

Complete Coverage in One Stop with Health Net

Adding dental and vision coverage to your clients' existing medical plans helps them deliver a full range of benefits to their employees. Health Net makes it simple to design a benefits package with a one-page dental/vision application form. Here are more great reasons to combine your clients' coverage:

- ✓ **Health Net members enjoy a competitive cost** when their employers combine medical, dental and vision.
- ✓ **Relaxed underwriting guidelines** – Only 50% of employees need to participate for employer-paid rates.¹
- ✓ **Simple renewal process** – add dental or vision coverage to an existing plan with our streamlined renewal process.
- ✓ **Commission** – 10% broker commission is standard on all dental and vision sales.



Reduce premium costs with our multi-product bundling program!

Boost your sales by adding dental and vision and your clients can get up to 2.5% off of their medical premiums.²

See important disclaimer in footnote.

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

(continued)

¹Health Net offers employer-paid dental and vision rates, which require 50% participation. Voluntary rates also available under separate underwriting guidelines.

²Offered to new or renewing groups with 101-500 eligible employees. Eligible discounts apply only when adding new dental and vision coverage purchases. Program is not available with voluntary plans. Total health premium includes prescription and rider premiums including chiropractic and chiropractic acupuncture premiums.

Health Net dental plans

- **Experienced, quality providers** – Dental Benefit Providers (DBP) has partnered with Health Net for more than ten years to administer dental benefits. DBP recruits qualified providers throughout the region to ensure members have easy access to local specialists and general practice dentists.
- **Robust network** – Through DBP, we offer 2,201 HMO dental office locations and 52,545 PPO dental providers in California.
- **Easy online access** – Members can view and print ID cards, view benefit details, view claims status, find a provider and more at **www.yourdentalplan.com/healthnet**.

Dental HMO

- Added cleanings and adult fluoride.
- Material upgrades, such as porcelain and semiprecious or precious metal molar crowns.
- General anesthesia and cosmetic and elective dentistry – services typically not covered under most other carriers' dental plans.
- Implant coverage.

Dental PPO

- Periodontics, endodontics and oral surgery are covered under General Services on the Classic and Essential plans.
- Support for healthy pregnancy with additional cleanings and periodontal maintenance for moms-to-be.
- For dental PPO plans with orthodontia coverage, the full amount of the orthodontia lifetime maximum applies even if treatment began under another carrier's dental PPO plan.
- Classic plans reimburse out-of-network benefits at the Usual, Customary and Reasonable (UCR) amounts as determined by Fair Health, Inc.
- Essential plans reimburse out-of-network benefits on a limited fee schedule.



Health Net vision plans

Health Net partners with EyeMed to deliver vision services. With more than 30 years of experience and 55 million members, EyeMed is America's fastest growing vision benefits company. EyeMed's network features a mix of independent and retail providers, including both national and regional favorites like LensCrafters, so members can go where they want, when they want.

- **Convenient network** – EyeMed offers in-network access to more than 154,000 optometrists, ophthalmologists and licensed opticians at more than 29,000 locations throughout the country. The vision network is built on choice, allowing members to select from a wide variety of in-network independent or retail provider options that fit into their busy lifestyles. While private practice doctors make up approximately 75% of the network, members also have access to thousands of retail locations throughout the country, including popular national chains like LensCrafters, Pearle Vision and Target Optical, plus regional and local favorites. Members can even purchase their eyewear online at these popular retailers: LensCrafters.com, TargetOptical.com, Ray-Ban.com, Glasses.com and ContactsDirect.com.
- **Cost savings** – delivering extra value with low-copayment plan choices, and 5-15% discount on LASIK and PRK from U.S. Laser Network.
- **Member tools** – EyeMed's hassle-free member tools save time and provide peace of mind. Members get access to an enhanced provider search tool, a mobile app, online appointment scheduling and an award-winning 24-7 Customer Care Center.
- **Easy online access** – Members can view and print ID cards, review benefits, manage claims, find a provider, calculate costs and more at **www.eyemed.com**.



Need help?



We're dedicated to providing friendly, responsive and personalized customer service.

Brokers – please contact your Health Net sales representative.

Members – For Dental call: 1-866-249-2382
For Vision call: 1-866-392-6058