

# Complete Coverage in One Stop with Health Net

Adding dental, vision and life coverage to your clients' existing medical plans helps them deliver a full range of benefits to their employees. Health Net makes it simple to design a benefits package with a one-page dental/vision/life application form. Here are more great reasons to combine your clients' coverage:

- ✓ **Health Net members enjoy a competitive cost** when their employers combine medical, dental, vision and life.
- ✓ **Relaxed underwriting guidelines** – Only 50% of employees need to participate for employer-paid rates.<sup>1</sup>
- ✓ **Simple renewal process** – add dental, vision or life coverage to an existing plan with our streamlined renewal process.
- ✓ **Commission** – 10% broker commission is standard on all dental, vision, and life sales.<sup>2</sup>



## Reduce costs with our multi-product bundling program!

Boost your sales by adding dental, vision and life, and your clients can get up to 3% off of their medical premiums.<sup>3</sup>

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

**Two-year rate guarantee** New for effective dates 1/1/2023 through 12/1/2023! Gain more Life and Vision clients with our two-year Life and Vision rate guarantee for new and renewing groups who enroll in Life and/or Vision for the first time.<sup>3</sup>

See important disclaimer in footnote.

<sup>1</sup>Health Net offers employer-paid dental and vision rates, which require 50% participation. Voluntary rates also available under separate underwriting guidelines.

<sup>2</sup>Life commissions are paid on a 10% downgrade. For our full life commission schedule, please refer to your Health Net broker contract or contact your sales representative.

<sup>3</sup>Offered to new or renewing groups with 101 -500 eligible employees. 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.

## Health Net dental plans

- **Experienced, quality providers** – Dental Benefit Providers (DBP) has partnered with Health Net for more than ten years to administer dental benefits. DBP recruits qualified providers throughout the region to ensure members have easy access to local specialists and general practice dentists.
- **Robust network** – Through DBP, we offer more than 2,500 HMO dental office locations and 45,000 PPO dental providers in California, one of the largest networks in the state.
- **Easy online access** – Members can view and print ID cards, view benefit details, view claims status, find a provider and more at [www.yourdentalplan.com/healthnet](http://www.yourdentalplan.com/healthnet).

### *Dental HMO*

- Added cleanings and adult fluoride.
- Material upgrades, such as porcelain and semiprecious or precious metal molar crowns.
- General anesthesia and cosmetic and elective dentistry – services typically not covered under most other carriers' dental plans.
- Implant coverage.

### *Dental PPO*

- Periodontics, endodontics and oral surgery are covered under General Services on the Classic and Essential plans.
- Support for healthy pregnancy with additional cleanings and periodontal maintenance for moms-to-be.
- For dental PPO plans with orthodontia coverage, the full amount of the orthodontia lifetime maximum applies even if treatment began under another carrier's dental PPO plan
- Classic plans reimburse out-of-network benefits at the Usual, Customary and Reasonable (UCR) amounts as determined by Fair Health, Inc.
- Essential plans reimburse out-of-network benefits on a limited fee schedule.



## Health Net vision plans

Health Net partners with EyeMed to deliver vision services. With more than 30 years of experience and 55 million members, EyeMed is America's fastest growing vision benefits company. EyeMed's network features a mix of independent and retail providers, including both national and regional favorites like LensCrafters, so members can go where they want, when they want.

- **Convenient network** – EyeMed offers in-network access to more than 111,000 optometrists, ophthalmologists and licensed opticians at more than 28,500 locations throughout the country. Online options let members purchase eyewear and contacts with a PC, tablet or phone. Plus, members can see any provider they choose, either in-network or out-of-network.
- **Cost savings** – delivering extra value with low-copayment plan choices, and 5-15% discount on LASIK and PRK from U.S. Laser Network.
- **Member tools** – EyeMed's hassle-free member tools save time and provide peace of mind. Members get access to an enhanced provider search tool, a mobile app, online appointment scheduling and an award-winning 24-7 Customer Care Center.
- **Easy online access** – Members can view and print ID cards, review benefits, manage claims, find a provider, calculate costs and more at [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com).



### Need help?

We're dedicated to providing friendly, responsive and personalized customer service.

Brokers – please contact your Health Net sales representative.

Members – For Dental call:  
1-866-249-2382  
For Vision call:  
1-866-392-6058

## Health Net Life and AD&D

For many businesses, an attractive employee benefits package includes Group Term Life and Accidental Death & Dismemberment (AD&D) insurance offering desirable benefit levels. This allows an employer to:

- Increase the attractiveness of the company's benefit package to employees.
- Offer life insurance benefits at economical rates.

One way employers can enhance their benefits package and lower administrative costs is to consolidate health and life insurance carriers.

## Group term life insurance

### **Benefit schedule options**

**Flat amount** – For example, a \$15,000 death benefit may be provided for all eligible employees. Most policies provide this coverage on a non-contributory basis. This means the policyholder is responsible for the full cost of the insurance premium.

**Multiple of salary** – A life insurance benefit can be based on the amount of the employee's salary. A common version of this schedule would provide a basic life amount of one times annual salary, to a maximum benefit of \$50,000.

### **Occupation/Job class** –

The group life benefit can be based on occupation or job title. For example, a class composed of corporate officers and managers could be insured for a basic life amount of \$50,000. All other

eligible employees in the company may be insured for a basic life amount of \$25,000.

**Dependent Life** – Life insurance benefits can be provided for an eligible spouse and dependent children. This benefit can only be purchased as part of a basic group life policy which includes the following High or Low Dependency options:

	Spouse	Child	Infant
High	\$5,000	\$2,000	\$200
Low	\$2,000	\$1,000	\$100

### **Group Life plan features**

- **Waiver of premium provision** – A life benefit can be extended during a period of total disability under terms specified in the group *Certificate of Insurance*.
- **Accelerated death benefit** – Provides financial protection to the insured in time of need, while also protecting the interest of the beneficiary. The accelerated benefit is a portion of the basic life insurance amount and is payable in a lump sum.
- **Conversion privilege** – A conversion privilege to whole life insurance is available to certain members whose coverage terminates due to reasons specified in the group policy. This conversion does not require a physical examination or evidence of insurability. Coverage must be applied for, and the first premium must be paid within 31 days following the date of coverage termination.

## Accidental Death & Dismemberment (AD&D)

These benefits are usually included as part of the group life insurance policy. Health Net Life Insurance Company does not offer AD&D benefits on a standalone basis.

- Benefit is payable as a result of an accidental loss of life or any of the physical losses specified in the group policy.
- The benefit payable depends upon the loss. The maximum benefit amount is equal to the basic life amount shown in the policy.
- This maximum benefit amount is payable for loss of life. It can also be payable for:
  - Loss of sight in both eyes.
  - Loss of both hands or both feet, or any two or more of these physical losses in the same accident.
- One half of the maximum benefit amount is payable for:
  - Loss of one hand.
  - Loss of one foot.
  - Loss of sight in one eye.

## Supplemental group term life insurance

This benefit is available for employer groups greater than 101 that have purchased basic life coverage from Health Net Life Insurance Company. Employees may select from various amounts of supplemental insurance. The employee usually pays for supplemental life premiums.

Complete details for all provisions (listed here) are included in the group contract.