



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

LARGE GROUP

# Top Reasons to Sell Health Net



BROKER COMMUNICATIONS

Coverage for  
every stage of life™

# We're the Easy Choice



Our bundling discount offers groups of 101–499 that add dental, vision or life to their quote a savings of up to **2%** on their medical premium.

## 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.



More ways for easy, early access to care: doctor house calls with **Heal**, telehealth services through **Teladoc** and access to **MinuteClinics** (found in many CVS stores).



myStrength, our no-cost emotional health and well-being program, is popular and successful with our members. It had a 38% enrollment increase in 2019.<sup>1</sup>



Fast-track and simplify your 2020 selling: Our HMO and EOA products are available with all our **best-selling plans, with mirrored plan designs and benefits.**



Active&Fit Direct fitness facility discount program: Members have simultaneous access to thousands of fitness centers within a nationwide network.



Boost your sales with our underwriting deals: Enhanced Choice Q1 2020 rate guarantee, and our two-year vision rate guarantee.<sup>2</sup>



Our Wellness Rewards Program supports our members within all our portfolio plans, rewarding their healthy habits with a **\$50** gift card for taking their Health Risk Questionnaire (HRQ).

**And that's not all!**

<sup>1</sup>Enrollment increase as of 4/30/18–4/30/19.

<sup>2</sup>Enhanced Choice Q1 2020 rate guarantee eligibility is determined on a case-by-case basis, and is for effective dates 1/1/20–3/1/20. New and renewing groups in Enhanced Choice and Starting Line-Up plans effective 1/1/20–12/31/20 electing vision coverage for the first time are eligible for the two-year vision rate guarantee. For further qualifications and important details, terms and conditions, contact your Health Net account executive.



# Local, Affordable Plans, and Networks Built for Value and Choice



## Ancillary products

We offer the essentials to complement medical coverage with dental, vision, chiropractic, acupuncture, and term life/AD&D.

<b>Enhanced Choice portfolio</b>	Our defined contribution solution gives your midsize clients <b>flexible, cost-saving choices</b> . Employees get a broad choice of up to six plans – the most in the market!
<b>Starting Line-Up (SLU) portfolio</b>	Our SLU portfolio includes our most <b>affordable plan solutions</b> for employer groups. It's a mix of whole-health benefit plans and extra-value programs that expand your sales opportunities.
<b>Tailored networks</b>	We pioneered HMO tailored networks, which provide a <b>sustainable way to lower costs</b> without compromising benefits or quality. Our portfolios include SmartCare, Salud HMO y Más and ExcelCare tailored network options.
<b>PPO</b>	We offer a wide range of PPO and HSA/HRA compatible PPO plans supported by <b>extensive local and out-of-state medical and pharmacy networks</b> – giving employees multiple benefits and national access to quality health care.
<b>Elect Open Access (EOA): choice and flexibility</b>	Our EOA plans combine <b>HMO predictability with set copayments</b> , plus the freedom to visit our PPO network physicians or specialists without referrals for certain professional services. Employees choose between two tiers of benefits – HMO or PPO – whenever they need services in a doctor's office. Pair EOA plans with our full HMO network or ExcelCare tailored network.



# Strength and Stability You Can Count On

*Health Net is a wholly owned subsidiary of Centene Corporation, a company that ranks #51 on the 2019 Fortune 500 list.*

- Centene is the 6th largest health insurer in the United States, with 2018 reported revenue of over 60 billion dollars.
- Rated Baa1 (“Stable”) with Moody’s Investor Service, Inc. (“Moody’s”).
- Rated BBB+ (“Positive”) with Fitch, Inc. (“Fitch”).
- Overall membership as of March 2019 is 14.7 million members, up 14% from one year ago.<sup>3</sup>
- #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.

**Making quality health care easy to get and more affordable has been our priority for 40 years, and it’s what we’ll be doing for decades to come.**

<sup>3</sup> Membership data includes 2.9 million TRICARE eligibles and 211,900 non-risk members.



# More Than an ID Card



- In 2019, Health Net of California, Inc. received a **4-Star Overall Star Rating** from Medicare.
- Health Net of California's Marketplace and Medicare HMO lines of business have **Accredited status with NCQA.**



## We invest in whole health and simplicity

- **We address** the needs of the whole person through integrated resources and support that span the entire spectrum of care with our Decision Power:<sup>®</sup> Health & Wellness program.
- **Focus** on early access and prevention: We want our members to use their preventive benefits! We connect them to the care and resources they need to help them be their healthiest.
- **Support online** and on the go: HealthNet.com makes it easy for our members to build healthy habits and get things done! Plus, everything you need to effectively and easily sell Health Net is available to you at [www.healthnet.com/broker](http://www.healthnet.com/broker).



## Local personal service

- **Your account executive** can help answer your questions, address your concerns and fast-track your Health Net sales.
- **Onsite open enrollment support:** Simplify open enrollment for your clients by having our retention specialists provide onsite renewal and meeting assistance.
- **Plus, our expert sales staff** and broker services team offer in-person strategic consults to support you and your business.



## Performance as promised

- **Fast PPO claims** processing is a key to happy clients for you. 99% of group plan claims are processed within 30 calendar days, and 93% are processed within 10 business days.<sup>4</sup>
- **Our exclusive ID Card Express** program delivers on our promise of value-added performance for our new employer clients by mailing their employees' ID cards within 10 business days, or we pay \$7,500.
- **We're here for our members** from the very start with the **Health Net Beginnings program**, which provides one-on-one support and a temporary ID card to our newly enrolled members.

<sup>4</sup>Data reported for January–April 2019.

# Make Health Net Your Go-To for Health Coverage Solutions for Business!

You have options:



- **Contact your Health Net account executive**, who is standing by to consult and answer questions.
- **Get personal support** from your Broker Services team at 1-800-448-4411, option 4.
- **Visit [www.healthnet.com/broker](http://www.healthnet.com/broker)** for everything you need to sell.

Members have access to Decision Power through current enrollment with Health Net of California, Inc. or Health Net Life Insurance Company. 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.

Health Net HMO plans are offered by Health Net of California, Inc. PPO and Life/AD&D insurance plans are underwritten by Health Net Life Insurance Company. Health Net Dental HMO plans are provided by Dental Benefit Providers of California, Inc. ("DBP"). Health Net Dental PPO and indemnity plans are underwritten by Unimerica Life Insurance Company. Health Net Vision plans are underwritten by Health Net Life Insurance Company and serviced by Envolve Vision, Inc. and EyeMed Vision Care, LLC. Obligations of DBP, and Unimerica Life Insurance Company are not obligations of, or guaranteed by, Health Net, LLC or its affiliates. Health Net of California, Inc. and Health Net Life Insurance Company are subsidiaries of Health Net, LLC and Centene Corporation. Health Net is a registered service mark of Health Net, LLC. All other identified trademarks/service marks remain the property of their respective companies. All rights reserved.