



# Monthly BROKER NEWS

**AUGUST 2010**

## **Healthnet.com Highlights**

### **www.HealthNet.com – More than just a Website, a way of doing Business!**

New design, improved navigation and focus on improved functionality for all users... Get the latest on all our award-winning website can do for you and your clients.

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

### **Decision Power Health & Wellness: New Prenatal Education Programs Now Available to all Healthnet.com Website Users**

Health Net now offers *free* Prenatal Health Education programs to all website visitors, providing timely health information to pregnant women and new moms, and helping them give their babies the best possible start in life.

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

### **Introducing Health Net Mobile: A Mobile Phone Application Designed for Those on the Go**

Health Net is paving the way with our new, innovative **Health Net Mobile** - designed to help our members on the go quickly get plan, co-pay and deductible information, and much more!

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

## News You Can Use

### **A Fun-Filled Napa Valley Get-Away is Yours Just for Selling Health Net Individual Line of Products**

Get rewarded for begin a top selling broker. Learn how you can earn a spot to this prestigious event.

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

### **Did Your Commission Checks Go Green Yet?**

Improve the environment *and* get your commission checks faster by choosing our Direct Deposit just for brokers!

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

### **Surf, Sun, Sand and More!**

Be one of our top Small Business Group brokers to qualify for our Hawaiian retreat. Get the details - and then get set for some serious fun in the sun!

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

### **Latest Health Net News for Employers**

Read this month's Employer News to learn how your clients can stress the importance of immunizations in the workplace during National Immunization Awareness Month.

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

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## Industry News & Trends

### **More Evidence that Clients Get Return on Investment for Employee Assistance Programs**

The return on investment clients get with Employee Assistance Programs is a great selling point. Get the details on services that are good for your client's employees and the company's bottom line.

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

## Products & Services

### **More Reasons to Sell Silver Network and HMO Bronze Network: Affordability, Expanded Service Area, More Providers**

Health Net Silver Network and HMO Bronze Network – giving you economical solutions for your small and mid-size clients! Find out how these affordable coverage options can help boost your sales.

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

### **Selling is Easier with Health Net's SLU Dental PPO Portfolio**

Health Net's Starting Line-Up (SLU) Dental PPO Portfolio gives your mid-size 51+ group clients more options!

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

### **More for Less with EOA**

Health Net's Elect Open Access<sup>SM</sup> (EOA) is the cost less, get more plan that puts members in control. Find out how the EOA can be your ticket to more sales.

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

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## **Healthnet.com Highlights**

### **www.HealthNet.com – More than just a Website, a way of doing Business!**

Just over a year ago our award-winning www.healthnet.com was reborn with its new design, improved navigation and focus on improved functionality for all users. If it's been a while since you've gone online to www.healthnet.com, here are a few things you might not know about our website and all it can do for you and your clients!

#### **A Winning Website**

- Health Net, Inc. was recently selected as an **Official Honoree at the 14th Annual Webby Awards** – a leading international award – in recognition of its overall Internet excellence.
- We also received honors from the eHealthcare Leadership Awards in 2006, 2007 and 2009, including Gold awards in 2009 for “best overall Internet site” and “best site design.”

#### **ProviderSearch**

With up to **120,000 searches** completed every month by our members, ProviderSearch is found on our homepage and makes finding the right doctor easier than ever:

- Compare providers two or three at a time.
- Export search listings easily into an Excel compatible file.
- Save searches and listings to avoid repeating same search steps.
- Get driving directions, enlarge and shrink map size, sort results, and more!
- **Coming soon: ProviderSearch for iPhones!**

#### **Do More, Save Time, “Go Green” - All Online!**

- **Broker commission statements** – helps track your sales and manage your business.
- **Online document access** – Explanation of Benefits (*viewed up to 25,000 times each month!*), Evidences of Coverage/Certificates, Group Service Agreements.
- **Personal Health Record** – simply put, a 100% online medical record; members have 24/7 online access to their personal medical information, which is created and populated by various online sources (health questionnaire, claims data import, and manual information entered by members themselves).
- **Coverage Information Tool** – members can get eligibility information, benefits, who's covered under their plan, their subscriber ID number and more!
- **My Claim History Tool** – members can view their medical and prescription claims history and status.
- Other popular ways members can **“go green”**: change personal care physician (*utilized up to 20,000 times per month!*), get ID cards, update contact information, download forms, view medical treatment policies, print temporary ID cards.

