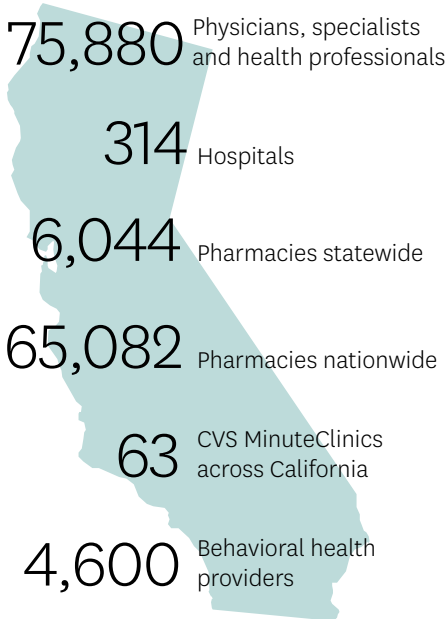


Health Net PPO Fast Facts

DELIVERING CONVENIENCE AND PERFORMANCE AS PROMISED

We know that consumers who choose a PPO plan are looking for **flexibility** and **choice** in their health care benefits. We offer a wide range of PPO plans: traditional, HDHP and HSA/HRA – all supported by one of the largest medical and pharmacy networks in California.

One of the largest PPO networks in California¹



COVERAGE OUTSIDE CALIFORNIA

The out-of-state **First Health Network** – a nationally recognized PPO – is available in the United States for out-of-state members. California members can utilize the First Health Network while traveling outside of California, within the United States.²

- 104,218** Primary care physicians (internal medicine and family practice)
- 39,308** Pediatricians
- 28,301** OB/GYNs
- 614,575** Other specialists
- 4,625** Hospitals (General acute care) and **846** other

The strength of Centene Corporation⁵

- 6th** largest health insurer in the United States, with 2018 reported revenue of over **\$60 billion**.
- Rated Baa1** (“Stable”) with Moody’s Investor Service, Inc. (“Moody’s”).
- Rated BBB+** (“Positive”) with Fitch, Inc. (“Fitch”).
- #51** 2019 Fortune 500.
- 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.
- \$14.3 billion** in cash and investments.

Fast claims processing

- 99%** of group plan claims are processed within **30 calendar days**.³
- 93%** of group plan claims are processed within **10 business days**.³
- More than **99%** of pharmacy claims are submitted by pharmacists **online** via Caremark’s point-of-service electronic network system, available **24/7/365** – meeting the industry standard.⁴
- No claims** to file for prescriptions obtained from a network pharmacy.

See the next page for more advantages of choosing a Health Net PPO plan!

BROKER COMMUNICATIONS

Coverage for every stage of life™



More Health Net PPO Plan Advantages

Our PPOs give Californians more ways to make the most of their health. Here's how:

Easy access to care

Retail clinics – like **MinuteClinics** found in select CVS stores – make it easy for our members to get care for common illnesses, minor injuries and vaccines.

Teladoc offers **telehealth** services by phone, mobile app or Web. Teladoc providers may be used when a member's physician's office is closed or they need quick access to health care services.

HSA/HRA: important product offerings for large business 101+

Our PPO products are offered with HSA/HRA account options in two ways:

1. Employer groups can enroll in our **HSA/HRA plans** and can choose their own account administrator.
2. They can enroll in our **integrated HSA/HRA** plans with accounts that are administered by **HealthEquity**, a proven expert in financial arrangement, integration and administration.

Covered California™ for Small Business

Whether your clients enroll directly with us or through Covered California, they can count on the same robust PPO network statewide. Our plans deliver broad benefits and network access at an affordable price.

Travel program

Wherever our PPO members go, we have them covered. Health Net PPO members and their covered dependents have access to quality health care while traveling. Members are covered for urgent care and emergency services received from licensed providers or treatment centers anywhere in the world.

Our **Travel Guide** provides instructions about how to seek appropriate care while traveling. A direct call service helps our members contact us from whatever country they are visiting.

For California members traveling outside of California and within the United States, Health Net offers the First Health Network, a nationally recognized independent PPO network.

Our out-of-state members can also utilize the First Health Network within the United States.⁷

Health Net PPO members are able to access non-emergent care at participating PPO providers at the same benefit levels as if they were visiting their neighborhood physician.

Decision Power®

Health Net provides an integrated clinical management program known as **Decision Power**. Through Decision Power, members have access to well-established online tools and resources – like wellness coaching, behavioral health and our award-winning website.

myStrength

The **myStrength online program** successfully provides our members with help managing behavioral and pain issues. myStrength features an online and mobile app, so members can self-refer and conveniently access the program via the Wellness Center in our member portal. **The program continues to grow**, with 38% more new users in 2019 receiving help with depression, anxiety, stress, insomnia, chronic pain, and more.⁸

¹Network data current as of April-May 2019.

²Data reported as of March 2019. Health Net Life Insurance Company does not issue coverage to residents of Hawaii; however, the First Health Network is available in Hawaii for California and out-of-state PPO members traveling to Hawaii.

³Data reported for January–April 2019.

⁴Data reported for May 2019.

⁵Membership data includes 2.9 million TRICARE eligibles and 211,900 non-risk members.

⁶Based on growth in revenues over a 10-year period.

⁷Health Net Life Insurance Company does not issue coverage to residents of Hawaii; however, the First Health Network is available in Hawaii for California and out-of-state PPO members traveling to Hawaii.

⁸Data as of 4/30/19, with an increase for time period 4/30/18-4/30/19.

Members have access to Decision Power through current enrollment with Health Net Life Insurance Company (Health Net). 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.

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