



Health Net of California, Inc. and
Health Net Life Insurance Company (Health Net)

LARGE GROUP

Top Reasons to Sell Health Net



BROKER COMMUNICATIONS

Coverage for
every stage of life™

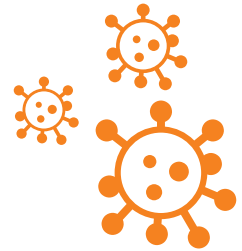
Covid-19: We're Here for the People and Businesses of California

At Health Net, we're committed now more than ever to the **health and well-being of the communities we serve.**

During this crisis, we're remaining at the **forefront of COVID-19** industry updates, impacts and activity.

Our **COVID-19 FAQ web pages** are crucial sources for the latest on COVID-19 industry news, Health Net actions and coverage, underwriting, prescriptions, access to care, and more. **Bookmark them** and **check back often** to keep yourself and your clients informed.

- [Group brokers](#)
- [Employers](#)
- [Group members](#)
- [Commercial providers](#)



As information evolves, we will continue to keep you, our employer groups, and our members, quickly informed, educated and supported.



The Health Net Difference:

FOCUSED ON THE HEALTH OF YOUR BUSINESS AND YOUR PEOPLE



There's never been a better time to power up your earning potential! Ask your account executive about our bonus programs, designed with your business in mind.



Our bundling discount offers groups of 101–499 that add dental, vision or life to their quote – a savings of up to 3% on their medical premium.¹



Boost your sales with our underwriting deals: Enhanced Choice Q1 2021 rate guarantee, and our two-year vision and life rate guarantee.²



More ways for easy, early access to care: doctor house calls with **Heal**, telehealth services and access to **MinuteClinics** (found in many CVS stores).



myStrength, our no-cost emotional health and well-being program, is popular and successful with our members. It had a 38% enrollment increase in 2019.³



Fast-track and simplify your 2020 selling: Our HMO and EOA products are available with all our **best-selling plans**, with **mirrored plan designs and benefits**.



Active&Fit Direct fitness facility discount program: Members have simultaneous access to thousands of fitness centers within a nationwide network.



Our Wellness Rewards Program supports our members within all our portfolio plans, rewarding their healthy habits with a **\$50 gift card** for taking their Health Risk Questionnaire (HRQ).

And that's not all!

¹Eligible discounts apply only when adding new dental, vision and life coverage purchases. Program is not available with voluntary plans. Total health premium includes prescription and rider premiums including behavioral health, chiropractic and chiropractic acupuncture premiums.

²Enhanced Choice Q1 2021 rate guarantee eligibility is determined on a case-by-case basis, and is for effective dates 1/1/2021 thru 3/1/2022. New and renewing groups in Enhanced Choice and Starting Line-Up plans effective 1/1/2021 thru 3/1/2022 electing vision or life coverage for the first time are eligible for the two-year vision rate guarantee. For further qualifications and important details, terms and conditions, contact your Health Net account executive.

³Data as of 4/30/20, with an increase for time period 4/30/19–4/30/20.

Networks and Plans That Fit Any Price

Pick your plan, pick your network!	Pair our most popular HMO plan designs with our Full HMO network, or any of our high-performance tailored networks: ExcelCare HMO, SmartCare HMO, Canopy or Salud HMO y Más.
Enhanced Choice portfolio	Our defined contribution solution gives your midsize clients flexible, cost-saving options . Employees get a broad choice of up to six plans – the most in the market!
Starting Line-Up (SLU) portfolio	Our SLU portfolio includes our most affordable plan solutions for employer groups. It's a mix of whole-health benefit plans and extra-value programs that expand your sales opportunities.
Tailored networks	We pioneered HMO tailored networks, which provide a sustainable way to lower costs without compromising benefits or quality. Our portfolios include SmartCare, Salud HMO y Más and ExcelCare tailored network options.
PPO	We offer a wide range of PPO and HSA/HRA compatible PPO plans supported by extensive local and out-of-state medical and pharmacy networks – giving employees multiple benefits and national access to quality health care.
Elect Open Access (EOA): choice and flexibility	Our EOA plans combine HMO predictability with set copayments , plus the freedom to visit our PPO network physicians or specialists without referrals for certain professional services. Employees choose between two tiers of benefits – HMO or PPO – whenever they need services in a doctor's office. Pair EOA plans with our full HMO network or ExcelCare tailored network.
CanopyCare	Health Net strategic provider partnership with Canopy Health in Northern California. Launching CanopyCare HMO January 1, 2021 with 5,000 physicians, 20 hospitals, 48 urgent care centers, including alliances with UCSF, John Muir and Hill Physicians.