### **New and Improved Forms and Brochures Page**

Check out the improvements at [www.healthnet.com/broker](http://www.healthnet.com/broker) > *Quick Links/Forms and Brochures* > *Mid-Market and Large Group Plans*:

- Find our full suite of groups 51+ broker, employer and member marketing materials to help you sell Health Net.
- **New** Quick Guides to help you better serve your clients: Open Enrollment Member Kits, Directory County Inclusions.

### **Online Enrollment and Billing**

Our new online enrollment and billing launched earlier this summer for group employers. Some **new enhancements** to better serve you and your clients include:

- Set up automatic recurring payments and schedule one-time payments.
- View your clients' bills, payments and enrollment data.

### **More to Healthnet.com**

There's so much more to our website, like our new Site Search function, and Tours and Demos. Bookmark [www.healthnet.com/broker](http://www.healthnet.com/broker) and go online today!

### **Register Now!**

Make the most of your business with healthnet.com. If you don't already have your user name and password, just go to [www.healthnet.com/broker](http://www.healthnet.com/broker) and click on *Register Now*.

For more information, feel free to call your Health Net sales representative or our dedicated Broker Services team at 1-800-448-4411, option 4. At Health Net, we're working hard for you! Thank you for your continued partnership.

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Health Net now offers the following Prenatal Health Education programs to all website visitors on [www.healthnet.com](http://www.healthnet.com):

- Text4baby
- Decision Power Healthy Baby

#### **Text4baby**

Health Net is pleased to announce our partnership with text4baby - a new, free mobile information service providing timely health information to pregnant women and new moms from pregnancy through a baby's first year, helping them give their babies the best possible start in life.

Women sign up for the service by texting BABY (or BEBE for Spanish) to 511411, and will receive 3 free SMS text messages each week to their cell phone with expert health tips, timed to their due date or baby's date of birth. It's free to sign up and the messages are free.

Information about this service is available to website visitors on [www.healthnet.com](http://www.healthnet.com) at the "News You Can Use for Pregnant Women" link. They can also access the Press Release, a direct link to the text4baby website, and a step-by-step instructional flyer to sign-up for the service.

#### **Decision Power Healthy Baby Education Program**

Healthy Baby is a series of 5 videos available on-demand 24/7 to all website visitors free of charge. It's private and convenient – especially for those who find it challenging to fit a prenatal class into their schedule, or are concerned about class fees.

The Healthy Baby "Take 5" Video Series consists of:

1. Your Health Net – an introduction to Health Net's complimentary health and wellness programs and your covered benefits.
2. Your Exercise – the physical and emotional benefits of a regular exercise program.
3. Your Nutrition – tips on managing morning sickness and cravings, with easy food principles.
4. Your Safety – information on smoking, medications, food safety tips and baby basics.
5. Breastfeeding – physical and emotional benefits for mother and baby, with tips for working moms.

Information about this service is available to website visitors on [www.healthnet.com](http://www.healthnet.com) at the "Decision Power Healthy Baby New Prenatal Education Program" link.

For additional information on the new prenatal health education programs, please contact your Health Net Representative or Broker Services at 1-800-448-4411, option 4.

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## **Healthnet.com Highlights**

### **Introducing Health Net Mobile: A Mobile Phone Application Designed for Those on the Go**

Health Net is paving the way with our new, innovative **Health Net Mobile** – available for Apple devices later this month! Health Net Mobile is the easiest way to connect to a HealthNet.com online account, and is designed to help our members on the go. Members can use this application to quickly get plan, co-pay and deductible information, as well as access to a Mobile ID card to verify eligibility.

