

Why Health Net?

SMALL BUSINESS GROUP

At Health Net, we offer an array of small business benefit solutions. We're committed to offering the right-size plans and networks that are designed to suit small businesses needs, and their budgets. And with concierge-style service, behavioral health available to all plans, wellness programs, and other extras, we believe our plans offer value beyond benefits. The net result is satisfaction.



Access to quality care paired with affordable rates (in HMO and PPO)

Our plans + networks are winning combinations of affordable, competitive rates, and access to quality care. We offer HMO and PPO solutions for each small business.

Robust provider network options

We offer a robust number of options to meet your benefit/coverage, provider access and budget needs. Your clients have choice and flexibility with our six networks: Full Network HMO, WholeCare HMO, SmartCare HMO, Salud HMO y Más, CommunityCare HMO and Full Network PPO.



NEW! National PPO Provider Network Outside of California Is Changing¹

For Small employer groups based in California, effective November 1, 2023, the Cigna HealthcareSM PPO Network² will replace the First Health network as the provider network outside of California for Health Net PPO plans with out-of-state coverage. With over one million providers and 6,300 facilities, the national Cigna HealthcareSM PPO Network offers a wide selection of doctors and hospitals, competitive discounts, and flexibility to support value-driven plan designs.



More flexible underwriting

Enjoy simpler selling and flexible choices with Health Net's Underwriting Guidelines and two promotions.



For groups enrolling 5 or more eligible employees with Health Net, employees enrolled on another carrier through the same employer are now considered valid waivers.

Participation guidelines have been reduced to 25% for groups with 5 or more enrolling employees within our Enhanced Choice program. There's no participation requirement for groups with 6 or more enrolling employees within our Sell HMO with 6 promotion.

(continued)



Concierge-style service for ALL brokers

Health Net has a dedicated Account Manager assigned to ALL brokers. Our **expert account management team is here to make sure that you and your clients have a positive experience.** Need help right away? You can also just call **800-447-8812, Option 2** during business hours to speak to someone on our team!



More network choices

Mix-and-match HMOs and PPO so your clients can have the flexibility of picking their favorite plan design and pairing it with any of the networks we offer in their location.



Telehealth Services

Health Net's select telehealth services provider offers an easy option when you need non-urgent care.³ Use your smartphone or computer to consult with a U.S. board-certified doctor, 24/7.⁴ What could be easier?

The telehealth doctors can diagnose and treat cold and flu symptoms, allergies, upper respiratory infections, and skin problems, as well as send prescriptions to your local pharmacy, in some cases.⁵

Your select telehealth services provider contact information is listed on the back of your member ID card.



Health Net Wellness and Value Add Programs

Health Net is focused on giving members the tools needed to help live a healthier, more productive life. Our valuable programs help empower members to make healthy lifestyle. [Learn more about the way Health Net supports members.](#)

¹Cigna HealthcareSM is an independent company and not affiliated with Health Net of California, Inc. Access to the Cigna HealthcareSM PPO Network is available through Cigna Healthcare's contractual relationship with Health Net of California, Inc. All Cigna Healthcare products are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Intellectual Property, Inc.

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

³Any cost share for services received through Health Net's select telehealth services provider will accrue toward your out-of-pocket maximum and deductible (if your plan has a deductible). By scheduling through Health Net's select telehealth services provider, you consent to receive services via telehealth through Health Net's select telehealth services provider. See your health plan coverage document for coverage information and for the definition of telehealth services. You have a right to access your medical records for services received through Health Net's select telehealth services provider. Unless you choose otherwise, any services provided through Health Net's select telehealth services provider shall be shared with your primary care provider.

⁴Behavioral health services are available Monday-Friday 7 a.m. to 7 p.m. (Pacific time).

⁵Access to telehealth services does not guarantee that a prescription will be written.