



# Monthly BROKER NEWS

**MARCH 2010**

## **Products and Services**

### **1st Dollar and 100% Coverage with Health Net's HSA Plans**

Advantages and other important information about Health Net HSA plans.

[Read the full article here > >](#)

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## **Industry News and Trends**

### **Join Us for the March for Babies!**

**We are pleased to be a champion for babies!**

[Read the full article here > >](#)

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## **Operational and Legislative Update**

### **Premium Policy Reminders**

Important billing and premium payment date information.

[Read the full article here > >](#)

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## **Health Net of Arizona Sales Team**

### **Earn your wings to the 2010 Suitcase Party! Brought to you by Health Net!**

The 2010 Suitcase Party is just around the corner. Do you know where you are in the Health Net sales standings?

[Read the full article here > >](#)

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Health Net, Inc.'s HMO, POS, insured PPO, government contracts subsidiaries and behavioral health subsidiary provide health benefits to approximately 11 million individuals through group, individual, Medicare, Medicaid and TRICARE programs. Health Net, Inc. has \$12 Billion in annual revenue.


In Arizona, benefits are insured and/or administered by Health Net of Arizona, Inc. for HMO plans and Health Net Life Insurance Company for Indemnity plans and life insurance coverage. The Health Net of Arizona, Inc. service area includes all Arizona counties. Health Net, Inc. is the parent company of both Health Net of Arizona, Inc. and Health Net Life Insurance Company. Health Net of Arizona, Inc., is a subsidiary of Health Net, Inc. Health Net® is a registered trademark of Health Net, Inc. All rights reserved.

For Brokers and Consultants only: The purpose of this newsletter is to provide information about industry trends and Health Net news of general interest. Information about products, offerings, service, or benefits is illustrative and general in description, and is not intended to be relied on as complete information. Please contact your Health Net sales representative for more detail about specific products or services. While every attempt is made to ensure the accuracy of the information provided, Health Net does not warranty the accuracy



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## Products and Services

### 1st Dollar and 100% Coverage with Health Net's HSA Plans



An advantage to Health Net's HSA, is our plans offer a generous \$500 of first dollar coverage for preventive care. Services included under this coverage:

- Mammograms
- Gynecological exams
- Pap test
- Routine vision screening
- Routine hearing screening
- Immunizations
- Well baby care
- Flu shots for high risk members

Deductibles apply for lab and X-ray with the exception of mammograms and pap tests. Services that are not identified as preventive are subject to deductible. In addition, once the member has used the \$500 preventive care benefit covered services will be subject to deductible.

With our true 100 percent HSA plans, Health Net offers members peace of mind. ***Once the deductible has been met with our HSA plans, the member has no other coinsurance or cost sharing for covered services. Even for office visits and pharmacy!***

Remember that in calendar year 2010, the annual contribution limit on deductions for HSA's increases to \$3,050 for an eligible individual with self-only coverage and to \$6,150 for family coverage.

Talk with your account executive or account manager for more information on our HSA plans and how they can be affordable solutions for your clients.

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## Industry News and Trends

### Join Us for the March for Babies!



#### We are pleased to be a champion for babies!

Health Net is the state sponsor of the March of Dimes', 2010 March for Babies. Health Net's commitment to our healthy community includes starting at the beginning with helping improve the health of all babies by supporting the March of Dimes mission of preventing birth defects, premature birth and infant mortality. *In fact we* ' re so

*committed, our Chairman of the Board, Roger Greaves is the key note speaker at the Tucson walk.*

Join us in Phoenix and Tucson.

#### Phoenix –

April 17, 2010  
Wesley Bolin Plaza  
1700 W. Washington Ave., in front of the State Capitol  
Phoenix, AZ  
Registration begins at 7 a. m.



## Tucson –

April 24, 2010  
University of Arizona Mall  
1401 E University Blvd.,  
Tucson, AZ  
Registration begins at 7 a. m.

