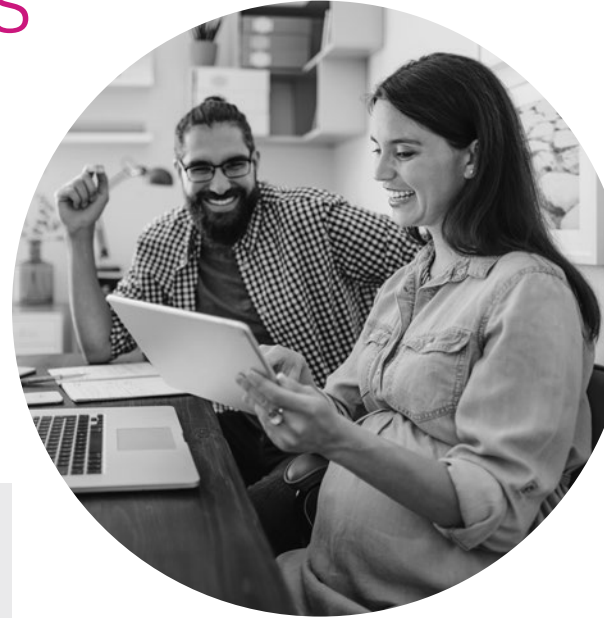


Health Net Elect Open Access Products

CHOICE AND FLEXIBILITY – THE BEST OF BOTH WORLDS

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. Available in copayment and coinsurance plan designs, your clients can choose the one that's right for their business and budget. Employees choose between two tiers of benefits – HMO or PPO – whenever they need services in a doctor's office.

Our EOA plans are available in our popular **Enhanced Choice** and **Starting Line-Up** portfolios, and other standard plan options.



Product offering

EOA and EOA ExcelCare Network plans are a good choice for people who want:

- ✓ **Predictable costs** with fixed copayments for most services.
- ✓ **The convenience** of having their primary care physician coordinate their services.
- ✓ **No claim form filing** (except for out-of-network emergency care).
- ✓ **Self-referral flexibility** to PPO specialists¹ statewide and are willing to pay a higher copayment or coinsurance for it:
 - HMO (tier 1) – member's primary care physician (PCP) coordinates most care. If a member needs specialist care, surgery or hospital services, the PCP will make arrangements with his or her participating physician group.
 - PPO (tier 2) – members have the option to self-refer to statewide PPO specialists for exams and evaluations.

(continued)

EOA provider network options

EOA products are available with our full HMO Network or our ExcelCare tailored network:

Description	Service areas
Full HMO Network² Our HMO Network is one of the largest in the state.	30 counties statewide
ExcelCare tailored network Our ExcelCare Network is a select subset of our quality providers in our Full HMO Network. We pioneered the creation of tailored networks that deliver affordability without compromise in quality or benefits. And – Rate savings over our Full HMO Network are available in select counties!	All or parts of Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Francisco, Santa Clara, Stanislaus, and Ventura counties



Contact us

Contact your Health Net account executive, and start selling Health Net's EOA products today!

¹Self-refer to PPO physicians who are contracted with Health Net for professional services such as office visits, consultations and evaluations – most procedures that can be performed in the doctor's office only.

²UCLA does not participate in the EOA program under tier 1.

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