

*Health Net*  
**Elect Open Access<sup>SM</sup>**  
*Products*

*Choice and flexibility – the best of both worlds*



**Ramon Munoz**  
Health Net

**Guide for Employers**

# Health Care Solutions

## That Work for You

Giving your employees a flexible health care plan can be challenging. But not with Health Net's **Elect Open Access (EOA) products**.

Our exclusive EOA products offer your employees reliable, convenient HMO coverage, plus the flexibility of self-referral access to specialists<sup>1</sup> for specified services in our statewide PPO network.

Your employees choose between two tiers of benefits – HMO or PPO. For this flexibility, they pay a little bit more when using their tier 2 PPO self-referral benefit.

### *EOA provider network options*

EOA products are available with our:

- Full HMO network.
- ExcelCare Network – When you pair our EOA plans with our ExcelCare Network, you get the advantages of an EOA plan with cost-savings. Our ExcelCare Network is simply a select subset of our quality providers in our full HMO network, giving your employees access to trusted health care resources.

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 emergency care out-of-network).
- Self-referral flexibility to PPO specialists<sup>1</sup> statewide and are willing to pay a higher copayment or coinsurance for it.



<sup>1</sup>PPO specialists include PPO physicians, practitioners and health professionals.

<i>Full HMO Network</i>	<i>EOA ExcelCare Network</i>	
More than 58,000 physicians and specialists, and 268 hospitals <sup>2</sup>	More than 24,000 physicians and specialists, and 175 hospitals <sup>2</sup>	
Available in 30 counties statewide	Available in full counties:	Partial counties:
	<ul style="list-style-type: none"> <li>• Orange</li> <li>• San Francisco</li> <li>• Santa Clara</li> <li>• Stanislaus</li> <li>• Ventura</li> </ul>	<ul style="list-style-type: none"> <li>• Kern</li> <li>• Los Angeles</li> <li>• Riverside</li> <li>• San Bernardino</li> <li>• San Diego</li> </ul>

*A company hard at work for you*

At Health Net, we're dedicated to providing the right choices and best values for our customers.

Our mission is to help people be healthy, secure and comfortable, and that's just what we've been doing for over 35 years.

**Health Net extras**

With Health Net, you and your employees get health care coverage and a whole lot more:

- Decision Power® – helps reduce high-cost service utilization and supports workplace productivity by connecting people with helpful information, resources and support.
- Healthy Discounts – supports members' health goals with discounts on health-related products and services, like acupuncture, fitness, vitamins, and more.

- Self-service at **www.healthnet.com**, where it's easy to get more done online:
  - For you – Plan administration is a cinch with our user-friendly menu of options and tools that helps you do everything from managing enrollment to getting reports.
  - For your employees – As Health Net members, your employees can access a menu of quick links for information they use or need most, right at their fingertips.



**Call us today!**

Call your broker or Health Net sales consultant today for more information about our EOA and EOA ExcelCare Network products.

*Service areas and networks*



<sup>2</sup>Network data as of June 2014.

Members have access to Decision Power through your current enrollment with Health Net of California, Inc. Decision Power is not part of Health Net's commercial medical benefit plans. It is not affiliated with Health Net's provider network, and it may be revised or withdrawn without notice. Decision Power services, including clinicians, are additional resources that Health Net makes available to enrollees of Health Net of California, Inc.

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