insureds of Health Net Life Insurance Company. The Decision Power program may be revised or withdrawn at any time without notice.

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