



*Health Net of California, Inc. and
Health Net Life Insurance Company (Health Net)*

Health Net Large Group 2020 Portfolios



BROKER COMMUNICATIONS

*Coverage for
every stage of life™*

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Smart, Sustainable Solutions

When it comes to health care, experience matters, and for 40 years, Health Net has been making quality health care easier to get and more affordable. We're your source for large group portfolios with rich benefit plans without the big price tag.

Portfolios and products

To help keep your business growing, our Enhanced Choice and Starting Line-Up (SLU) portfolios deliver a strong mix of whole-health benefits and extra-value programs – making them both attractive to your clients and easy for you to sell.

Enhanced Choice portfolio	Defined-contribution solution that gives clients new to Health Net both choice and financial flexibility.
Starting Line-Up (SLU) portfolio	Portfolio designed for employers seeking the simplicity and innovation of our best-selling plans and networks.

Both portfolios include a full range of HMO and PPO products that make it easy for you to offer low-cost plan choices that give your clients and their employees peace of mind – helping them to live well and work well.

Plus, our uniquely designed HMO tailored networks let you offer your clients affordable solutions with comprehensive benefits.



Strength and stability you can count on

A wholly owned subsidiary of Centene Corporation, Health Net has the financial strength to innovate for the health of our community.

- #51 on the 2019 Fortune 500 list.
- Total assets of approximately \$31.2 billion.
- Centene's subsidiaries had aggregate statutory capital and surplus of \$9.2 billion as of 9/30/18.
- 2019 expected revenues of \$69.7–70.5 billion.
- \$14.3 billion in cash and investments.

