

Health Net of California, Inc. (Health Net)



Health Net Large Group 2025 Portfolios



[HealthNet.com](https://www.healthnet.com)

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Smart, Sustainable Solutions

When it comes to health care, experience matters, and for 45 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 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.

CENTENE®
Corporation



1 in 15
individuals across all
50 states covered¹



59,900
employees¹



#22²



\$140+ B
revenues³

¹<https://www.centene.com/who-we-are.html>

²2024 list

³2023 premium and service revenues. <https://investors.centene.com/financial-info/financial-results>

2025 Updates

Our new and simplified **2025 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	Enhanced Choice will continue to utilize the “Pick Your Plan, Pick Your Network” strategy. We’ve refreshed the portfolio for 2025 with even more of our most popular plan designs and added new plans to meet the diverse needs of your employer groups.	All
Expanded Access for Salud HMO y Más	New for 2025 , Imperial County has been added to our network of providers.	Salud HMO y Más
Doula Coverage	Health Net now covers Doula services. Our Doula program provides personalized care and support throughout the pregnancy journey.	All
The following new plan designs will be added to the Enhanced Choice “Pick Your Plan, Pick your Network” Strategy		
New HMO/EOA Plan Designs	35/750a (\$3,500 / \$7,000) 40/750a (\$4,500 / \$9,000)	Full Network HMO, ExcelCare HMO, Full Network EOA, ExcelCare EOA, SmartCare HMO, Salud HMO y Más,
New Deductible EOA/Salud Plan Designs	30/3000/30% (\$4,500 / \$9,000) 40/4000/40% (\$6,500 / \$13,000)	Elect Open Access, ExcelCare EOA, Salud HMO y Más
New PPO Plan Designs	25/1000/10% 20/2500/5000/20%	PPO

2025 Underwriting Deals⁴

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 1/1/2025 through 3/1/2026 (Program may be extended to additional effective dates).



Great Values Continue: The Top Ten

Our portfolio will continue to offer our best and brightest 2024 solutions through the 2025 plan year:



Simple

1. **Pick Your Plan, Pick Your Network** for Enhanced Choice: 22 standard plan designs available in our existing HMO/EOA products.



Smart

2. **Easy access** to care with telehealth and our Nurse Advice Line.
3. The essentials to complement medical coverage: **dental, vision, chiropractic, acupuncture, life, wellness.**
4. Our **Wellness Rewards Program** is available with all our portfolio plans.
5. **Access to behavioral health is easy and convenient** through our numerous in-network providers.



Sustainable

6. **Underwriting offer:** Expand your sales by offering any of our **budget-friendly** Salud HMO y Más plans on a standalone basis or alongside Kaiser.
7. **Affordable plans** available in all portfolio products and networks.
8. Employers have access to our **National PPO coverage** through Cigna Healthcare PPO Network.
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 Formula That Works

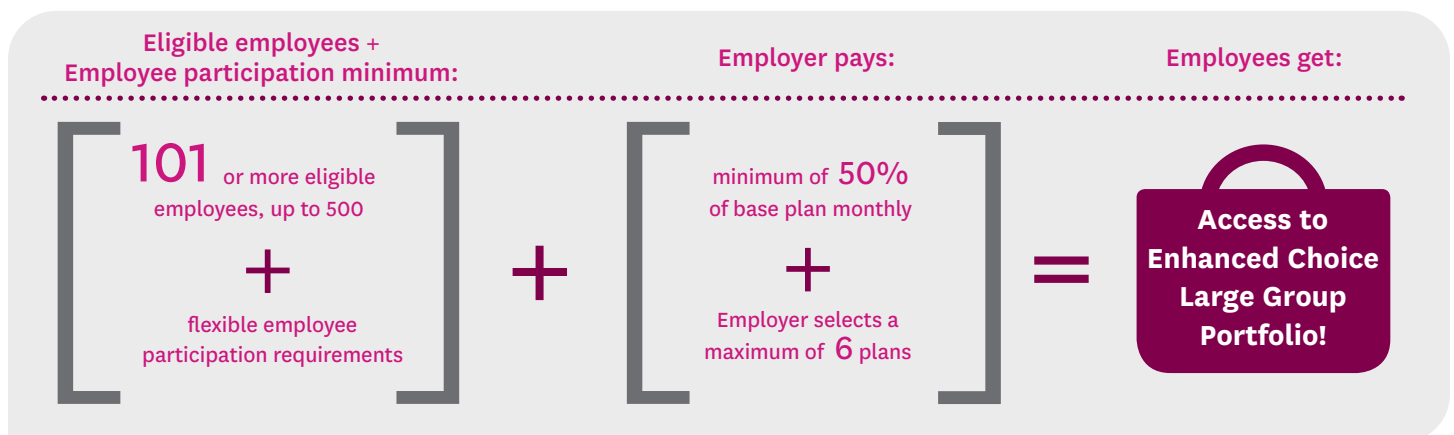
Enhanced Choice is a portfolio of plans with a defined contribution solution to give your new midsize clients the same advantages as large group businesses. Our best-selling Enhanced Choice portfolio for California groups 101–500 offers flexible, affordable choices that include:

