

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 including traditional and high deductible health plans which may be paired with HSAs and HRAs. All of these plans are supported by one of the largest medical and pharmacy networks in California.



Access to our robust PPO network

87,607 Physicians, specialists and health professionals

324 Hospitals

5,635 Pharmacies statewide¹

63,374 Pharmacies nationwide²

22,041 Behavioral health providers

The strength of Centene Corporation³



Centene offers affordable and quality products to 1 in 15 individuals across all 50 US states, with 2023 reported premium and service revenues of over **\$140 billion**.



Rated Ba1 with Moody's Investor Service, Inc. (as of September 2024).

Rated BBB with Fitch, Inc. (as of September 2024).



#22 2024 Fortune 500.



Total assets of approximately **\$84.6 billion** as of 12/31/2023.

Centene's subsidiaries had aggregate statutory capital and surplus of **\$18.1 billion** as of 12/31/2023.

\$37.3 billion in cash and investments as of 12/31/2023.

Timely claims processing



99% of group claims are processed within **30 calendar days**.⁴



97% of group plan claims are processed within **10 business days**.⁴



Caremark's point-of-service electronic network system is available **24 hours a day/7 days a week/365 days** per year – meeting the industry standard.



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!



More Health Net PPO Plan Advantages

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

Easy access to care

Options include:

Telehealth Services through Teladoc.

Nurse Advice Line – 24/7 access to registered nurses for help with everyday health questions.

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.

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.

Health Net PPO members will utilize the Cigna Healthcaresm PPO Network⁵ to access providers outside of California at the in-network coverage level.

Coverage outside California

Health Net PPO members with out-of-state coverage will have access at the in-network coverage level through the Cigna Healthcaresm PPO network. Cigna has a wide PPO network that includes over 1 million providers and more than 6,200 facilities nationwide.

Health & Wellness

Health Net is focused on giving members the tools they need to help live a healthier, more productive life. Our Wellness programs help empower members to make healthy lifestyle decisions for themselves and their family.

¹Number of pharmacies for Full Network plans. Advanced Choice network includes 5,080 pharmacies.

²Number of pharmacies for Full Network plans. Advanced Choice network includes 54,714 pharmacies.

³2023 10-K, earnings release, and Annual Statement. <https://investors.centene.com/financial-info/financial-results>.

⁴Based on Health Net's review of PPO claims processed between January 2024 and May 21, 2024 for group PPO plan claims, reporting on average.

⁵The Cigna Healthcaresm PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration.