



Health Net[®] **Monthly BROKER NEWS**

FEBRUARY 2010

Healthnet.com Highlights

New Log In and Registration Process for Healthnet.com

Health Net is adding an extra layer of protection to prevent unauthorized access of our members' online protected health information. See what's new!

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

Easier, Faster, More Convenient: IFP & Farm Bureau Online Enhancements Bring the Information you Need Right to your Fingertips

Health Net is making online improvements that will make doing business that much easier for you. Get the details.

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

News You Can Use

Help Your Clients Cultivate a Healthier Workplace for a Healthier Bottom Line

Stress can take a serious toll on mental and physical health - not to mention job satisfaction and productivity. Learn how MHN's workplace wellness services can help your clients improve workplace productivity and cultivate a healthier workplace, for a healthier bottom line.

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

Latest Health Net News for Employers

Are your clients looking for simple ways to help move their workforce in a healthier direction? Read this month's Employer News for some tips they can use to encourage heart-healthy lifestyle changes in the workplace.

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

Products & Services

New California Farm Bureau Portfolio – Your Economical Solution for 2010

The New Year is starting off strong with our two new wallet-friendly California Farm Bureau Members' Health Insurance plans – the CFB Sensible HSA and CFB Budget PPO. Find out how our economical solutions can become your sales advantage.

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

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Healthnet.com Highlights

New Log In and Registration Process for Healthnet.com

Health Net is committed to proactively securing members' protected health information (PHI) against fraudulent online activities and addressing critical security concerns. As part of this commitment, Health Net is adding a **Sign-In Seal** as an extra layer of protection to prevent unauthorized access and protect against fraud. The Sign-In Seal provides security at log in, regardless of which computer is used to log in.

New Log in Process for registered Healthnet.com Users

Beginning January 29, 2010, current registered users who do not have a personalized Sign-In Seal will be prompted to select one when they log in to the Health Net Web site. Previously, users logged in by entering their user name and password. Going forward, additional user authentication of the Sign-In Seal is required.

The new log in process is as follows:

1. Enter the user name and select Log In.
2. On the next page, the personalized Sign-In Seal is displayed. If the Sign-In Seal is correct, enter the password. *Do not enter the password if the Sign-In Seal is not correct.*

The personalized Sign-In Seal verifies that it is a valid Health Net Web site.

Additional Information

For additional information, please contact your dedicated Health Net Account Executive or Health Net Broker Services at 1-800-909-3447, option 1.

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Easier, Faster, More Convenient: IFP & Farm Bureau Online Enhancements Bring the Information you Need Right to your Fingertips

At Health Net, we're always looking for ways to make processes more convenient for you and your clients. We're pleased to announce more functionality with our Individual & Family Plan and Farm Bureau Members' Health insurance Plans online applications effective February 1, 2010.

Take a look at these new and exciting online enhancements coming your way:

- **Introducing Farm Bureau Members' Health Insurance Plans quoting through healthnet.com!**
 - Your Farm Bureau clients will begin using your Health Net broker link to access the healthnet.com quoting and application tool.
- **More application capabilities:**
 - Upgrades to application status and tracking, and Underwriting note information:
 - Application tracking gives more in-depth details plus new email alerts to brokers and applicants.
 - All supplemental medical questionnaires are now built in for your clients to complete during the application process.
- **Enhanced online quoting tool for your clients:**
 - Compare up to four plans at one time.
 - An easy-to-use navigation across the top of the application page.

Working Harder for You

These new functions give you just about everything you need to help move your client's application through the review process faster and easier. So you spend less time following up on apps and more

time building your business.

You'll still use your existing healthnet.com broker link. If you haven't registered for one yet, follow these steps:

1. Go to healthnet.com and select *I'm A Broker – California*
2. Under *My Health Net*, enter your User Name and Password *
3. In the left margin/blue boxes, make the following selections:
 - o *Customer and Sales Support*
 - o *Quote and Proposal*
 - o *Update Your Co-Branded IFP Website Information*
 - o *Get Started*
4. Your existing Broker ID information will be pre-populated.
5. You can then make any appropriate updates to the information visible to the applicant and select preview.
6. Verify that your information is correct and select *Update*.
7. At the next screen select *Home*.

To view the updated co-branded link, return to *Customer and Sales Support* and select *Quote and Proposal*, then *Update Your Co-Branded IFP Website Information*. The co-branded link will appear in bold.

example: <https://www.healthnet.com/quotes?a=123456789>

The URL Link is now ready to be copied into a web browser or sent to the applicant.

Note: The co-branded link will display your broker information so clients can contact you directly. When clients submit their electronic application, they'll receive a personalized email from your email address.

Important Note: If you are using a co-branded link to Quotit for Farm Bureau business, please begin directing your Farm Bureau clients to use your healthnet.com broker link. The co-branded links to Quotit will no longer work as of March 1, 2010.

Our online enhancements are ready for you to use February 1, 2010. Because at Health Net, we make it our business to give you what you need to do yours – now even better than before!

For more information call your Account Executive or Health Net Broker Services at 1-800-909-3447, option 1.

* If you're not registered with a User name and Password, go to www.healthnet.com/broker and click on Register Now and follow the steps to set up your user account.

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Help Your Clients Cultivate a Healthier Workplace for a Healthier Bottom Line

Stress can take a serious toll on mental and physical health, job satisfaction and productivity. Healthcare expenditures alone are nearly 50 percent greater for workers who report high levels of stress.¹ Add the cost of stress-related absenteeism, job dissatisfaction and turnover, and poor job focus and you begin to see how it all adds up. Let MHN's Employee Assistance Program help your clients cultivate a healthier workplace for improved productivity and a healthier bottom line.

Addressing Personal and Workplace Stress

MHN's Stress Management Program can decrease your client's medical costs by teaching them how to prevent and reduce employee stress, whether it's job-related or not. The program also supports efforts to minimize the kind of work-related stress that negatively impacts performance and fosters an optimal work environment.

MHN's program includes:

- Online resources for employees, including a stress management kit and a nutrition library.
- An online toolkit for supervisors, including communication and action plan templates they can use to help employees effectively manage stress.
- An array of online, telephonic and onsite training and skill development workshops employers can offer their employees, such as Coping with the Stress of Change and The Stress of Business Travel.

Clinically-Based for Real Results

MHN's Stress Management Program is much more than a one-size-soothes-all relaxation exercise. Developed by experts in behavioral change, the program emphasizes proactive intervention to help members deal with stress before it causes serious problems. It takes into account that one approach may not work for everyone, providing access to a variety of interventions to meet members' unique

needs. And because it's web-based, it's convenient for both employers and members to access.

Get the Whole Wellness Suite

For a truly comprehensive approach to employee wellness, you clients may consider the entire MHN Wellness Suite, which includes the Stress Management Program in addition to:

- **An Enhanced Member Website** - featuring interactive self-help programs for weight management, nutrition, smoking cessation and overall health, as well as community forums, health trackers and more.
- **Telephonic Group Coaching Programs** - popular and highly effective Tobacco Cessation Coaching Program and Motivational Coaching for Weight Management.

Let MHN help your client's bottom line. To learn more about MHN's Stress Management Program and other services, visit www.mhn.com, call 1-800-327-7526 or email productinfo@mhn.com.

¹ Journal of Occupational and Environmental Health

MHN, Health Net's behavioral health subsidiary, is one of the largest and oldest providers of managed behavioral healthcare and Employee Assistance Programs (EAP) in the United States. We partner with a nationwide provider network of 44,000 licensed practitioners and 1,400 hospitals and care facilities, and operate full-service clinical intake offices in New York, Dallas, San Rafael and Huntington Beach, California. Our workplace solutions, which promote mental and emotional wellness, employee productivity and organizational efficiency, range from EAP and behavioral health to integrated disease management and psychiatric disability programs.

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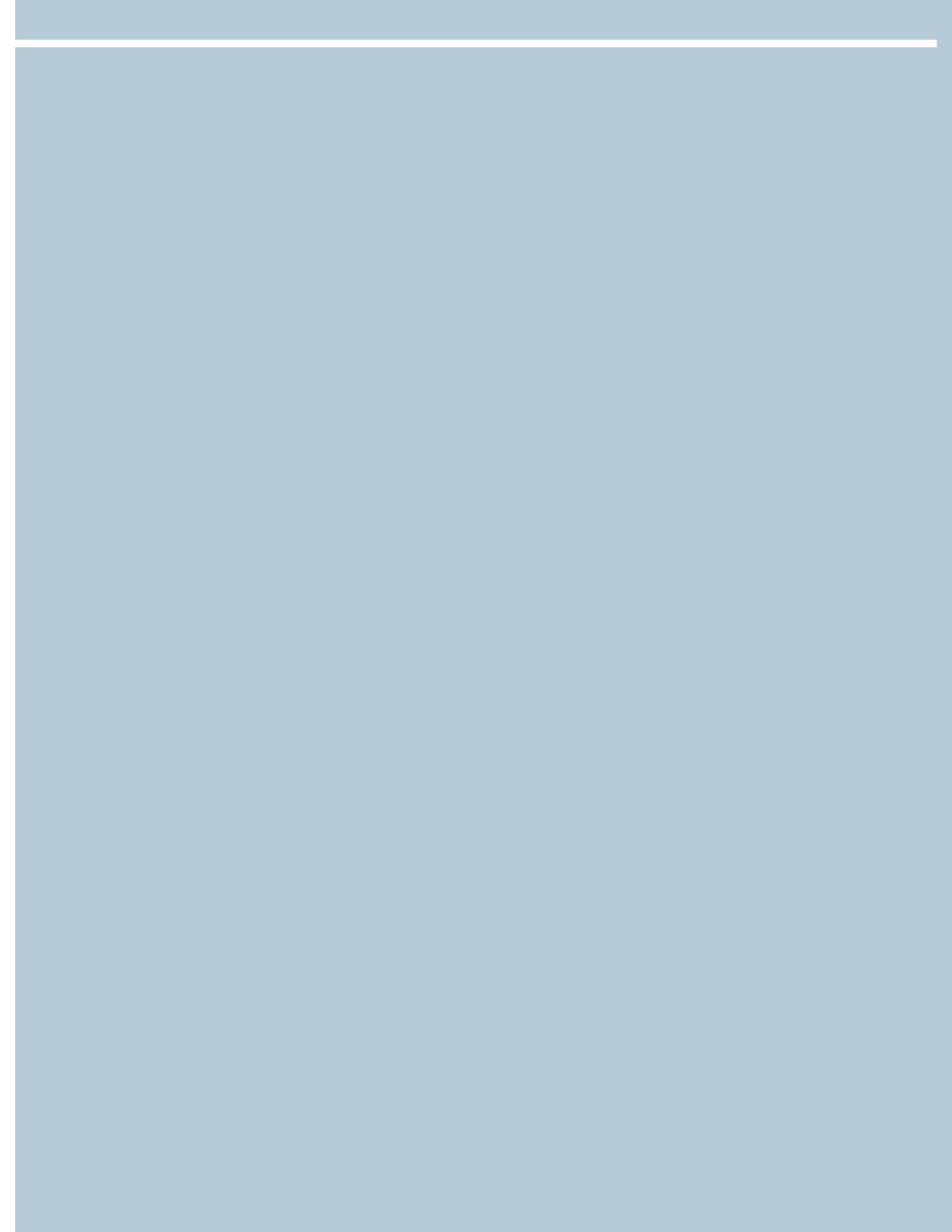
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New California Farm Bureau Portfolio – Your Economical Solution for 2010

Health Net's California Farm Bureau portfolio of new wallet-friendly plans – the CFB Sensible HSA and CFB Budget PPO — are a great fit for individuals and families who are looking to protect both their health and their budget.

- **CFB Sensible HSAs** feature a choice of three calendar year deductible amounts and 100% in-network coverage for covered benefits after deductible is met, plus the budget-friendly option to open a tax-advantaged Health Savings Account.
- **CFB Budget PPOs** combine the financial flexibility of lower monthly premiums and a range of deductibles with the health flexibility of having two up-front office visits.

Available to sell now for March 1, 2010 and later effective dates, now is the time to expand your client base with the coverage/cost combinations that consumers want!

For your clients who may need short-term coverage to help them through transitional times, there's also Health Net new Quick Net Select plans.

For more information about our new plans, please contact your Account Executive or Health Net Broker Services at 1-800-909-3447, option 1. You can also get sales materials at www.healthnet.com/broker.

When health care coverage takes a smaller bite out of the budget, more people can buy. And when more people are buying, you can do more selling!

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