Available features include:

- **My Plan:** Provides plan details, including subscriber and plan IDs, effective dates, co-pay and deductible information and schedule of benefits.
- **My Provider:** Provides users with instant access to provider specific information for any member on the plan. Members can also save additional providers as Favorites for later reference.
- **My ID Card:** Provides users with a mobile ID card, and ability to view a list of members to select a family member's card.
- **ProviderSearch:** Search for providers and urgent care facilities within the Health Net Network by current location, address or zip code. Access maps and directions for a selected provider and save a provider as a Favorite for later reference.
- **Contact:** Instant access to Health Net with a handy directory of contact numbers.
- **Help:** Answers to most frequently asked questions for Health Net Mobile.

Health Net Mobile will be available through the Apple AppStore at the end of the month, with Android and other smart phone versions due later this summer.

Additional information about Health Net Mobile is available on <https://www.healthnet.com/mobile>.

Health Net Mobile... all of Health Net in the palm of your hand.

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## News You Can Use

### **A Fun-Filled Napa Valley Get-Away is Yours Just for Selling Health Net Individual Products**

As a top selling broker, your new Individual & Family Plans and California Farm Bureau Members' Health Insurance Plans sales will help you earn a spot to this prestigious event.

You and a guest will be on your way to **a four-diamond vintage resort and an array of attractions** to please every personality. From golf to winery tours to lounging poolside, every minute of your day can be filled as you like. Stay active or do nothing but relax, it's all up to you.

Here's everything you need to know:

**What: Health Net's 2011 Individual Sales Leaders' Conference**

**Where: Villagio Inn and Spa in the heart of Napa Valley, California**

**When: April 6–10, 2011**

**How: Eligibility and Participation Rules**

- New Individual & Family Plan and Farm Bureau business (based on lives, not subscribers) with effective dates of January 1, 2010, through December 31, 2010, qualifies.
- New business must remain active for a minimum of 90 days.
- New business must be for medical members only. The following are ineligible: Guaranteed Issue Products, QuickNet Select, Dental, Vision, Life, CashNet, HIPAA members and Farm Bureau Medicare Supplement.
- Participating brokers must be in good standing with a current, signed Health Net broker contract and valid license on file.
- A broker must be the broker of record at the time of the new sale and when the final program

report is run.

- Final results will be determined within 45 days after the year-end close.
- Trip value will be reported on 1099s.
- Any airline ticket changes will be the responsibility of the traveler.
- Transportation will be provided for you from select airports to the resort.
- Car rental will be at the expense of the broker.
- Trip is non-transferable; only the Broker/Agency Producer and guest are eligible.
- Broker/Agency Producer can only earn one trip.
- Trip does not have a cash value.
- Health Net reserves the right to change or terminate this program at any time.

There's nothing better than getting rewarded for all you do. And that's just what you can expect from Health Net, your trusted partner.

Call your Health Net account executive today for more information about earning your Napa Valley luxury get-away!

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## **News You Can Use**

### **Did Your Commission Checks Go Green Yet?**

Health Net reminds you that you can get your commission checks faster by choosing our Direct Deposit just for brokers!

We're on board with California's Go Green campaign to help reduce emissions and improve the environment. By choosing Direct Deposit, you're saving pounds of paper and eliminating emissions from printing, processing and transporting checks.

Direct Deposit means increased efficiency, simplified bookkeeping and greater security for you. **Your commission funds are available the date the payment is check made!** No more waiting days for it to arrive in the mail, and no more waiting in bank or ATM lines! And you'll receive your commission payment 3-4 days faster than waiting for a check.

#### **Here's how to sign up for Direct Deposit:**

- Click here for a copy of our Electronic Funds Transfer Form.

The form is also available online at [www.healthnet.com/broker](http://www.healthnet.com/broker) > *California* > *Quick Links - Forms and Brochures* > select *Line of Business* > *Electronic Funds Transfer Form*.

- Complete and sign the EFT form as indicated.
- Completed forms can be mailed or faxed to:  
**Health Net California, Inc.**  
**Broker Commissions Department CA-100-04-02**  
**P. O. Box 9103**  
**Van Nuys, CA 91409-9103**  
**Fax # 1-866-648-6198**

*Please Note:* A minimum of two weeks is required to implement direct deposit of commission checks to your account.

Commission statements are still available to view or download online at [www.healthnet.com/broker](http://www.healthnet.com/broker) > *California > Quick Links - View Current Commissions.*

For questions, please contact your Health Net sales representative or Broker Services at 1-800-448-4411, option 4.

