

The Top Reasons to Offer Health Net



GUIDE FOR EMPLOYERS

Coverage for
every stage of life™

Keeping People Healthy and Companies Going Strong



Part of the local community for 40 years

- We make a positive difference by monitoring local issues throughout California so that our health plans fit the individuals and communities we serve.
- We build strong ties with the provider community, drawing upon local expertise to transform the customer experience.
- Our doctor, hospital and pharmacy networks have our members covered – with choices near where they work and live.



Solutions that work for big business

- Smart: We specialize in offering a broad range of health plans that deliver the right coverage at the right price – plans that work for your employees.
- Sustainable: We focus on bringing you rate stability and cover every stage of life. You can stay with us even as your employees' health care coverage needs change over time.
- Proven success: Our expertise is valued by sophisticated clients and partners such as Medicare and the State of California.



Full Spectrum of Benefits and Services



Diverse portfolio

We deliver the **HMO, PPO and Elect Open Access (EOA)** benefits that your employees value and engage them in their health.

HMO

- We pioneered HMO tailored networks, which come with the same great benefits as our full HMO networks, at a price that takes less from the budget each month.
- Available in 23 California counties statewide, our **SmartCare Network** is an attractive, whole-health option for your group to offer. SmartCare puts the pieces together: easy-to-use benefits, predictable costs and a quality network.

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.
- Your employees choose between two tiers of benefits – HMO or PPO – whenever they need services in a doctor's office.

PPO

- Our wide range of PPO and HSA/HRA PPO plans provides flexibility and choice, and is supported by one of the largest medical and pharmacy networks in California.
- Our PPO members who travel within the United States have access to the **First Health Network** – available in all 50 states, Washington, D.C., and Puerto Rico.

CANOPYCARE HMO

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.

(continued)

Full Spectrum of Benefits and Services






Making life easier

Simpler administration, comprehensive benefits for your employees and greater affordability for you.

Health Net is the single solution for your benefit needs. We help you build a more comprehensive benefits package by allowing you to mix and match any of our ancillary offerings with your medical plans.

Plus, for new and renewing groups with 101 – 500 eligible employees¹ we offer a unique way to save on your total health premiums.² Our Multi-Product Bundling Program makes for a more integrated benefits package for everyone.

Bundled product	Discount on Health Net medical premium ³
 Dental	2.0%
 Vision	0.5%
 Life	0.5%



Whole-health support

- **More ways for easy, early access to care:** telehealth services and access to **MinuteClinics** (found in many CVS stores).
- 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).
- **myStrength**, our no-cost emotional health and well-being program, is popular and successful with our members. The program continues to grow, with **38% more new users** in 2019 receiving help with depression, anxiety, stress, insomnia, chronic pain, and more.⁴

Choice and Quality



Enhanced Choice for new groups of 101–500 employees

- Defined contribution arrangement.
- Easy to enroll.
- More choice: Choose up to six plans to offer your employees without administrative complexity.
- Can be offered with our tailored networks or our PPO-Only Package.
- Ability to tie your contribution rates to the lowest-priced plan.



Performance as promised

- **PPO claims are processed fast.** 99% of group plan claims are processed within 30 calendar days, and 93% are processed within 10 business days.⁵
- 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.⁶



The Health Net Difference:

Focused on the health of your business and your people



National footprint

Centene Corporation:

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

Local focus

Health Net

- **1 in 12** Californians covered
- **7,155+** employees in California
- **40+ years** as California's Health Plan



Working closely with you

- Your business is our priority. Our expert **account management team** ensures a smooth and positive experience:
 - We answer your questions and address your concerns – and make your benefit administration simple.
 - Our employee retention specialists provide onsite renewal and open enrollment meeting assistance.
- Our customer service focus is on first-call resolution for our members and doing all the legwork so they never have homework.

There's never been a better time to choose Health Net for health coverage solutions that work for your business! Contact your Health Net account manager today, who is standing by to consult and answer your questions.

¹Eligible discounts apply only when adding new dental, vision and life coverage purchases

²Program is not available with voluntary plans.

³Total health premium includes prescription and rider premiums including behavioral health, chiropractic and chiropractic acupuncture premiums.

⁴Data as of 4/30/20, with an increase for time period 4/30/18 -4/30/19.

⁵Data reported for January -April 2020.

⁶Held through 11/16/19.

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