

Complete Coverage in One Stop with Health Net

Adding dental and vision coverage to your clients' existing medical plans helps them deliver comprehensive benefits to their employees. Health Net makes it simple to design a complete benefits package with a one-page dental/vision application form.

Here are more great reasons to combine your clients' coverage:



Health Net members enjoy a competitive cost when their employers combine medical, dental and vision.



Relaxed underwriting guidelines – Only 50% of employees need to participate for employer-paid rates.¹



Simple renewal process – add dental or vision coverage to an existing plan with our new streamlined renewal process.



Commission – You receive a 10% broker commission on all dental and vision sales.

(continued)



¹Health Net offers employer-paid dental and vision rates, which require 50% participation. Voluntary rates also available under separate underwriting guidelines.

Health Net dental plans



Experienced, quality providers – Dental Benefit Providers (DBP) has partnered with Health Net for more than ten years to administer dental benefits. DBP recruits qualified providers throughout the region to ensure members have easy access to local specialists and general practice dentists.



Robust network – Through DBP, we offer more than 2,200 HMO dental office locations and 52,100 PPO dental providers in California, one of the largest networks in the state. This includes more than 14,000 PPO dental providers in Los Angeles County and more than 2,500 PPO dental providers in Sacramento County.



Easy online access – Members can view and print ID cards, view benefit details, view claims status, find a provider and more at www.yourdentalplan.com/healthnet.

DENTAL HMO

- Added cleanings and adult fluoride.
- Material upgrades, such as porcelain and semiprecious or precious metal molar crowns.
- General anesthesia, and cosmetic and elective dentistry – services typically not covered under most other carriers' dental plans.
- Implant coverage.

DENTAL PPO

- Periodontics, endodontics and oral surgery are covered under General Services on the Classic and Essential plans.
- Support for healthy pregnancy with additional cleanings and periodontal maintenance for moms-to-be.



| Dental plan | Plan pays | | Member pays | | | |
|------------------------------|-----------------------------|---------------------|-------------------|------------------|------------------|------------------|
| | ORTHODONTIA | ANNUAL PLAN MAXIMUM | ANNUAL DEDUCTIBLE | CLEANINGS | EXAMS | X-RAYS |
| DPPO Classic 4 1500 | Not covered | \$1,500 | \$50 / \$150 | \$0 ² | \$0 ² | \$0 ² |
| DPPO Classic 5 1500 | 50% / \$1,500 lifetime max. | \$1,500 | \$50 / \$150 | \$0 ² | \$0 ² | \$0 ² |
| DPPO Essential 2 1000 | Not covered | \$1,000 | \$50 / \$150 | \$0 ² | \$0 ² | \$0 ² |
| DPPO Essential 5 1500 | 50% / \$1,500 lifetime max. | \$1,500 | \$50 / \$150 | \$0 ² | \$0 ² | \$0 ² |
| DPPO Essential 6 1500 | Not covered | \$1,500 | \$50 / \$150 | \$0 ² | \$0 ² | \$0 ² |
| DHMO Plus 150 | 100% over \$1,695 | N/A | N/A | \$0 | \$0 | \$0 |
| DHMO Plus 225 | 100% over \$1,695 | N/A | N/A | \$0 | \$0 | \$0 |

²Deductible waived.

Health Net vision plans

Health Net partners with EyeMed to deliver vision services. With more than 30 years of experience and 55 million members, EyeMed is America's fastest growing vision benefits company. EyeMed's network features a mix of independent and retail providers, including both national and regional favorites like LensCrafters, so members can go where they want, when they want.



Convenient network – EyeMed offers in-network access to more than 111,000 optometrists, ophthalmologists and licensed opticians at more than 28,500 locations throughout the country. Online options let members purchase eyewear and contacts with a PC, tablet or phone. Plus, members can see any provider they choose, either in-network or out-of-network.



Cost savings – delivering extra value with low-copayment plan choices, and 5-15% discount on LASIK and PRK from U.S. Laser Network.



Member tools – EyeMed's hassle-free member tools save time and provide peace of mind. Members get access to an enhanced provider search tool, a mobile app, online appointment scheduling, and an award-winning 24-7 Customer Care Center.



Easy online access – Members can view and print ID cards, review benefits, manage claims, find a provider, calculate costs and more at www.eyemedvisioncare.com.



Need help?

We're dedicated to providing friendly, responsive and personalized customer service.

Brokers – please contact your Health Net sales representative.

Members –
For Dental call: 1-866-249-2382
For Vision call: 1-866-392-6058

| Vision plan ³ | Member pays ⁴ | | |
|----------------------------------|--|--|--|
| | EXAM / FRAMES | LENSES (SINGLE / BIFOCAL / TRIFOCAL / PROGRESSIVE) | BENEFIT FREQUENCY EXAM / LENSES / FRAMES |
| New! Elite 1010-1 | \$10 copay / \$0 copay, up to \$150 allowance | \$10 / \$10 / \$10 / \$75 | Once every 12 months / Once every 12 months / Once every 12 months |
| New! Supreme 010-2 | \$0 copay / \$0 copay, up to \$120 allowance | \$10 / \$10 / \$10 / \$75 | Once every 12 months / Once every 12 months / Once every 24 months |
| Preferred 1025-2 | \$10 copay / \$0 copay, up to \$100 allowance | \$25 / \$25 / \$25 / \$90 | Once every 12 months / Once every 12 months / Once every 24 months |
| Preferred 1025-3 | \$10 copay / \$0 copay, up to \$100 allowance | \$25 / \$25 / \$25 / \$90 | Once every 12 months / Once every 12 months / Once every 24 months |
| New! Preferred Value 10-3 | Not covered / \$0 copay, up to \$100 allowance | \$10 / \$10 / \$10 / \$75 | Not covered / Once every 24 months / Once every 24 months |
| New! Plus 20-1 | \$20 copay / 35% discount off retail price | \$50 / \$70 / \$105 / \$135 | Once every 12 months / Unlimited / Unlimited |
| New! Exam only | \$0 copay / Not covered | Not covered | Once every 24 months / Not covered / Not covered |

³New vision plans available effective 1/1/20.

⁴Cost shares are based on obtaining services from a participating provider.

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 Envolv 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. Health Net is a registered service mark of Health Net, LLC. All rights reserved.