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### **Surf, Sun, Sand and More!**

Health Net hopes you're on the way to earning a spot in our 2011 Sales Leaders' Trip to Grand Wailea, Maui.

This highly coveted reward has been a big hit for three years now. Health Net brokers who've gone say it's the best trip they've been on. Wouldn't it be great to be relaxing in Maui next April 27 - May 1 while your coworkers are slaving away back on the mainland?

If you're one of our top SBG brokers (based on new membership with effective dates of January 1, 2010 through December 1, 2010), then you qualify for our Hawaiian retreat!

Keep selling and read the program details below. Then get set for some serious fun in the sun.

### **SBG Hawaii 2011 Qualifications**

- Top brokers based on new membership sales with effective dates of January 1, 2010 through December 1, 2010.
- A Small Group consists of 2-50 employees.
- Qualifying Small Groups are those with original effective dates of January 1, 2010 through December 1, 2010.
- Qualifying new members are those who become effective on the new group's effective date.
- Credit is earned for medical members only. Dental, Vision, Life, Prescription Drug and COBRA members are ineligible.
- The program is designed to encourage new business. Current in-force Health Net groups and members will not qualify.
- New groups submitted through General Agents will qualify.
- General Agents are excluded from the program.
- Association business is ineligible for the program.

- New groups with split commission will also be split for membership totals.
- Participating brokers must be in good standing with a current, signed Health Net broker contract and valid license on file.
- To be credited, a broker must be the broker of record at the time of the new group sale.
- Trip value will be reported on 1099s and 5500s.
- Final results will be determined 30 to 40 days after the close of year-end.
- Any airline ticket changes will be the responsibility of the traveler.
- Trip is non-transferable; only the Broker/Agency Producer and Guest are eligible.
- Trip does not have a cash value.
- Health Net reserves the right to change or cancel this program at any time.

### **How to Get More Information**

Good luck and keep selling Health Net! If you have any questions about the SBG 2011 Hawaiian Sales Leaders' Trip, please contact your Account Executive.

### **Click on the links below to access the necessary files:**

[2011 SBG Sales Leaders Trip Flyer](#)

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**AUGUST 2010**

## **Industry News & Trends**

### **More Evidence that Clients Get Return on Investment for Employee Assistance Programs**

The return on investment clients get with Employee Assistance Programs (EAPs) is a great selling point. The evidence for ROI continues to grow. Recent confirmation came in a study by researchers from Harvard University, Brandeis University, UMass-Boston and MHN. One of their conclusions from five years of research is that, for each EAP session employees used, their companies' costs for non-EAP outpatient behavioral healthcare dropped by 16 percent.

#### **A Proven Record of Cost Benefits**

This latest work adds to the proven record of cost benefits from EAPs. The findings include:

- A U.S. Department of Labor report in 1990 showing employers' savings per dollar spent on EAPs ranging from \$5 to \$16.
- A 1999 study published in the journal *Worksite Health* which reviewed 21 studies EAPs and found ROI from \$1.49 to \$13 for each dollar spent.
- A 2008 study by MHN researchers that found the ROI of a typical EAP was between \$5.15 and \$6.47 per dollar spent.

EAPs pay dividends in a number of ways, including by lowering medical costs, helping keep productivity up. Here are MHN EAP services that are good for clients' employees and their companies' bottom lines:

**Clinical Counseling** – With our nationwide network of over 46,000 licensed providers, we help members identify and resolve issues related to family conflict, relationships, stress, depression, substance abuse and more.

**Life & Work Services** – Life's routine challenges can impact employee performance. MHN provides

telephonic guidance and referrals to help. Financial and legal assistance, identity theft recovery, childcare and eldercare advice and more are included with standard EAPs.

**Health & Wellness Services** – MHN's member website features powerful health and wellness tools, content and self-help programs, including an online health risk assessment, self-help programs for weight, smoking, nutrition and stress, and a complete Wellness Center.

**Client Services** – The EAP can help managers, supervisors and human resource personnel manage everything from routine organizational challenges - such as management skill development - to more extraordinary challenges, such as layoffs or traumatic incidents.

Learn more about MHN's EAPs by calling (800) 327-7526 or visiting [www.mhn.com](http://www.mhn.com).

## **ALSO IN THIS ISSUE:**

### **Healthnet.com Highlights**

**[www.HealthNet.com](http://www.HealthNet.com) – More than just a Website, a way of doing Business!**

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### **Products & Services**

## **More Reasons to Sell Silver Network and HMO Bronze Network: Affordability, Expanded Service Area, More Providers**

Our popular **Silver Network and HMO Bronze Network** are really catching on. That's because they give your clients a perfect way to offer comprehensive benefits and quality provider networks to their employees, while still realizing cost-savings for their business. To view the highlights, select your market from the links below - SBG or Mid-Market.

### **Sales Tools – Ready When you Need Them**

We make sure you have the tools you need to make the sale. View and download our Silver Network and HMO Bronze Network sales materials by going online to [www.healthnet.com/broker](http://www.healthnet.com/broker) > *California > Forms and Brochures*. Then click on *Small Business Group* or *Mid-Market and Large Group Business Plans*.

***Start selling Silver and Bronze today!***

Don't delay. Put Silver Network and HMO Bronze Network at the top of your list and start boosting your sales today. Contact your Health Net sales representative or Broker Services at 1-800-448-4411, option 4. Or visit us online at [www.healthnet.com](http://www.healthnet.com).

**We're Health Net, your trusted partner. We're here when you need us!**

**Click on the links below to access the necessary files:**

[SBG Silver & HMO Bronze Network Highlights](#)

[Mid-Market Silver & HMO Bronze Network Highlights](#)

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## Products & Services

### **Selling is Easier with Health Net's SLU Dental PPO Portfolio**

Health Net's portfolio of PPO plans gives your clients exactly what they're looking for – value, flexibility and simplicity. Our affordable dental plans offer comprehensive coverage and provide access to one of the largest dental networks in California and throughout the United States. What's more, we've aligned our plans with our small group dental portfolio, making it easier to sell across groups of any size!

- **Classic Plus plans** – are offered with MaxAdvantage (our new calendar year maximum roll-over program).
- **Classic and Essential plans** – offer full coverage for preventive, general and major services plus a variety of coinsurance and orthodontia benefit options to choose from.
- **Basic 500 plan** – our lower-priced plan that offers basic preventive, diagnostic and restorative services (endodontics, periodontics, oral surgery, major services and orthodontia not covered).

### **Key Features**

- Extra services for pregnant women (additional prophylaxis and periodontal maintenance when medically necessary).
- Classic Plus 1 plan covers dental implants at 50% up to \$1,500 per calendar year.
- Members receive full amount of orthodontia lifetime maximum, even if treatment is under another carrier's dental PPO plan.
- Classic Plus and Classic plans reimburse out-of-network providers based on Usual, Customary and Reasonable amounts, while Essential and Basic plans reimburse out-of-network benefits on a limited fee schedule.
- Oral surgery, periodontics and endodontics are covered as general services under Classic Plus, Classic and Essential plans.
- Deductible waived for preventive and diagnostic services, in and out of-network.
- No waiting periods for any covered services.
- May be purchased separately or as a dual choice with dental HMO.

A collection of sales and marketing materials is available to view and download:

1. Go to [www.healthnet.com/broker](http://www.healthnet.com/broker)
2. Select *California*
3. Choose *Forms and Brochures* under Quick Links
4. Click on *Mid-Market and Large Group Plans*

You can order printed materials by calling your Health Net sales representative who can also answer any questions you may have about our plans. Thanks for selling Health Net!