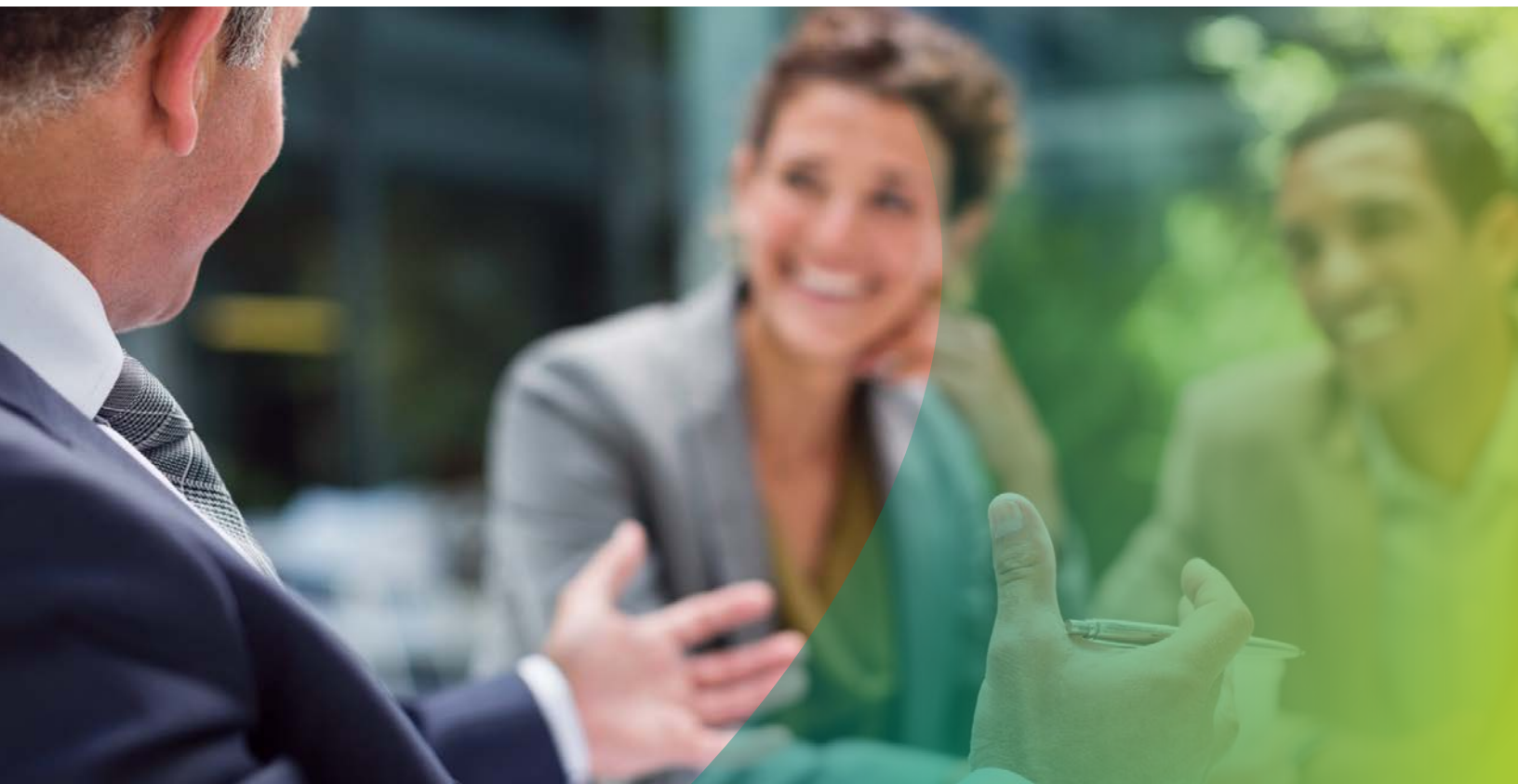


2020 Updates

Our new and simplified **2020 portfolio offerings** equip you with choices to satisfy your clients – and help keep your business growing!





What's new	Details	Portfolio(s)	Plans/Networks
Teladoc's Caregiver service	Teladoc's Caregiver service connects people to the care and resources they need to help them be their healthiest. This new service provides Teladoc members ("Caregivers") the support they need by extending Teladoc to non-dependents under their legal care (\$45/visit).	Enhanced Choice SLU	All plans/networks
Putting the focus on vision	Our 2020 vision portfolio pairs our most popular plans for groups of all sizes with the vision provider network offered today , making it easy for you to design the best vision package for your clients. Plus, gain new vision clients with our two-year vision rate guarantee for new and renewing groups enrolling in vision for the first time, effective dates 1/1/20-12/31/20.	Enhanced Choice SLU	All plans/networks
New plan choice comes fully loaded	We specialize in plan designs that work for your clients and their employees, and our new plan choice is equipped to provide value and choice for both: <ul style="list-style-type: none"> • Reduces employer monthly premiums • Employees pay less for the routine-care services they use most often • More pharmacy plan choices for employees • \$15/office visit, \$1,500/day inpatient hospital, out-of-pocket maximum \$5,850 single/\$11,700 family 	Enhanced Choice SLU	HMO and EOA products across our HMO, SmartCare, ExcelCare and Salud HMO y Más networks
Mirrored plan designs	Simplify and fast-track your selling with our mirrored designs and benefits of our best-selling plans .	Enhanced Choice	HMO and EOA products across our HMO, SmartCare, ExcelCare and Salud HMO y Más networks



2020 Underwriting Deals and Bonus Program

At Health Net, your clients and your business are our priorities. Our underwriting and bonus programs will make it easy to boost your sales opportunities!

Program	Description	Portfolio(s) tie-in
Q1 2020 rate guarantee¹ 	Start your selling year strong with a second year rate guarantee option! Qualified new groups can take advantage of this rate guarantee on all Enhanced Choice plans for effective dates of 1/1/20 through 3/1/20.	Enhanced Choice
Salud HMO y Más standalone offer¹ 	Expand your sales by offering any of our budget-friendly Salud HMO y Más plans on a standalone basis alongside Kaiser-only groups. The number of enrolled subscribers must be equal to or greater than 15% of the eligible enrolled population in all plans or 20 subscribers, whichever is greater.	Enhanced Choice and SLU

Double bonus with our Two Ways to Win program:

- 1** Sell a 101+ new group plan with an effective date through 12/31/19.
- 2** Earn a **\$50** bonus for each member enrolled in the sold plan.
- 3** If the newly sold group is a “win-back,” previously enrolled with Health Net as of 1/1/13 effective or later, earn an additional **\$50** bonus per member.

