

Enhanced Coverage with Health Net Dental

Adding dental coverage to your clients' existing medical plans helps them deliver a wider range of benefits to their employees. Here are more great reasons to combine your clients' coverage:

- ✓ **Health Net members enjoy a competitive cost** when their employers combine medical and dental.
- ✓ **Relaxed underwriting guidelines** – Only 50% of employees need to participate for employer-paid rates.¹
- ✓ **Simple renewal process** – add dental coverage to an existing plan with our streamlined renewal process.
- ✓ **Easier Administration** for both employer and employees:
 - One monthly combined billing statement with both medical and dental for client
 - One enrollment for employees to complete for Medical and Dental
 - One less carrier if you move dental to Health Net
- ✓ **Commission** – 10% broker commission is standard on all dental sales.



Reduce premium costs with our bundling program!

Boost your sales by adding dental coverage, and your clients can get up to 2% off of their medical premiums.²

(continued)

¹Health Net offers employer-paid dental rates, which require 50% participation. Voluntary rates also available under separate underwriting guidelines.

²Offered to groups with 101-500 eligible employees. Eligible discounts apply only when adding new dental purchases. Program is not available with voluntary plans.

Health Net dental plans

- **Experienced, quality providers** – Dental Benefit Providers (DBP) has partnered with Health Net for more than ten years to administer dental benefits. DBP recruits qualified providers throughout the region to ensure members have easy access to local specialists and general practice dentists.
- **Robust network** – Through DBP, we offer more than 2,300 HMO dental office locations and 47,000 PPO dental providers in California.

- **Top counties (PPO):**

Los Angeles	12,914	Riverside	4,301
Orange County	4,477	San Diego	3,978

- **Easy online access** – Members can view and print ID cards, view benefit details, view claims status, find a provider and more at www.yourdentalplan.com/healthnet.

Dental HMO

- Added cleanings and adult fluoride.
- Material upgrades, such as porcelain and semiprecious or precious metal molar crowns.
- General anesthesia and cosmetic and elective dentistry – services typically not covered under most other carriers' dental plans.
- Implant coverage.

Dental PPO

- Periodontics, endodontics and oral surgery are covered under General Services on the Classic and Essential plans.
- Support for healthy pregnancy with additional cleanings and periodontal maintenance for moms-to-be.
- For dental PPO plans with orthodontia coverage, the full amount of the orthodontia lifetime maximum applies even if treatment began under another carrier's dental PPO plan.
- Classic plans reimburse out-of-network benefits at the Usual, Customary and Reasonable (UCR) amounts as determined by Fair Health, Inc.
- Essential plans reimburse out-of-network benefits on a limited fee schedule.

