

Ancillary Coverage in One Stop with Health Net

Health Net dental and vision plans are available as standalone options or can be combined with our medical coverage. Health Net makes it simple to design a complete benefits package with a one-page dental and vision application form.¹ Here are more great reasons to combine your clients' coverage:

- ✓ **Health Net members enjoy a competitive cost** when choosing dental and vision plans- employers can bundle and save when they combine with medical coverage.
- ✓ **Relaxed underwriting guidelines** – Only 50% of employees need to participate for employer-paid rates or groups can add voluntary with just 2 enrolling employees!²
- ✓ **Simple enrollment process** – Groups can add dental or vision coverage to an existing plan with our streamlined renewal process, or outside their renewal period to enhance their benefit package.
- ✓ **No waiting periods** on DPPO and DHMO plans.
- ✓ **Commission** – You receive a 10% broker commission on all dental and vision sales.
- ✓ **Add DPPO with orthodontia.** Groups with 5+ or more enrolling employees can include orthodontia without showing previous coverage. Groups with 2-4 must provide proof of immediately prior indemnity orthodontic coverage.



Bundle and save

Bundle and save with our multi-product bundling program! Boost your sales by adding employer paid dental and vision, and your clients can reduce their ancillary product premiums by 5%.³

See important disclaimer in footnote.

Bundled product	Discount on Health Net ancillary premium per product line
Dental and Vision	5%

¹Pediatric dental and vision coverage (ages newborn through 18) is included on all small business group medical plans purchased through Health Net.

²Employer paid dental and vision rates require a minimum employer contribution of 50% of the employee premium and a minimum participation of 50% of the eligible employees.

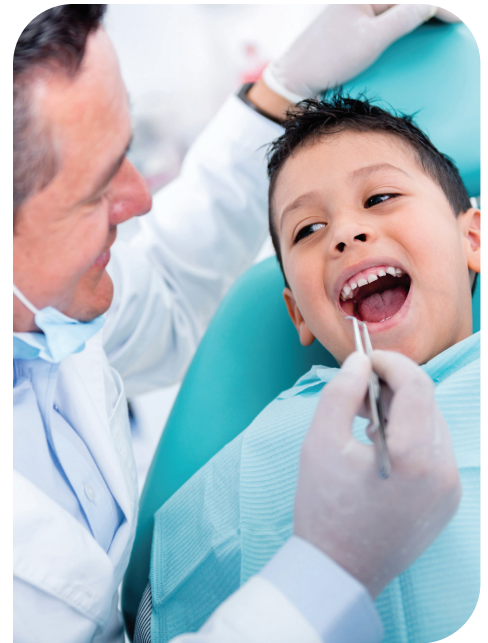
Note: Employees waiving coverage due to group coverage through another employer (i.e. spousal coverage) will not count against participation. Voluntary rates also available under separate underwriting guidelines.

³Discount only applies when new Health Net dental coverage is purchased with a new Health Net vision insurance product. Discount only applies to groups with 2-100 employees. The discount does not apply to voluntary dental or vision. If a group has existing dental coverage, but adds a new Health Net dental plan along with a new Health Net vision product, the group does not qualify for the bundling discount. Contact your representative for complete offer details.

Health Net dental plans

- **Experienced, quality providers** – Dental Benefit Providers (DBP) has teamed up 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 more than 2,201 HMO dental office locations and more than 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.

Los Angeles	12,872
Orange	4,656
Riverside	4,625
San Diego	3,867



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.
- DPPO Essential 10 3000 and DPPO Essential 11 5000 are plans available with implant coverage.