¹Q1 2020 rate guarantee eligibility is determined on a case-by-case basis. Salud HMO y Más standalone offer group tier structure, renewal effective date, employer contribution formula, and benefit plans must have plan/carrier parity. For further qualifications and important details, terms and conditions, contact your Health Net account executive.

Great Values Continue: The Top Ten

Our portfolios will continue to offer our best and brightest 2019 solutions through the 2020 plan year:

Simple

1. Cross-accumulated deductibles and out-of-pocket maximums built into all our portfolio plans
 2. Expanded mental health administration with Managed Health Network (MHN), offering more employees access to this **larger network** of behavioral health providers
-

Smart

3. Ways for **easy, early access** to care with telehealth available through Teladoc, and retail clinic access through MinuteClinic
 4. The essentials to complement medical coverage: **dental, vision, chiropractic, acupuncture, life, wellness**
 5. Our **Wellness Rewards Program** is available with all our portfolio plans
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Sustainable

6. **Underwriting deal:** Expand your sales by offering any of our **budget-friendly** Salud HMO y Más plans on a standalone basis alongside Kaiser-only groups
7. **Low-cost plans** available in all portfolio products and networks
8. Sell more PPO with our **Enhanced Choice PPO-Only Package**
9. Multiproduct bundling discount program helps your **clients save up to 2%** on their medical premiums
10. **Active&Fit** Direct employee-funded fitness facility discount



Enhanced Choice: The Solution That Works

Enhanced Choice is a portfolio of plans with a defined contribution solution to give your new midsize clients the same advantages as large group businesses. Our Enhanced Choice portfolio for California groups 101–500 offers flexible, cost-saving choices that include:

- A competitive, **defined contribution** arrangement for financial flexibility.
- The ability to provide our popular and proven **tailored networks** (SmartCare, Salud HMO y Más, ExcelCare) alongside the defined contribution arrangement, making them even more affordable and competitive!
- **A PPO-only package** – a smart way to sell PPO to your clients! Our PPO plans are supported by our PPO Network – which is one of the largest in California!
- **Broad employee choice** – offering employees the potential to choose from up to six plans – the most in the market!
- Employers’ ability to tie their contribution rate to the lowest-priced plan they choose.
- Less administrative burden and low-cost plan choices for employers.

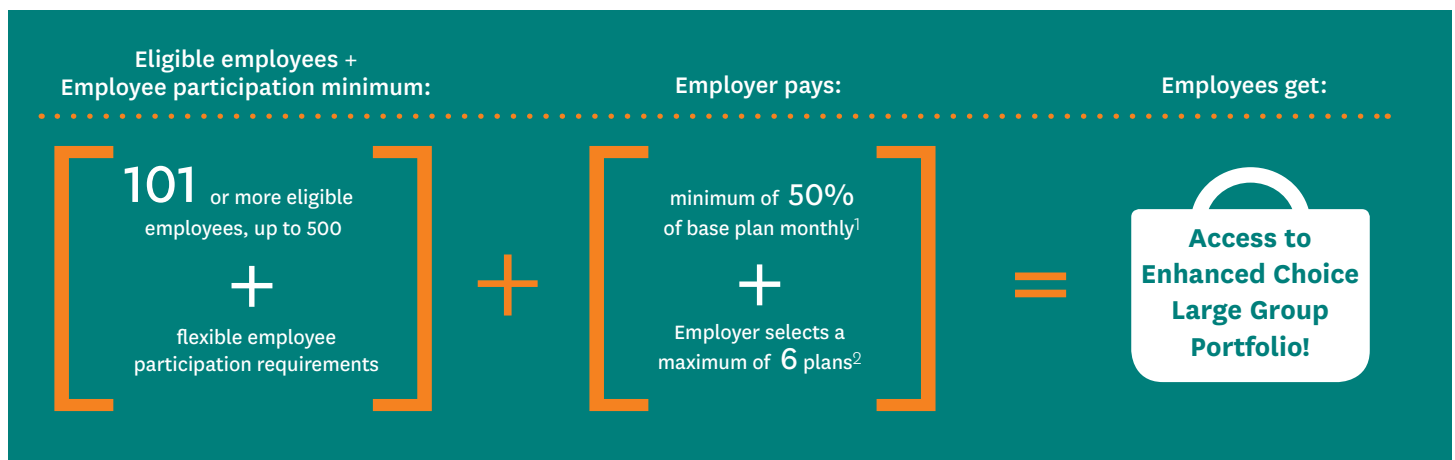
For more information and materials to help you sell Enhanced Choice, refer to our benefit grid materials, which are available at www.healthnet.com/broker > Forms & Brochures > Large Group Plans