- 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!
- **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.

Here are important portfolio details

- **Effective dates** between 1/1/2025 and 12/1/2025.
- **Total Replacement:** Participation requirements:
Group size 101-250 – minimum of 33% of the total eligible population, or 33 active, enrolled employees, whichever is greater.
Group size 251-500 – minimum of 50% of the total eligible employees, or 50 active, enrolled employees, whichever is greater.
- **Multi-carrier** (e.g. Kaiser): Participation requirements of a minimum of 33% of the eligible population, or 33 active, enrolled employees, whichever is greater.

How it works



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 6 total plans from the portfolio. For virgin, alongside Kaiser, or groups with less than 50% participation, select up to **4 plans**.⁵
- 4 Employees then enroll in the plan they want from the options your clients offer.

Enhanced Choice At a Glance

Feature	Enhanced Choice
Pick Your Plan, Pick Your Network	✓
Full Network HMO Availability	✓
Telehealth/Nurse Advice Line	✓
Ancillary Bundling Discounts up to 3%	✓
Chiro/Acu Plans	✓
Wellness Rewards	✓
Active and Fit Programs	✓
Wellness and Technology Budgets available if qualified	✓
Rate Caps on qualified groups	✓
Affordable Plans	✓
Dedicated Implementation Manager	✓
Health Net Beginnings Concierge Services	✓
Disruption and PCP Mapping Services	✓
Dedicated Account Management Team	✓
National Coverage Options for out of state employees	✓
Coverage for Groups with No Present Coverage	✓
Total Medical Plans to choose from	220
Total Rx Plans to choose from	6
Minimum FTE Requirements	101
Minimum Contribution Requirements	50%/0%
Minimum Participation Requirements (all eligible employees, all waivers included)	
Total Replacement	101-250 eligible subscribers: 33% 251-500 subscribers: 50%
Alongside Kaiser (overall combined participation must be 75%)	33% of the eligible population, or 33 active, enrolled employees, whichever is greater.
Maximum Products to be offered	6 (Up to 4 plans for virgin, alongside Kaiser, or groups with less than 50% participation)
Out of State Employee Allowance	
101-500	up to 60%



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

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 22 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.</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 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 Kern, Los Angeles, Orange, Riverside, San Bernardino and San Diego counties.
Salud HMO y Más	<p>Salud HMO y Más offers a unique, affordable health coverage package that combines Health Net's strong background in serving diverse populations with a quality benefits package. This makes for a budget-friendly health care coverage solution your clients will value.</p>	<p>All or parts of Imperial, Kern, Los Angeles, Orange, Riverside, San Bernardino, and San Diego counties</p> <p>Includes access to the SIMNSA network in Mexico. Service areas located in Tijuana and Mexicali.</p>
Salud Mexico	<p>Coverage alternative that gives large group clients and their enrolled dependents access to participating SIMNSA providers. Medical, Rx, and mental health benefits are available through SIMNSA in Mexico.</p>	The SIMNSA network in Mexico. Service areas are located in Tijuana and Mexicali.
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 22 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 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, or 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> <p><i>*Not all services are covered out-of-network.</i></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 our strong dental network 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 bundling health coverage and life insurance.	Coverage area matches individual medical product or tailored network enrollment



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 healthnet.com/broker.

Member contact information:

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

Medical: 800-522-0088

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

For Behavioral Health questions, members can call the phone number for Mental Health on their member ID cards.

View and download a collection of sales materials:

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

⁴Rate 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.

⁵Virgin groups are offered coverage on a sole carrier basis only.

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

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 Centene Vision Services. 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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