Ancillary products

We offer the essentials to complement medical coverage with dental, vision, chiropractic, acupuncture, and term life/AD&D.



More Than an ID Card



Your partner in population health

- **SHAPE (Stroke and Heart Attack Prevention Every Day)** –

Population health-based member-centric program that includes outreach by pharmacists and healthcare coaches to members and providers. This program targets members (age ≥55) with diabetes and history of hypertension and/or cardiovascular disease to increase medication adherence and decrease cardiovascular events using member and provider outreach interventions.

- **TurningPoint** – A surgical quality and safety management program that offers a comprehensive approach to improving high quality affordable care for musculoskeletal and pain management procedures that provides members with:
 - Better surgical outcomes
 - Improved quality of care

- Faster recovery times
- Lower risk for additional surgery
- Fewer complications & infections
- Improved care for a wide-breath of Musculoskeletal and Pain Management procedures

- **Omada** – Prediabetes Digital Therapy is an online self-management prediabetes program for populations at risk of diabetes and cardiovascular disease. This program:

- Reduces the risk of type 2 diabetes and heart disease
- Helps pre-diabetics lose weight and reduce risk
- Offers weekly lessons, weigh-ins, food and activity trackers
- Provides dedicated health coach for support and motivation
- Is best-in-class and clinically supported



Local personal service

- **Your account executive** can help answer your questions, address your concerns and fast-track your Health Net sales.
- **Plus, our expert sales staff** and broker services team offer in-person strategic consults to support you and your business.

Performance as promised

- **Fast PPO claims** processing is a key to happy clients for you. 99% of group plan claims are processed within 30 calendar days, and 93% are processed within 10 business days.⁵

- **Our exclusive ID Card Express** program delivers on our promise of value-added performance for our new employer clients by mailing their employees' ID cards within 10 business days, or we pay \$7,500.
- **We're here for our members** from the very start with the **Health Net Beginnings program**, which provides one-on-one support and a temporary ID card to our newly enrolled members.



Health Net remains the only health plan in California to earn the NCQA Multicultural Health Care Distinction simultaneously for its Commercial, Marketplace, Medicare and Medi-Cal lines of business.⁴

Health Net of California's Commercial, Marketplace, Medicare and Medi-Cal lines of business have earned the Health Plan Accredited status from NCQA.⁵

⁴Expires November 2021.

⁵Expires June 2022.



Putting the Power of Centene® to Work for You

National Footprint



1 in 12
Americans Covered



70,000+
Employees

**FORTUNE®
500**
#42

**FORTUNE®
GLOBAL
500**
#210

\$100 B
Revenue

transform

Building & maintaining the technologies that will drive better health outcomes.

scale

Providing strategic direction and impact at scale through centers of excellence.



invent

Enterprise-wide foundational support providing strength and agility for the local market.



Local Focus



1 in 12
Californians Covered
Individuals | Families | Medi-Cal
Medicare | Businesses



7,155+
employees in
California



40+ years
as California's
Health Plan

Make Health Net Your Go-To for Health Coverage Solutions for Business!

You have options:



- **Contact your Health Net account executive**, who is standing by to consult and answer questions.
- **Get personal support** from your Broker Services team at 1-800-448-4411, option 4.
- **Visit www.healthnet.com/broker** for everything you need to sell.

Members have access to Decision Power through current enrollment with Health Net of California, Inc. or Health Net Life Insurance Company. Decision Power is not part of Health Net's commercial medical benefit plans. 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.

Health Net HMO plans are offered by Health Net of California, Inc. PPO and Life/AD&D insurance plans are underwritten by Health Net Life Insurance Company. Health Net Dental HMO plans are provided by Dental Benefit Providers of California, Inc. ("DBP"). Health Net Dental PPO insurance plans are underwritten by Unimerica Life Insurance Company. Health Net Vision plans are underwritten by Health Net Life Insurance Company and serviced by Envolve Vision, Inc. and EyeMed Vision Care, LLC. Obligations of DBP, and Unimerica Life Insurance Company are not obligations of, or guaranteed by, Health Net, LLC or its affiliates. Health Net of California, Inc. and Health Net Life Insurance Company are subsidiaries of Health Net, LLC and Centene Corporation. Health Net is a registered service mark of Health Net, LLC. All other identified trademarks/service marks remain the property of their respective companies. All rights reserved.