It’s simple to help clients enroll in Enhanced Choice:

- 1 Select a base plan from the available portfolio options.
- 2 Set their contribution to 50% of the lowest-cost base plan.
- 3 Choose up to six total plans from the portfolio.¹
- 4 Employees then enroll in the plan they want from the options your clients offer.

How it works



¹There are different minimum employer contribution requirements for employer groups with no prior coverage (a.k.a. virgin groups). Please contact your Health Net account executive for further details.

²Employers offering benefits for the first time may choose up to 3 plans.

Starting Line-Up: Expanding Your Sales Opportunities

Health Net's Starting Line-Up (SLU) gives you more ways to satisfy your customers and expand your sales opportunities.

We built our SLU for large group employers seeking the simplicity and innovation of our best-selling plans and networks – with sustainable cost-savings. Knowing our customers helps us meet their health care needs by designing coverage options they can afford – and you can sell!




Our marketable 2020 SLU portfolio continues to include our most affordable employer group plan solutions. Our Standard and Value HMO and EOA plans, proven and popular tailored networks, flexible Health Savings Account (HSA), and PPO options continue to be part of SLU, and will help you find the right answers to fit every client's business needs.






To help you sell Health Net SLU products, refer to our benefit grid materials, which are available at www.healthnet.com/broker > *Forms & Brochures > Large Group Plans*






Product and Network Details

Medical and pharmacy product or network 	Description 	Service Area 
SmartCare HMO tailored network – available with select HMO plans	<p>With easy-to-use benefits, predictable costs and a quality network, SmartCare is an attractive, whole-health option for your clients to offer – and for their employees to choose.</p> <p>SmartCare puts the pieces together and offers enhanced value for the health of California employers and employees. SmartCare members receive a chance to earn a \$50 gift card, and acupuncture and chiropractic services are included as value-added benefits.</p>	All or parts of Alameda, Contra Costa, Fresno, Kern, Kings, Los Angeles, Marin, Napa, Orange, Placer, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Tulare, and Yolo counties
Salud HMO y Más tailored network	<p>Salud HMO y Más is designed for members of the Hispanic community looking for access to budget-friendly, community-based and culturally competent health care.</p> <p>Salud advantages include cost-savings to employers, along with essential benefits, predictable costs and access to a quality health care delivery system designed to respond to Latino preferences.</p> <p>Rate savings over our Full HMO Network are available for select plans and counties!</p>	All or parts of Kern, Los Angeles, Orange, Riverside, San Bernardino, and San Diego counties
Elect Open Access (EOA)	<p>Our EOA plans combine HMO predictability with set copayments, plus the freedom to visit our PPO Network physicians or specialists without referrals for certain professional services.</p> <p>Available in Standard and Value options, your clients can choose the one that's right for their business and budget.</p> <p>Employees choose between two tiers of benefits – HMO or PPO – whenever they need services in a doctor's office.</p>	30 counties statewide
HMO	<p>With nearly 40 years' experience as a top managed health care organization, we develop HMO plans that give your clients and their employees a wide range of services at predictable costs.</p> <p>Available in Standard and Value options, your clients can choose the one that's right for their business and budget. Benefits are tied to our HMO provider network – one of the largest in the state.</p>	30 counties statewide
ExcelCare tailored network – available with select HMO and EOA plans	<p>Our ExcelCare Network is a select subset of our quality providers in our Full HMO Network. Whether you pair our HMO or EOA plans with our full network or ExcelCare tailored network, you get the same quality benefits.</p> <p>Rate savings over our Full HMO Network are available in select counties!</p>	All or parts of Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Francisco, Santa Clara, Stanislaus, and Ventura counties

Product and Network Details (continued)

