



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

# Health Net Large Group 2021 Portfolios

BROKER COMMUNICATIONS

*Coverage for  
every stage of life™*

# Table of Contents

Smart, Sustainable Solutions .....	3
What's New for 2021? .....	4
2021 Underwriting Deals .....	5
Great portfolio values continue: the Top 10 .....	6
Enhanced Choice: The Solution That Works! .....	7
Starting Line-Up: Expanding Your Sales Opportunities .....	8
Product and Network Details .....	9
Contact Information and Sales Materials .....	11

# Smart, Sustainable Solutions

**When it comes to health care, experience matters,** and for 40 years, Health Net has been making quality health care easier to get and more affordable. We're your source for large group portfolios with rich benefit plans without the big price tag.

## Portfolios and products

To help keep your business growing, our Enhanced Choice and Starting Line-Up (SLU) portfolios deliver a strong mix of whole-health benefits and extra-value programs – making them both attractive to your clients and easy for you to sell.

<b>Enhanced Choice portfolio</b>	<b>Defined-contribution solution</b> that gives clients new to Health Net both choice and financial flexibility.
<b>Starting Line-Up (SLU) portfolio</b>	Portfolio designed for employers seeking the <b>simplicity and innovation</b> of our best-selling plans and networks.

Both portfolios include a full range of HMO and PPO products that make it easy for you to offer low-cost plan choices that give your clients and their employees peace of mind – helping them to live well and work well.

Plus, our uniquely designed HMO tailored networks let you offer your clients affordable solutions with comprehensive benefits.



Putting the power of Centene® to work for you

A wholly owned subsidiary of Centene Corporation, Health Net has the financial strength to innovate for the health of our community.

- 1 in 12 Americans covered.
- 70,000+ Employees.
- Fortune 500: #42.
- Fortune Global 500: #210.
- \$100 B Revenue.



# 2021 Updates

Our new and simplified **2021 portfolio offerings** equip you with choices to satisfy your clients – and help keep your business growing!





What's new	Details	Portfolio(s)	Plans/Networks
<b>CanopyCare HMO</b>	Introducing Health Net CanopyCare HMO, in a strategic partnership with Canopy Health, providing a broad array of plan options to meet any need, in the San Francisco Bay area, at any location in the network close to their home, work, or wherever is convenient. It's the ultimate in flexibility!	<b>Starting Line Up Enhanced Choice</b>	CanopyCare HMO
<b>Expanding our deductible options</b>	<b>Our new Facility Deductible EOA and Salud HMO y Más plan designs align price and competitive benefits</b> <b>For Full Network EOA, ExcelCare EOA (Effective 7/1/20):</b> 20/500/10% (\$3,000 / \$9,000) 30/1000/20% (\$3,000 / \$9,000) <b>For Salud HMO y Más:</b> 20/500/10% (\$3,000 / \$9,000) 30/1000/20% (\$3,000 / \$9,000) 30/1500/30% (\$3,000 / \$9,000) 40/3000/40% (\$5,500 / \$11,000) 60/4000/40% (\$8,550 / \$17,100)	<b>Starting Line Up Enhanced Choice</b>	EOA, EOA ExcelCare, Salud HMO y Más (Available within the Salud HMO y Más service area outside of San Diego County)
<b>New plan designs to meet your client's needs</b>	We specialize in plan designs that work for your clients and their employees. Our new plan choices provide the right balance of value and competitive benefits for both. <b>For Full Network HMO, ExcelCare HMO, Full Network EOA, ExcelCare EOA, SmartCare and Salud y Más:</b> 35/30% (\$5,500 / \$11,000) 40/1500d (\$6,500 / \$13,000) <b>For PPO:</b> 40/3500/30% (\$7,350 / \$14,700)	<b>Starting Line Up Enhanced Choice</b>	HMO and EOA products across our HMO, SmartCare, ExcelCare and Salud HMO y Más networks
<b>Expanding our ancillary two-year rate guarantee to include Life plans</b>	Now in addition to our two-year vision rate guarantee for new groups and renewing groups enrolling in vision plans for the first time, we are adding Life plans with minimum coverage of \$15,000 per life. Note, rate guarantee applies groups between 101-500 employees. Effective dates 1/1/21-3/1/22.	<b>Starting Line Up Enhanced Choice</b>	All plans/networks
<b>Multi-Product Bundling Program</b>	Boost your sales by adding dental, vision and life, and your clients can save up to 3% on their medical premiums <sup>1</sup> . Dental: 2.0% Vision: .5% Life: .5%	<b>Starting Line Up Enhanced Choice</b>	All plans/networks

<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.