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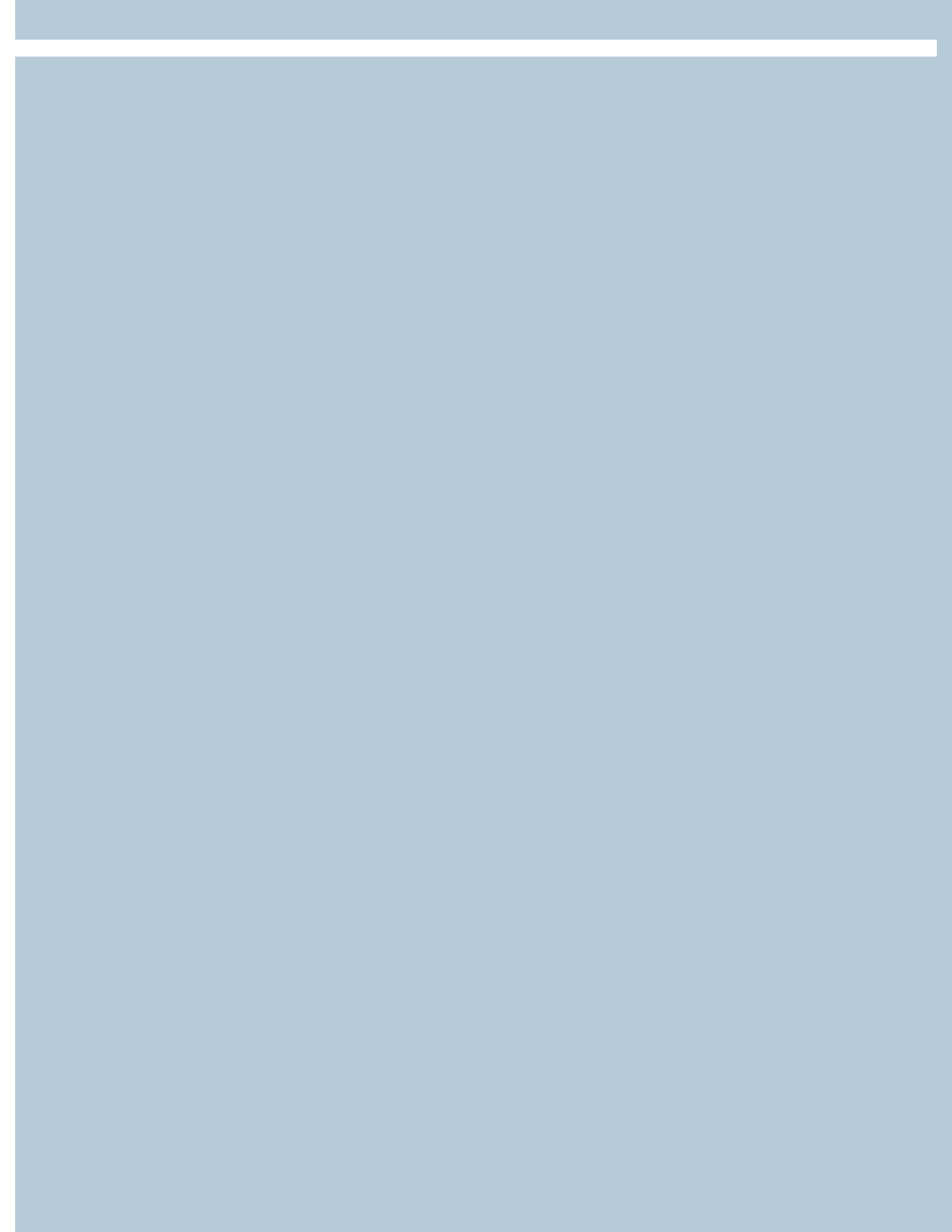
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## Products & Services

### More for Less with EOA

Health Net's Elect Open Access<sup>SM</sup> (EOA) is the cost less, get more plan that puts members in control.

More choice and convenience ...

- Predictable costs with fixed copayments for most services.
- The choice to have one doctor coordinate all care for maximum convenience and lowest copayments.
- The option to self-refer – for a slightly higher copayment – to PPO specialists statewide for exams, evaluations and other professional services.
- Access to a large network of quality doctors near work and home.
- No claim form filing (except for emergency care out-of-network).

... for less:

- EOA premiums are 5% less than our corresponding HMO plans in parts of Los Angeles County.
- In Orange County and East LA, the cost is the same even with the extra benefit flexibility!

Plus ... clients can save an additional 8–10% by choosing EOA with our Silver network.

**Whether you're targeting new clients or focusing on renewals, Health Net EOA is your ticket to more sales.**

Call your Health Net Representative to get all the details!

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