Medical and pharmacy product or network 	Description 	Service Area 
Salud Mexico (available in the Starting Line-Up portfolio only)	Coverage alternative that gives large group clients and their enrolled dependents access to participating SIMNSA providers.	All or parts of San Diego, Imperial and Kern counties
PPO	<p>PPO insurance plans make it possible for employees to get the flexibility they want when it comes to a health care provider.</p> <p>Insureds can go to a doctor or hospital in our PPO Network – one of the largest in California. They can even see a provider outside of our network.</p> <p>We offer a wide range of traditional PPO (HRA-compatible) and HSA-compatible PPO plans supported by extensive medical and pharmacy networks that are comparable to our competitors.</p>	58 counties statewide
HSA-Compatible PPO	<p>Our low-premium, high-deductible PPO insurance plans give employees broad benefits and access to our statewide PPO network, along with the tax-saving potential of a Health Savings Account (HSA).</p> <p>These smart plans are an effective way for clients to take a consumer-directed health care approach to the way they offer benefits.</p>	58 counties statewide
Advanced Choice tailored network pharmacy	<p>Designed for employer cost control of increasing pharmacy premiums, Advanced Choice is our tailored pharmacy network paired with our Salud HMO y Más portfolio plans. Advanced Choice will connect these members with CVS, Walmart, Costco, Safeway, Vons, and other pharmacies (excluding Walgreens).</p>	All or parts of Kern, Los Angeles, Orange, Riverside, San Bernardino, and San Diego counties
Pharmacy	<p>The MAC U pharmacy brand program applies to all our SLU plans. HMO, EOA and PPO plans come with a choice of pharmacy options that mirror the drug levels of our formulary.</p> <p>Medical and pharmacy cross-accumulate out-of-pocket maximums. Each includes fixed copayments, mail order cost-savings, and a choice of an applicable \$100 or \$300 deductible for brand-name drugs.</p> <p>HSA-compatible PPO plans include set benefits.</p>	Coverage area matches individual medical product or tailored network enrollment
Chiropractic and acupuncture	<p>Chiropractic and acupuncture coverage key features include self-referral services, convenient copayments and coverage of medically necessary X-rays, lab tests and other items (chiropractic only).</p> <p>SmartCare plans include built-in chiro/acu benefits.</p>	Coverage area matches individual medical product or tailored network enrollment

Dental. Vision. Life. Helping employees gain and maintain healthier lifestyles is a key selling point! We offer the supplemental essentials to complement medical coverage and a variety of healthy life choices.

Supplemental product	Description	Service Area
		
Dental	Dental HMO and PPO plan choices provide clients with value, flexibility, simplicity, and a focus on prevention and wellness. These affordable dental plans offer comprehensive coverage and provide access to one of the largest dental networks in California.	Coverage area matches individual medical product or tailored network enrollment
Vision	Vision PPO plan choices that come standard with these key features: no or low copayments; provider choice, including optical retailers, frame choice, contact lenses by mail; discounted LASIK or PRK (if authorized); secondary purchase plan.	Coverage area matches individual medical product or tailored network enrollment



Bundle and save

Bundle and save with our multi-product bundling program! Boost your sales by adding dental, vision and life, and your clients can save up to 2% on their medical premiums.

Bundled product	Discount on Health Net medical premium
Dental	1.0%
Vision	0.5 %
Life	0.5%

Offered to new or renewing groups with a minimum of 101 employees and less than 500 enrolled members. Program is not available with voluntary plans.



Questions? We're here with answers.



Call your Health Net account executive.



Visit us online at www.healthnet.com/broker.



Call your Broker Services team at 1-800-448-4411, option 4.

For benefit/eligibility verification or claims issues, members can call:

MEDICAL: 1-800-547-2967

LIFE: 1-800-865-6288

For dental and vision questions, members can call:

DENTAL: 1-866-249-2382

VISION: 1-866-392-6058

For chiropractic/acupuncture questions, members can call:

CHIROPRACTIC/ACUPUNCTURE: 1-800-678-9133

View and download a collection of sales materials:

Go to www.healthnet.com/broker > *Forms & Brochures* > *Large Group Plans*

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BKT029869EL00 (8/19)