

Top Reasons to Sell Health Net

Large Group



The Health Net Difference:

FOCUSED ON THE HEALTH OF YOUR BUSINESS AND YOUR PEOPLE

There's never been a better time to power up your earning potential! Ask your account executive about our bonus programs, designed with your business in mind.



Our new and simplified 2023 portfolio offerings equip you with choices to satisfy your clients – and help keep your business growing!



Our bundling discount offers groups of 101–499 that add dental, vision or life to their quote – a reduction of up to 3% on their medical premium.¹



More ways for easy, early access to care: telehealth services through Babylon and access to MinuteClinics (found in many CVS stores).



Fast-track and simplify your 2023 selling: Our HMO and EOA products are available with all of our best-selling plans, with mirrored plan designs and benefits.



Active&Fit Direct fitness facility discount program: Members have simultaneous access to thousands of fitness centers within a nationwide network.²



Our Wellness Rewards Program supports our members within all our portfolio plans, rewarding their healthy habits with a \$50 gift card for taking their RealAge Test and sharing the results with their primary care physician.

And that's not all!

¹Eligible 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.

²Members/spouses must be 18 years or older to take part. Fees will vary based on fitness center selection. There is a 2-month commitment required. The Active&Fit Direct program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Active&Fit Direct is a trademark of ASH and used with permission herein. Not all services may be available in all areas and the program may be changed (including monthly and enrollment fees and/or the introductory period) or discontinued at any time.

Networks and Plans That Fit Any Price

Pick your plan, pick your network!	Pair our most popular HMO plan designs with our Full HMO network, or any of our high-quality tailored networks: ExcelCare HMO, SmartCare HMO, CanopyCare HMO or Salud HMO y Más.
Enhanced Choice portfolio	Our defined contribution solution gives your midsize clients flexible options. Employees get a broad choice of up to six plans – the most in the market!
Tailored networks	We helped pioneer HMO tailored networks, which provide reduced premiums of up to 35% compared to full HMO networks, without compromising benefits or quality.
PPO	We offer a wide range of PPO and HSA/HRA compatible PPO plans supported by extensive local and out-of-state medical and pharmacy networks – giving employees multiple benefits and national access to quality health care.
Elect Open Access (EOA): choice and flexibility	Our EOA plans combine HMO predictability with set copayments for most benefits, plus the freedom to visit our PPO network physicians or specialists without referrals for certain professional services. Employees choose between two tiers of benefits – HMO or PPO – whenever they need services in a doctor’s office. Pair EOA plans with our full HMO network or ExcelCare tailored network.
CanopyCare HMO	Health Net has teamed up with Canopy Health in Northern California. CanopyCare HMO offers access to 5,500+ physicians, 25 hospitals, 69 urgent care centers, including alliances with UCSF, John Muir and Hill Physicians.



Ancillary products

We offer the essentials to complement medical coverage with dental, vision, chiropractic, acupuncture, and term life/AD&D.



Performance as promised

- **Timely PPO claims** processing is a key to happy clients for you. 99% of group plan claims are processed within 30 calendar days, and 96% are processed within 10 business days.³
- **Our exclusive ID Card Express** program delivers on our promise of value-added performance for our new employer clients by mailing their employees' ID cards within 10 business days, or we pay \$7,500.⁴
- **We're here for our members** from the very start with the **Health Net Beginnings program**, which provides one-on-one support and a temporary ID card to our newly enrolled and potential members.

Local personal service

- **Your account executive** can help answer your questions, address your concerns and fast-track your Health Net sales.
- **Plus, our expert sales staff** and broker services team offer in-person strategic consults to support you and your business.



Health Net has received the Multicultural Health Care Distinction by the National Committee for Quality Assurance since 2012.



³Based on Health Net's review of PPO claims processed between January 2021 and December 2021 for group PPO plan claims, reporting on average.

⁴Program applies to groups of 101-500.

Make Health Net Your Go-to for Health Coverage Solutions for Business!

You have options:



Contact your Health Net account executive, who is standing by to consult and answer questions.



Visit www.healthnet.com/broker for everything you need to sell.

Vision plans, are underwritten by Health Net Life Insurance Company and administered by Envolve Vision, Inc. Health Net Dental HMO and PPO plans, are offered and serviced by Dental Benefit Providers of California, Inc. (DBP). Obligations of DBP are neither the obligations of, nor guaranteed by, Health Net, LLC. or its affiliates. Life/AD&D plans are underwritten by Health Net Life Insurance Company. Chiropractic and acupuncture coverage is administered by American Specialty Health Plans of California, Inc., which is a wholly owned subsidiary of American Specialty Health, Inc. and is not affiliated with Health Net, LLC.

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