Large Group



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.

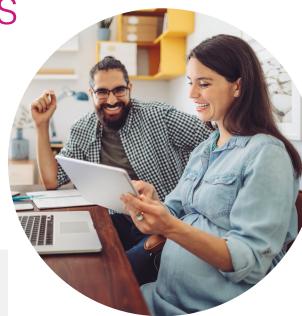
Our EOA plans are available in our popular **Enhanced Choice** portfolio and other standard plan options.

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 Network ²	30 counties statewide
Our HMO Network is one of the	
largest in the state.	
ExcelCare tailored network	All or parts of Kern, Los Angeles,
Our ExcelCare Network is a	Orange, Riverside, San Bernardino,
select subset of our quality	San Diego, San Francisco, Santa Clara,
providers in our Full HMO	Stanislaus and Ventura counties
Network. We pioneered the	
creation of tailored networks	
that deliver affordability	
without compromise in quality	
or benefits. And – lower rates	
over our full HMO network are	
available in select counties!	



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.