

Health Net Large Group 2023 Portfolios



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Smart, Sustainable Solutions

***When it comes to health care, experience matters,** and for 40+ years, Health Net has been working to make quality health care coverage affordable. We're your source for a large group portfolio with rich benefit plans without the big price tag.*

Enhanced Choice portfolio

Our defined-contribution solution that gives clients new to Health Net both choice and financial flexibility.

To help keep your business growing, our Enhanced Choice portfolio delivers a strong mix of whole-health benefits and extra-value programs – making it both attractive to your clients and easy for you to sell.

Health Net's Enhanced Choice portfolio includes a full range of HMO and PPO products that make it easy for you to offer affordable plan choices that give your clients and their employees peace of mind – helping them to live well and work well.

Plus, our uniquely designed HMO tailored networks let you offer your clients affordable solutions.



Putting the power of Centene® to work for you

A wholly owned subsidiary of Centene Corporation, Health Net has the financial strength to innovate for the health of our community.

- 1 in 15 Americans covered.
- 76,000+ Employees.¹
- Fortune 500²: #26.
- \$125+ B Revenue in 2021.



¹as of February 2022

²2022 list

2023 Updates

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



What's new	Details	Products/Networks
Refreshed Large Group Portfolio	For 2023, Health Net will transition to Enhanced Choice as the single quoted portfolio for California Large Group. Enhanced Choice will continue to utilize the "Pick Your Plan, Pick Your Network" strategy. We've also refreshed the portfolio for 2023 with even more of our most popular plan designs and added new plans to meet the diverse needs of your employer groups.	All
New HMO/EOA Plan Designs	The following new plan designs will be added to the Enhanced Choice "Pick Your Plan, Pick your Network" Strategy: 20/0/1500 25/750a/3500	Full Network HMO, ExcelCare HMO, Full Network EOA, ExcelCare EOA, SmartCare HMO, CanopyCare HMO, Salud HMO y Más,
New Deductible EOA/Salud Plan Designs	The following new plan designs will be added to the Enhanced Choice Deductible HMO/EOA portfolio: 25/750/20%/3500 30/2000/30%/3500	Elect Open Access ExcelCare EOA Salud HMO y Más
New Chiropractic and Acupuncture Benefits	PPO plans will transition to an optional rider based approach for Chiropractic and Acupuncture benefits provided by the American Specialty Health (ASH) network. PPO Chiropractic and Acupuncture benefits will now mirror HMO benefits with optional standard \$10 or \$25 visit copays (30 visits limits per year).	PPO

2023 Underwriting Deals³

Keep selling strong with a second year rate cap option! Qualified new groups can take advantage of this rate cap on all Enhanced Choice plans for effective dates of 1/1/2023 through 2/29/2024.



³Rate cap eligibility is determined on a case-by-case basis. For qualifications and other important details, terms and conditions, refer to the New Business Rate Cap Agreement document, available from your Health Net Sales Consultant.

Great Values Continue: The Top Ten

Our portfolio will continue to offer our best and brightest 2022 solutions through the 2023 plan year:



Simple

1. **Pick Your Plan, Pick Your Network** for Enhanced Choice: 14 standard plans designs available in our existing HMO/EOA products.
2. Expanded plan designs options available in Starting Line Up and **CanopyCare HMO** to meet the needs of your clients.



Smart

3. Ways for **easy, early access** to care with telehealth and retail clinic access through MinuteClinic.
4. The essentials to complement medical coverage: **dental, vision, chiropractic, acupuncture, life, wellness.**
5. Our **Wellness Rewards Program** is available with all our portfolio plans.



Sustainable

6. **Underwriting offer:** Expand your sales by offering any of our **budget-friendly** Salud HMO y Más plans on a standalone basis alongside Kaiser-only groups.
7. **Affordable plans** available in all portfolio products and networks.
8. Sell more PPO with our **Enhanced Choice PPO-Only Package.**
9. Multiproduct bundling discount program helps your **clients save up to 3%** on their medical premiums.
10. **Active&Fit** Direct employee-funded fitness facility discount.