Dental plan	Plan pays		Member pays ⁵			
	Orthodontia Covered	Annual plan maximum	Annual deductible	Cleanings	Exams	X-rays
DPPO Classic 4 1500	Not covered	\$1,500	\$50 / \$150	\$0 ⁴	\$0 ⁵	\$0 ⁵
DPPO Classic 5 1500	50% / \$1,500 lifetime max.	\$1,500	\$50 / \$150	\$0 ⁴	\$0 ⁵	\$0 ⁵
DPPO Classic 7 Unlimited	Not covered	Unlimited	\$50 / \$150	\$0 ⁴	\$0 ⁵	\$0 ⁵
DPPO Classic 11 Unlimited	40% / \$3,000 lifetime max.	Unlimited	\$50 / \$150	\$0 ⁴	\$0 ⁵	\$0 ⁵
DPPO Essential 2 1000	Not covered	\$1,000	\$50 / \$150	\$0 ⁴	\$0 ⁵	\$0 ⁵
DPPO Essential 5 1500	50% / \$1,500 lifetime max.	\$1,500	\$50 / \$150	\$0 ⁴	\$0 ⁵	\$0 ⁵
DPPO Essential 6 1500	Not covered	\$1,500	\$50 / \$150	\$0 ⁴	\$0 ⁵	\$0 ⁵
DPPO Essential 10 3000	40% / \$3,000 lifetime max.	\$3,000	\$25 / \$50	\$0 ⁴	\$0 ⁵	\$0 ⁵
DPPO Essential 11 5000	40% / \$5,000 lifetime max.	\$5,000	\$25 / \$50	\$0 ⁴	\$0 ⁵	\$0 ⁵
DHMO Plus 150	Copays vary	N/A	N/A	\$0	\$0	\$0
DHMO Plus 225	Copays vary	N/A	N/A	\$0	\$0	\$0

⁴Deductible waived

⁵Cost shares are based on obtaining services from a participating provider

Health Net vision plans⁶

Health Net teams up with EyeMed to deliver vision coverage. With more than 30 years of experience and 62 million members, EyeMed is America's fastest growing vision benefits company.⁷ 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 154,500 optometrists, ophthalmologists and licensed opticians at more than 29,400 locations throughout the country. Online options let members purchase eyewear and contacts with a PC, tablet or phone. Plus, members can see any provider they choose, either in-network or out-of-network.
- **Cost savings** – EyeMed delivers extra value with plan choices and a 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.eyemedvisioncare.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:
866-249-2382
For Vision call:
866-392-6058

Vision plan	Member pays ⁸		
	Exam / Frames	Lenses (single / bifocal / trifocal / progressive)	Benefit Frequency Exam / Lenses / Frames
Elite 1010-1	\$10 copay / \$0 copay, up to \$150 allowance	\$10 / \$10 / \$10 / \$75	Once every 12 months / Once every 12 months / Once every 12 months
Supreme 010-2	\$0 copay / \$0 copay, up to \$120 allowance	\$10 / \$10 / \$10 / \$75	Once every 12 months / Once every 12 months / Once every 24 months
Preferred 1025-2	\$10 copay / \$0 copay, up to \$100 allowance	\$25 / \$25 / \$25 / \$90	Once every 12 months / Once every 12 months / Once every 24 months
Preferred 1025-3	\$10 copay / \$0 copay, up to \$100 allowance	\$25 / \$25 / \$25 / \$90	Once every 12 months / Once every 24 months / Once every 24 months
Preferred Value 10-3	Not covered / \$0 copay, up to \$100 allowance	\$10 / \$10 / \$10 / \$75	Not covered / Once every 24 months / Once every 24 months
Plus 20-1	\$20 copay / 35% discount off retail price	\$50 / \$70 / \$105 / \$135	Once every 12 months / Unlimited / Unlimited
Exam only	\$0 copay / Not covered	Not covered	Once every 24 months / Not covered / Not covered



⁶Vision plans, other than pediatric vision, are underwritten by Health Net Life Insurance Company and administered by EyeMed Vision Care, LLC.

⁷Internal analysis of EyeMed membership data compared to data from leading vision benefit companies, as reported in publicly available information, 2019

⁸Cost shares are based on obtaining services from a participating provider.