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## Operational and Legislative Update Premium Policy Reminders



Delivering positive client experiences is a top priority at Health Net. To help ensure that accounts run smoothly we are taking this opportunity to provide details about important premium payment dates and policies.

Premium payments are due before the 1<sup>st</sup> of each month. It is critical that payments are made in a timely manner to avoid disruption or termination of coverage.

In the event premium payment is not received by the 1<sup>st</sup> of the month of coverage, a Risk of Term letter will be sent after the payment is 5 days past due.

The letter will notify the employer that we have not received payment and what the amount due is. Also, the letter will state that if payment is not received by the 10<sup>th</sup> of the month, coverage will be terminated. The effective date of the termination will be the last day of the month for which premium was paid in full.

In the event your client is termed for nonpayment, a one-time reinstatement is allowed. In order to be reinstated the account must be paid up to date along with a reinstatement fee of \$100. The window for reinstatement will be 10 days from the date of the Notice of Term letter.

### Important Dates:

**1<sup>st</sup> of Month – Premium is due in full**

5<sup>th</sup> of Month – Risk of Term letters are sent if premiums are not paid in full

10<sup>th</sup> of Month – Notice of Term letters are sent and coverage is subject to termination effective the last day of the month for which premium was paid in full

We value your support and your clients' continued satisfaction with Health Net. Ensuring no disruptions in coverage is an important part of delivering

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The 2010 Suitcase Party is just around the corner. Do you know where you are in the Health Net sales standings?

Selling Health Net products not only increases your earnings potential, it also helps you qualify to win a chance to attend the **2010 Suitcase Party at Deer Valley Airport on Friday, May 7**. Your event ticket also enters you into a grand prize raffle for a weekend get-away to Sonoma, California.

Health Net is the proud presenting sponsor of the 2010 Suitcase Party in conjunction with the Active 20 30 Club of Phoenix. Funds raised from this event will go to help The Children in Need Foundation and Make-A-Wish Foundation.

Health Net is pleased to join other Valley businesses in supporting the 2010 Suitcase Party and the fundraising efforts for these dedicated organizations.

### ***The Suitcase Party awaits you***

As a top qualifier, you and a guest would come with your weekend get-away suitcase in hand. You'll enjoy a fun-filled evening plus, extra-special VIP treatment in Health Net's exclusive Jet Setter Lounge.

The winner of the grand prize raffle and their guest will hit the skyways that evening in a private jet for a fabulous weekend in beautiful Sonoma wine country. Or a weekend at one

of our great local resorts here in the Valley. So come prepared. You could be a lucky winner!

### ***Qualify now to be a weekend Jet Setter!***

All you have to do is sell Health Net Large Group, Small Group or Individual & Family Plan products. Here's how it works:

#### *Large Group*

- Sell or renew Health Net Large Group Plans – groups of 100+ employees.
- Winners include the top 4 producers who write the highest number of new members with new groups.
- Plus the top 2 producers who write the most retention membership.
- These top 6 producers and one guest each will win tickets to the Suitcase Party, plus they'll each get an entry into the raffle.
- New and renewed groups must be sold January 1, 2010 through May 1, 2010 and written/issued prior to or on April 15, 2010.

#### *Small Group*

- Sell Health Net Small Group Plans – new groups of 2 to 99 employees.
- New groups must be sold January 1, 2010 through May 1, 2010 and written/issued prior to or on April 15, 2010.
- The top 6 producers who write the most new groups and one guest each will win tickets to the Suitcase Party, plus they'll each get an entry into the raffle.

#### *Individual & Family Plan*

- Sell Health Net Individual & Family Plans with membership effective dates of January 1, 2010 through May 1, 2010.
- Applications must be written/issued prior to or on April 15, 2010.
- The top 6 producers and one guest each will win tickets to the Suitcase Party, plus they'll each get an entry into the raffle.

Soon we'll enter the final approach. Don't miss out! Check your sales standing now by calling your Health Net Account Executive today.

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