# 2021 Underwriting Deals

**At Health Net, your clients and your business are our priorities.** Our underwriting deals will make it easy to boost your sales opportunities!

Program	Description	Portfolio(s) tie-in
<b>Rate guarantee<sup>2</sup></b> 	<b>Start your selling year strong</b> with a second year rate guarantee option! Qualified new groups can take advantage of this rate guarantee on all Enhanced Choice plans for effective dates of 1/1/21 through 3/1/22.	Enhanced Choice
<b>Salud HMO y Más standalone offer<sup>2</sup></b> 	<b>Expand your sales</b> by offering any of our budget-friendly Salud HMO y Más plans on a standalone basis alongside Kaiser-only groups. The number of enrolled subscribers must be equal to or greater than 20% of the eligible enrolled population in all plans or 25 active subscribers, whichever is greater.	Enhanced Choice and SLU



<sup>2</sup>Rate guarantee eligibility is determined on a case-by-case basis. Salud HMO y Más standalone offer group tier structure, renewal effective date, employer contribution formula, and benefit plans must have plan/carrier parity. For further qualifications and important details, terms and conditions, contact your Health Net account executive.

# Great Values Continue: The Top Ten

*Our portfolios will continue to offer our best and brightest 2020 solutions through the 2021 plan year:*

## Simple

1. **Pick Your Plan, Pick Your Network** for Enhanced Choice: 14 standard plans designs available in our existing HMO/EOA products.
2. Expanded plan designs options available in Starting Line Up and **CanopyCare HMO** to meet the needs of your clients.

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## Smart

3. Ways for **easy, early access** to care with telehealth and retail clinic access through MinuteClinic.
4. The essentials to complement medical coverage: **dental, vision, chiropractic, acupuncture, life, wellness.**
5. Our **Wellness Rewards Program** is available with all our portfolio plans.

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## Sustainable

6. **Underwriting deal:** Expand your sales by offering any of our **budget-friendly** Salud HMO y Más plans on a standalone basis alongside Kaiser-only groups.
7. **Low-cost plans** available in all portfolio products and networks.
8. Sell more PPO with our **Enhanced Choice PPO-Only Package**
9. Multiproduct bundling discount program helps your **clients save up to 3%** on their medical premiums.
10. **Active&Fit** Direct employee-funded fitness facility discount.



# Enhanced Choice: The Solution That Works

**Enhanced Choice** is a portfolio of plans with a defined contribution solution to give your new midsize clients the same advantages as large group businesses. Our Enhanced Choice portfolio for California groups 101–500 offers flexible, cost-saving choices that include:

- A competitive, **defined contribution** arrangement for financial flexibility.
- The ability to provide our popular and proven **tailored networks** (SmartCare, Salud HMO y Más, ExcelCare) alongside the defined contribution arrangement, making them even more affordable and competitive!
- **A PPO-only package** – a smart way to sell PPO to your clients! Our PPO plans are supported by our PPO Network – which is one of the largest in California!
- **Broad employee choice** – offering employees the potential to choose from up to six plans – the most in the market!
- Employers’ ability to tie their contribution rate to the lowest-priced plan they choose.
- Less administrative burden and low-cost plan choices for employers.

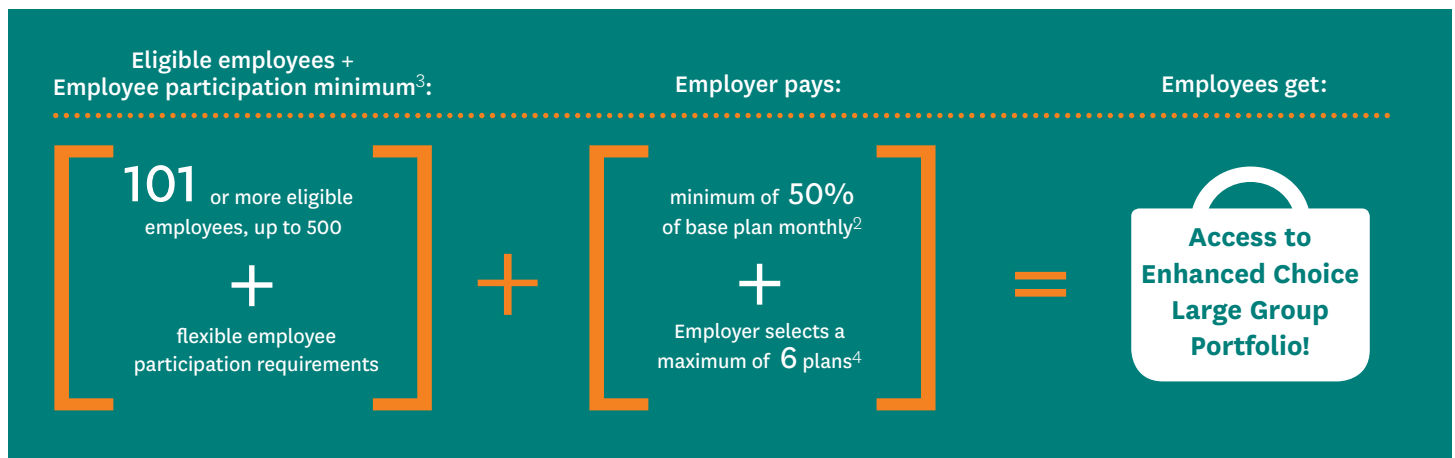
For more information and materials to help you sell Enhanced Choice, refer to our benefit grid materials, which are available at [www.healthnet.com/broker](http://www.healthnet.com/broker) > Forms & Brochures > Large Group Plans.



## It’s simple to help clients enroll in Enhanced Choice:

- 1 Select a base plan from the available portfolio options.
- 2 Set their contribution to 50% of the lowest-cost base plan.
- 3 Choose up to six total plans from the portfolio.<sup>1</sup>
- 4 Employees then enroll in the plan they want from the options your clients offer.

## How it works



<sup>3</sup>There are different minimum employer contribution requirements for employer groups with no prior coverage (a.k.a. virgin groups). Please contact your Health Net account executive for further details.

<sup>4</sup>Employers offering benefits for the first time may choose up to 3 plans.

# Starting Line-Up: Expanding Your Sales Opportunities

**Health Net's Starting Line-Up (SLU)** gives you more ways to satisfy your customers and expand your sales opportunities.

We built our SLU for large group employers seeking the simplicity and innovation of our best-selling plans and networks – with sustainable cost-savings. Knowing our customers helps us meet their health care needs by designing coverage options they can afford – and you can sell!

Our marketable 2021 SLU portfolio continues to include our most affordable employer group plan solutions. Our standard HMO and EOA plans, proven and popular tailored networks, flexible Health Savings Account (HSA), and PPO options continue to be part of SLU, and will help you find the right answers to fit every client's business needs.



To help you sell Health Net SLU products, refer to our benefit grid materials, which are available at [www.healthnet.com/broker](http://www.healthnet.com/broker) > Forms & Brochures > Large Group Plans









