

# Why Health Net?

## SMALL BUSINESS GROUP

Health Net has served the health coverage needs of California communities for more than 45 years. This deep local expertise gives you the advantage to craft the right plans and benefits for your small business clients. Offer affordable, flexible plan designs and network options tailored to your clients' unique needs. Save time with streamlined underwriting and concierge-style broker support. And deliver added value through wellness incentives and client-focused extras – all backed by a local sales team committed to helping you build your business and power your success.



### Access to quality care paired with affordable rates (in HMO and PPO)

Our plans + networks are winning combinations of affordable, competitive rates, and access to quality care. We offer HMO and PPO solutions for each small business.



### Robust provider network options

We offer a robust number of options to meet your benefit/coverage, provider access and budget needs. Your clients have choice and flexibility with our five networks: Full Network HMO, WholeCare HMO, SmartCare HMO, Salud HMO y Más, and Full Network PPO.

### National PPO Provider Network Outside Of California<sup>1</sup>

For Small employer groups based in California, Cigna Healthcare<sup>®</sup> PPO Network<sup>2</sup> is the provider network outside of California for Health Net PPO plans with out-of-state coverage. With more than 1.5 million health care providers and 6,400 facilities, the national Cigna Healthcare<sup>®</sup> PPO Network offers a wide selection of doctors and hospitals, competitive discounts, and flexibility to support value-driven plan designs.



### More flexible underwriting

Enjoy simpler selling and flexible choices with Health Net's Underwriting Guidelines and two promotions.

**For groups enrolling 4 or more eligible employees with Health Net, employees enrolled on another carrier through the same employer are now considered valid waivers.**

Participation guidelines have been reduced to 25% for groups with 4-9 enrolling employees and **there is no participation requirement for groups with 10 or more enrolling employees within our Enhanced Choice Program.** There's also no participation requirement for groups with 6 or more enrolling employees within our Sell HMO with 6 promotion.

(continued)



## Concierge-style service for ALL brokers

Health Net has a dedicated Account Manager assigned to ALL brokers. Our **expert Account Management team is here to make sure that you and your clients have a positive experience.** Need help right away? You can also just call **800-447-8812, Option 2** during business hours to speak to someone on our team!



## More network choices

Mix and match plans from all of our HMO networks and PPO so your clients can have the flexibility of picking their favorite plan design and pairing it with any of the networks we offer in their location.



## Teladoc Health

Teladoc Health offers an easy option when you need non-urgent care.<sup>3</sup> Use your smartphone or computer to consult with a U.S. board-certified doctor, 24/7.<sup>4</sup> What could be easier? The telehealth doctors can diagnose and treat cold and flu symptoms, allergies, upper respiratory infections, and skin problems, as well as send prescriptions to your local pharmacy, in some cases.<sup>5</sup> In addition, scheduled behavioral health services are available 7 days a week from 7 am to 9 pm (PT)\*, helping to ensure that support is accessible when you need it most. \*Some restrictions apply.

Simply call 1-800-TELADOC (835-2362), visit [TeladocHealth.com](https://TeladocHealth.com), or download the Teladoc app



## Health Net Wellness and Value Add Programs

Health Net is focused on giving members the tools needed to help live a healthier, more productive life. Our valuable programs help empower members to make healthy lifestyle. [Learn more about the way Health Net supports members.](#)

<sup>1</sup>Cigna Healthcare® is an independent company and not affiliated with Health Net of California, Inc. Access to the Cigna Healthcare® PPO Network is available through Cigna Healthcare's contractual relationship with Health Net of California, Inc. All Cigna Healthcare products are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Intellectual Property, Inc.

<sup>2</sup>The Cigna Healthcare® PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration. 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.

<sup>3</sup>Any cost share for services received through Teladoc Health will accrue toward your out-of-pocket maximum and deductible (if your plan has a deductible). By scheduling through Teladoc Health, you consent to receive services via telehealth through Teladoc Health. See your health plan coverage document for coverage information and for the definition of telehealth services. You have a right to access your medical records for services received through Teladoc Health. Unless you choose otherwise, any services provided through Teladoc Health shall be shared with your primary care provider.

<sup>4</sup>Behavioral health services are available Monday–Friday 7 a.m. to 9 p.m. (Pacific time).

<sup>5</sup>Access to telehealth services does not guarantee that a prescription will be written.