

Top Reasons to Sell Health Net

Large Group



Know the Health Net Difference

FOCUSED ON THE HEALTH OF YOUR BUSINESS AND YOUR PEOPLE



Our 2026 portfolio offerings:

Enhanced Choice Portfolio. Our defined contribution solution gives your midsize clients flexible options to help keep your business growing. **Employers can offer their employees up to 6 plans. For virgin, alongside Kaiser, or groups with less than 50% participation, a maximum of 4 plans are allowed.**



Product bundling discount. Health net offers groups of 101-500 a **reduction of up to 3 percent** on their medical premiums¹ when they add dental, vision or life to their quote.



More ways for access to care. Members have **more ways for easy, early access to care.** This includes Teladoc² and our Nurse Advice Line.



Fast-track and simplify your 2026 selling: Our HMO and EOA products are **available with all our best-selling plans** with mirrored plan designs and benefits.



National PPO Access. Health Net PPO members with out-of-state coverage can **access providers across the nation at the in-network coverage level.** Members can do this through the Cigna Healthcare[®] PPO Network³ that includes:

- Nearly 1.5 million health care providers
- 6,400+ hospitals
- Multiple ancillary providers across the country



Wellness Rewards Program. Each plan within **all our portfolios** offers programs that help members make healthy lifestyle choices, which include an Incentive Program that rewards healthy habits. Members can earn up to **\$100 in gift card rewards** for taking part in online programs.⁴

And that's not all!



There's never been a better time to grow your business!

Ask your account executive about our **bonus programs** designed with your business in mind.

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 with any of our quality tailored networks:

- **ExcelCare HMO:** Our second largest network, Our ExcelCare Network is a tailored subset of our quality providers in our full HMO network. ExcelCare is offered in 10 counties.
- **SmartCare HMO:** SmartCare is built on a tailored network of trusted, quality provider groups and hospitals. It provides simpler HMO plan choices with a mix of copayment and coinsurance options. SmartCare is offered in 23 counties.
- **Salud HMO y Más (Health and More):** Salud HMO y Más was designed for those who want access to affordable, quality health care coverage. Predictable copays and trusted providers make Salud HMO y Más a great choice. Salud HMO y Más is offered in 7 Southern California counties.

Tailored networks

Health Net helped pioneer HMO tailored networks. These networks provide **reduced premiums of up to 35 percent** compared to full HMO networks. All this without compromising benefits or quality.

PPO

Your clients get a **wide range** of PPO and HSA/HRA-compatible PPO plans to choose from. These plans are supported by local and out-of-state medical and pharmacy networks, offering employees diverse 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, members are **free to visit our California PPO network physicians or specialists without referrals** for certain professional services. Employees can choose between two tiers of benefits – HMO or PPO – when they need services in a doctor's office. You can also pair employer's tailored network EOA plans with either Health Net's full HMO or a full EOA network.



Ancillary products

We offer the essentials to complement your client's medical coverage. Products include dental, vision, chiropractic, acupuncture, and term life/AD&D.



Health Net is the only health plan in United States to receive National Committee for Quality Assurance's "Health Equity Accreditation Plus" across all lines of business for 2024. Health Net has been receiving the NCQA Health Equity Accreditation every year since 2012.

Results as promised

- **Timely PPO claims.** A key to having happy clients is timely PPO claims processing. Health Net processes 96 percent of group plan claims **within 30 calendar days**.
- **We're here for our members** from the very start with the **Health Net Beginnings program**. This program provides one-on-one support and a temporary ID card to our newly enrolled and potential members.

Concierge Implementation Services

- **Implementation Specialists** are there to coordinate implementation calls with Broker, General Agent and Group. They are responsible for all on-boarding processes for the first 30 days.
- **Dedicated Group Mailbox** for broker and employer email communications, monitored 8am - 5pm, Monday through Friday.
- **Health Net Beginnings** is a phone service that offers one-on-one support to answer new member's questions during Open Enrollment.
- **Live New Group Open Enrollment Member Email** for new members to ask us questions outside of the Health Net Beginnings hours.

Local personal service

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

Make Health Net your Go-To for Business Health Coverage Solutions!

Have questions?

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.



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 may receive services on an in-person basis or via telehealth, if available, from their primary care provider, a treating specialist or from another contracting individual health professional, contracting clinic, or contracting health facility consistent with the service and existing timeliness and geographic access standards required under California law. Any cost share for services received through Teladoc Health (Teladoc) will accrue toward the member's out-of-pocket maximum and deductible (if their plan has a deductible). By scheduling through Teladoc, members consent to receive services via telehealth through Teladoc. Members can see their health plan coverage document for coverage information and for the definition of telehealth services. Members have a right to access their medical records for services received through Teladoc. Unless members choose otherwise, any services provided through Teladoc shall be shared with their primary care provider.

³The Cigna Healthcare® PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration. Provider Count Data: Cigna Healthcare® analysis of actual providers contracted as part of the Cigna Healthcare PPO for Shared Administration as of July 2024. Data is subject to change.

⁴Commercial eligible plans include: Large Group: Full Network HMO & PPO, SmartCare HMO, Salud HMO y Más, HMO ExcelCare, EOA & EOA ExcelCare, PPO plans (including OOS PPO). To receive reward, members must complete the Eat Right Now – Mindful Eating; Craving to Quit tobacco cessation program; and/or participate in health challenges.

⁵Based on Health Net's review of PPO claims processed between January 1, 2025 and May 31, 2025 for group PPO plan claims, reporting on average.

⁶Program applies to groups of 101–500.

Vision plans are underwritten by Health Net Life Insurance Company and serviced by EyeMed Vision Care, LLC (EyeMed). Health Net Dental HMO and PPO plans, are provided 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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Health Net enrollees have access to our wellness programs through current enrollment with Health Net of California, Inc. Our wellness programs are not part of Health Net's commercial medical benefit plans. They are not affiliated with Health Net's provider network, and their services may be revised or withdrawn without notice. These programs, including access to any clinicians, are additional resources that Health Net makes available to enrollees. The information provided is not intended as a substitute for professional medical care. Enrollees should follow their health care provider's instructions.

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