

Health Net

OUTLOOKSM OUT-OF-AREA PREFERRED PROVIDER ORGANIZATION (PPO)

Do you have offices in multiple locations with employees in different states? Has this situation limited the health care coverage options available to you? Have you been forced to offer multiple plans with multiple carriers to adequately cover your employees and their dependents? **Health Net® has the solution.** You can provide the same level of coverage to your out-of-area employees that you provide to your in-area employees with Health Net's OutlookSM Out-of-Area PPO.

THE CONVENIENCE OF ONE CARRIER

Outlook Out-of-Area PPO plans are designed to mirror Health Net Outlook POS plans. This allows you to administer virtually the same plan to your in-area and out-of-area employees. You get the coverage of two plans while receiving administration and billing for only one.

Our PPO program provides your out-of-area employees with access to Health Net's Tri-State Advantage Platinum Insurance Network when they receive services within Health Net's coverage area, as well as access to First Health's nationwide network of providers when receiving services outside the coverage area.

First Health® is our network partner serving our PPO members nationwide and in Puerto Rico. PPO members benefit from First Health's extensive network of 341,000 doctors, 4,400 hospitals and 91,000 other professional providers and facilities.* In fact, 98 percent of the U.S. population has access to a hospital or physician participating in the First Health network. First Health's network physicians are reviewed and re-credentialed at least once every three years.

HOW THE OUTLOOK OUT-OF-AREA PPO WORKS

When PPO members are outside of the Tri-State Area, they can visit any provider in First Health's nationwide network. Finding a list of providers in the First Health network is easy. Members simply go to www.firsthealth.com and log in using the code "HNT." When members seek care through the First Health network (outside of the Tri-State Area), they receive the benefits included in the in-network portion of their plan.

When members are within the Tri-State Area, they can go to a provider within Health Net's Tri-State Advantage Platinum Insurance Network to receive the benefits included in the in-network portion of their plan.

Members are generally responsible for a nominal copayment when seeing an in-network provider. With either network, there are virtually no claim forms or paperwork to worry about. If a member chooses to go to a provider that is not participating in either the First Health or Health Net networks, their out-of-network benefits will apply.





EMPLOYER ADVANTAGES

- In-network coverage for out-of-area employees and dependents means lower health care costs and better claims experience.
- Offer the same benefits to employees living inside and outside of Health Net's service area – Health Net® PPO plans mirror Health Net POS plan benefits.
- Employers with multiple sites or off-site employees don't have to worry about network restrictions.
- Simplified administration – Employers have one total health care solution with one carrier.
- Employers can feel confident that the benefit program they have chosen offers comprehensive and equal coverage to all employees.

MEMBER ADVANTAGES

- Nationwide in-network access to First Health's network of nearly 341,000 provider locations, 4,400 hospitals and 91,000 other providers when outside of the Tri-State Area*
- Access to Health Net's Tri-State Advantage Platinum Insurance Network of over 123,000 provider locations and 214 hospitals when in the Tri-State Area**
- Virtually no paperwork or claims forms***
- No referrals needed to seek care from a participating specialist
- The freedom to seek services from any licensed health care professional for covered services
- Access to a nationwide mental health/substance abuse network through Health Net's subsidiary MHN
- 24-hour access to professional Health Coaches, support videos, information resources and online tools through Decision PowerSM
- Wellness programs and discounts through *It's Your LifeSM – Wellsite*

* As of September 2006

** As of November 2006

*** When using participating providers

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