

# Top Reasons to Sell Health Net

Large Group



# The Health Net Difference:

FOCUSED ON THE HEALTH OF YOUR BUSINESS AND YOUR PEOPLE

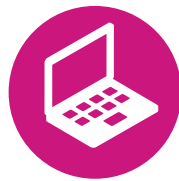
There's never been a better time to power up your earning potential! Ask your account executive about our bonus programs, designed with your business in mind.



Our new and simplified 2024 portfolio offerings equip you with choices to satisfy your clients – and help keep your business growing!



Our bundling discount offers groups of 101–500 that add dental, vision or life to their quote – a reduction of up to 3% on their medical premium.<sup>1</sup>



More ways for easy, early access to care: telehealth services and our Nurse Advice Line.



Fast-track and simplify your 2024 selling: Our HMO and EOA products are available with all of our best-selling plans, with mirrored plan designs and benefits.



Effective November 1, 2023, Health Net PPO members with out-of-state coverage will have access to providers outside of California at the in-network coverage level through the Cigna Healthcare<sup>SM</sup> PPO Network<sup>2</sup>. Cigna has a wide national network that includes more than 6,300 hospitals, over 1 million physicians and multiple ancillary providers across the country.



Our Wellness Rewards Program supports our members within all our portfolio plans,<sup>3</sup> rewarding their healthy habits with a **\$50 gift card** for taking their RealAge<sup>®</sup> Test and sharing the results with their primary care physician.

And that's not all!

<sup>1</sup>Eligible 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.

<sup>2</sup>The Cigna Healthcare<sup>SM</sup> PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration.

<sup>3</sup>Commercial eligible plans include: Large Group: Full Network HMO & PPO, SmartCare HMO, Salud HMO y Más, HMO ExcelCare, EOA & EOA ExcelCare, CanopyCare HMO, PPO plans (including OOS PPO).

# Networks and Plans That Fit Any Price

<b>Pick your plan, pick your network!</b>	Pair our most popular HMO plan designs with our Full HMO network, or any of our quality tailored networks: ExcelCare HMO, SmartCare HMO, CanopyCare HMO or Salud HMO y Más.
<b>Enhanced Choice portfolio</b>	Our defined contribution solution gives your midsize clients flexible options. Employees get a broad choice of up to six plans – the most in the market!
<b>Tailored networks</b>	We helped pioneer HMO tailored networks, which provide reduced premiums of up to 35% compared to full HMO networks, without compromising benefits or quality.
<b>PPO</b>	We offer a wide range of PPO and HSA/HRA compatible PPO plans supported by local and out-of-state medical and pharmacy networks – giving employees multiple benefits and national access to quality health care.
<b>Elect Open Access (EOA): choice and flexibility</b>	Our EOA plans combine HMO predictability with set copayments for most benefits, 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.
<b>CanopyCare HMO</b>	Health Net has teamed up with Canopy Health in Northern California. CanopyCare HMO offers access to 6,000+ physicians, 30+ hospitals, 70+ 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.



## Performance as promised

- **Timely PPO claims** processing is a key to happy clients for you. 99% of group plan claims are processed within 30 calendar days, and 96% are processed within 10 business days.<sup>4</sup>
- **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.<sup>5</sup>
- **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 and potential members.

## 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.



Health Net has received the National Committee for Quality Assurance Health Equity Accreditation (formerly called the Multicultural Health Care Distinction) since 2012. In 2022, Health Net also earned NCQA Health Equity Accreditation Plus.



<sup>4</sup>Based on Health Net's review of PPO claims processed between January 2022 and December 2022 for group PPO plan claims, reporting on average.

<sup>5</sup>Program applies to groups of 101-500.

# 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.



Visit **healthnet.com/broker** for everything you need to sell.

Vision plans are underwritten by Health Net Life Insurance Company and serviced by Envolve Vision, Inc. and EyeMed Vision Care, LLC (EyeMed). Health Net Dental HMO and PPO plans, are provided by Dental Benefit Providers of California, Inc. (DBP). Obligations of DBP are neither the obligations of, nor guaranteed by, Health Net, LLC. or its affiliates. Life/AD&D plans are underwritten by Health Net Life Insurance Company. Chiropractic and acupuncture coverage is administered by American Specialty Health Plans of California, Inc., which is a wholly owned subsidiary of American Specialty Health, Inc. and is not affiliated with Health Net, LLC.

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