# Product and Network Details

Medical and pharmacy product or network 	Description 	Service area 
<b>Full Network HMO</b>	<p>With nearly 40 years' experience as a top managed health care organization, we develop <b>HMO plans that give your clients and their employees a wide range of services at predictable costs.</b></p> <p>With 14 standard plan designs available across our HMO networks, your clients can choose the one that's right for their business and budget. Benefits are tied to our HMO provider network – one of the largest in the state.</p>	30 counties statewide
<b>SmartCare HMO tailored network – available with select HMO plans</b>	<p><b>With easy-to-use benefits,</b> predictable costs and a quality network, SmartCare is an attractive, whole-health option for your clients to offer – and for their employees to choose.</p> <p>SmartCare puts the pieces together and offers enhanced value for the health of California employers and employees. Acupuncture and chiropractic services are included as value-added benefits for all SmartCare members.</p>	All or parts of Alameda, Contra Costa, Fresno, Kern, Kings, Los Angeles, Marin, Napa, Orange, Placer, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Tulare, and Yolo counties
<b>Salud Mexico (available in the Starting Line-Up portfolio only)</b>	<p><b>Coverage alternative that</b> gives large group clients and their enrolled dependents access to participating SIMNSA providers.</p>	All or parts of San Diego, Imperial and Kern counties
<b>CanopyCare HMO</b>	<p>Health Net's strategic provider partnership with Canopy in Northern California, launching CanopyCare HMO January 1, 2021. 5,000 physicians, 19 hospitals, 48 urgent care centers, including alliances with UCSF, John Muir and Hill Physicians.</p>	All or parts of Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma
<b>Elect Open Access (EOA)</b>	<p><b>Our EOA plans combine HMO predictability with set copayments,</b> plus the freedom to visit our PPO Network physicians or specialists without referrals for certain professional services.</p> <p>With 14 standard plan designs available across our HMO networks, your clients can choose the one that's right for their business and budget.</p> <p>Employees choose between two tiers of benefits – HMO or PPO – whenever they need services in a doctor's office.</p>	30 counties statewide
<b>PPO</b>	<p><b>PPO insurance plans make it possible</b> for employees to get the flexibility they want when it comes to a health care provider.</p> <p>Insureds can go to a doctor or hospital in our PPO Network – one of the largest in California. They can even see a provider outside of our network.</p> <p>We offer a wide range of traditional PPO (HRA-compatible) and HSA-compatible PPO plans supported by extensive medical and pharmacy networks that are comparable to our competitors.</p>	58 counties statewide
<b>HSA-Compatible PPO</b>	<p>Our low-premium, high-deductible PPO insurance plans <b>give employees broad benefits and access to our statewide PPO network,</b> along with the tax-saving potential of a Health Savings Account (HSA).</p> <p>These smart plans are an effective way for clients to take a consumer-directed health care approach to the way they offer benefits.</p>	58 counties statewide

**Dental. Vision. Life.** Helping employees gain and maintain healthier lifestyles is a key selling point! We offer the supplemental essentials to complement medical coverage and a variety of healthy life choices.

Supplemental product	Description	Service area
 		
<b>Dental</b>	<b>Dental HMO and PPO plan choices</b> provide clients with value, flexibility, simplicity, and a focus on prevention and wellness. These affordable dental plans offer comprehensive coverage and provide access to one of the largest dental networks in California.	Coverage area matches individual medical product or tailored network enrollment
<b>Vision</b>	<b>Vision PPO plan choices</b> that come standard with these key features: no or low copayments; provider choice, including optical retailers, frame choice, contact lenses by mail; discounted LASIK or PRK (if authorized); secondary purchase plan.	Coverage area matches individual medical product or tailored network enrollment
<b>Life and AD&amp;D</b>	<b>Group Term Life and Accidental Death &amp; Dismemberment (AD&amp;D) insurance</b> allows your clients to enhance their benefits package and minimize administrative costs by consolidating health and life insurance carriers.	Coverage area matches individual medical product or tailored network enrollment



## Bundle and save

**Bundle and save with our multi-product bundling program!** Boost your sales by adding dental, vision and life, and your clients can save up to 3% on their medical premiums.<sup>2</sup>

Bundled product	Discount on Health Net medical premium
<b>Dental</b>	<b>2.0%</b>
<b>Vision</b>	<b>0.5 %</b>
<b>Life</b>	<b>0.5%</b>

Offered to new or renewing groups with 101 - 500 eligible employees. Program is not available with voluntary plans.



## Questions? We're here with answers.



Call your Health Net account executive.



Visit us online at [www.healthnet.com/broker](http://www.healthnet.com/broker).



Call your Broker Services team at 1-800-448-4411, option 4.

### For benefit/eligibility verification or claims issues, members can call:

**MEDICAL:** 1-800-547-2967

**LIFE:** 1-800-865-6288

### For dental and vision questions, members can call:

**DENTAL:** 1-866-249-2382

**VISION:** 1-866-392-6058

### For chiropractic/acupuncture questions, members can call:

**CHIROPRACTIC/ACUPUNCTURE:** 1-800-678-9133

### View and download a collection of sales materials:

Go to [www.healthnet.com/broker](http://www.healthnet.com/broker) > *Forms & Brochures* > *Large Group Plans*

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