Enhanced Choice: The Solution That Works

Enhanced Choice is a portfolio of plans with a defined contribution solution to give your new midsize clients the same advantages as large group businesses. Our Enhanced Choice portfolio for California groups 101–500 offers flexible, affordable choices that include:

- A competitive, **defined contribution** arrangement for financial flexibility.
- The ability to provide our popular and proven **tailored networks** (SmartCare, Salud HMO y Más, ExcelCare) alongside the defined contribution arrangement, making them even more affordable and competitive!
- **A PPO-only package** – a smart way to sell PPO to your clients! Our PPO plans are supported by our PPO Network – which is one of the largest in California!
- **Broad employee choice** – offering employees the potential to choose from up to six plans – the most in the market!
- Employers’ ability to tie their contribution rate to the lowest-priced plan they choose.
- Less administrative burden and affordable plan choices for employers.

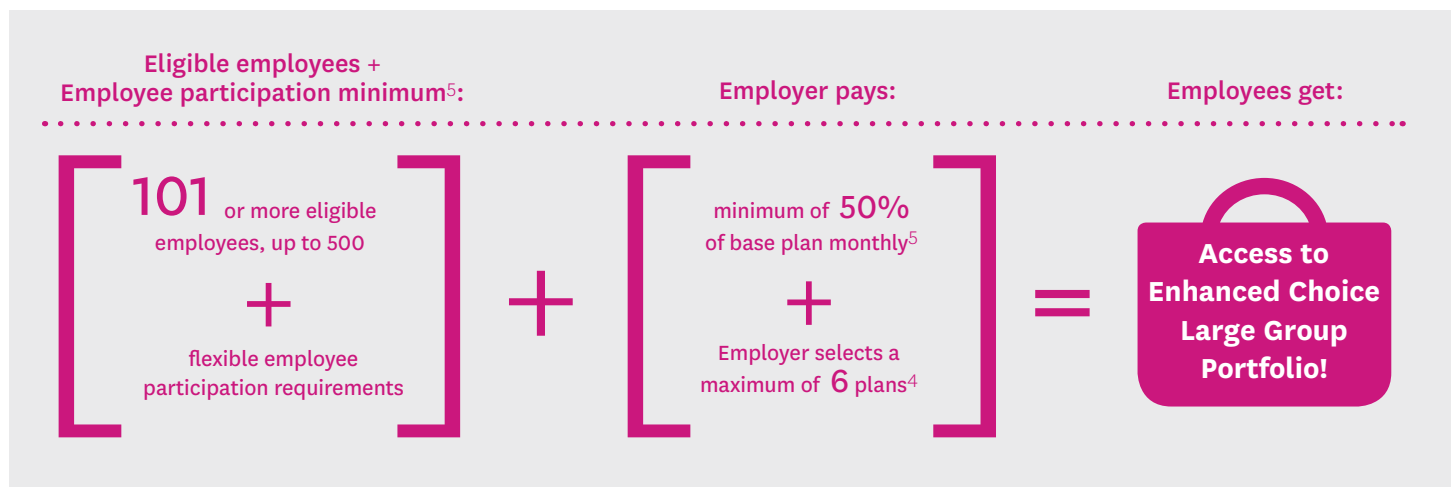
For more information and materials to help you sell Enhanced Choice, refer to our benefit grid materials, which are available at www.healthnet.com/broker > Forms & Brochures > Large Group Plans.



It’s simple to help clients enroll in Enhanced Choice:

- 1 Select a base plan from the available portfolio options.
- 2 Set their contribution to **50%** of the lowest-cost base plan.
- 3 Choose up to **six total plans** from the portfolio.⁴
- 4 Employees then enroll in the plan they want from the options your clients offer.

How it works



⁴Employers offering benefits for the first time may choose up to 3 plans.

⁵There are different minimum employer contribution requirements for employer groups with no prior coverage (a.k.a. virgin groups). Please contact your Health Net account executive for further details.

Product and Network Details

Medical and pharmacy product or network	Description	Service area
Full Network HMO	<p>With nearly 40 years' experience as a top managed health care organization, we develop HMO plans that give your clients and their employees a wide range of services at predictable costs.</p> <p>With 16 standard plan designs available across our HMO networks, your clients can choose the one that's right for their business and budget. Benefits are tied to our HMO provider network – one of the largest in the state.</p>	30 counties statewide
SmartCare HMO tailored network – available with select HMO plans	<p>With easy-to-use benefits, predictable costs and a quality network, SmartCare is an attractive, whole-health option for your clients to offer – and for their employees to choose.</p> <p>SmartCare puts the pieces together and offers enhanced value for the health of California employers and employees. Acupuncture and chiropractic services are included as value-added benefits for all SmartCare members.</p>	All or parts of Alameda, Contra Costa, Fresno, Kern, Kings, Los Angeles, Marin, Napa, Orange, Placer, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Tulare, and Yolo counties
Salud Mexico (available in the Starting Line-Up portfolio only)	Coverage alternative that gives large group clients and their enrolled dependents access to participating SIMNSA providers.	All or parts of San Diego, Imperial and Kern counties
CanopyCare HMO	Health Net has teamed up with Canopy in Northern California, to offer access to 5,500+ physicians, 25 hospitals, 69 urgent care centers, including alliances with UCSF, John Muir and Hill Physicians.	All or parts of Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma
Elect Open Access (EOA)	<p>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.</p> <p>With 16 standard plan designs available across our HMO networks, your clients can choose the one that's right for their business and budget.</p> <p>Employees choose between two tiers of benefits – HMO or PPO – whenever they need services in a doctor's office.</p>	30 counties statewide
PPO	<p>PPO insurance plans make it possible for employees to get the flexibility they want when it comes to a health care provider.</p> <p>Enrollees can go to a doctor or hospital in our PPO Network – one of the largest in California. They can even see a provider outside of our network.</p> <p>We offer a wide range of traditional PPO (HRA-compatible) and HSA-compatible PPO plans supported by broad medical and pharmacy networks that are comparable to our competitors.</p>	58 counties statewide
HSA-Compatible PPO	<p>Our affordable-premium, high-deductible PPO plans give employees broad benefits and access to our statewide PPO network, along with the tax-saving potential of a Health Savings Account (HSA).</p> <p>These smart plans are an effective way for clients to take a consumer-directed health care approach to the way they offer benefits.</p>	58 counties statewide

Dental. Vision. Life. Helping employees gain and maintain healthier lifestyles is a key selling point! We offer the supplemental essentials to complement medical coverage and a variety of healthy life choices.

Supplemental product	Description	Service area
Dental	Dental HMO and PPO plan choices provide clients with value, flexibility, simplicity, and a focus on prevention and wellness. These affordable dental plans offer broad coverage and provide access to one of the largest dental networks in California.	Coverage area matches individual medical product or tailored network enrollment
Vision	Vision PPO plan choices that come standard with these key features: no or low copayments; provider choice, including optical retailers, frame choice, contact lenses by mail; discounted LASIK or PRK (if authorized); secondary purchase plan.	Coverage area matches individual medical product or tailored network enrollment
Life and AD&D	Group Term Life and Accidental Death & Dismemberment (AD&D) insurance allows your clients to enhance their benefits package and minimize administrative costs by consolidating health and life insurance carriers.	Coverage area matches individual medical product or tailored network enrollment

⁶Program is not available with voluntary plans. Total health premium includes prescription and rider premiums including behavioral health, chiropractic and chiropractic acupuncture premiums.



Bundle and save

Bundle and save with our multi-product bundling program! Boost your sales by adding dental, vision and life, and your clients reduce their medical premiums by up to 3%.⁶

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

Offered to new or renewing groups with 101 – 500 eligible employees. Program is not available with voluntary plans.



Questions? We're here with answers.



Call your Health Net account executive.



Visit us online at www.healthnet.com/broker.

For benefit/eligibility verification or claims issues,
members can call:

Medical: 800-547-2967

Life: 800-865-6288

For dental and vision questions, members can call:

Dental: 866-249-2382

Vision: 866-392-6058

For chiropractic/acupuncture questions, members
can call:

Chiropractic/Acupuncture: 800-678-9133

View and download a collection of sales materials:

Go to www.healthnet.com/broker > *Forms & Brochures* > *Large Group Plans*

The Active&Fit Direct program is provided through American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Active&Fit Direct and the Active&Fit logos are trademarks of ASH.

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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