

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

Small Business Group

INITIAL RATES ARE PENDING REGULATORY APPROVAL



Savings in Northern California with Health Net

NORTHERN CALIFORNIA



[HealthNet.com](https://www.healthnet.com)



SATISFACTION STARTS HERE

Move your business forward – by giving your clients affordable, flexible HMO and PPO options! Our plans and networks are winning combinations of cost savings, competitive rates, and care access. We offer an array of robust small business-focused solutions. It's easy to help your clients select the right plan and network by pinpointing competitive savings and finding the lowest prices throughout the Southern California market. The net result is satisfaction – for you and your clients.

LEARN MORE ABOUT SMALL BUSINESS SAVINGS SOLUTIONS

- ✓ Savings with **Health Net PPO**
- ✓ Savings with **Health Net HMO**
- ✓ **Health Net Underwriting Promotions**

Health Net PPO

DELIVERING PERFORMANCE AND CONVENIENCE

We know that consumers who choose PPO are looking for **flexibility** and **choice** in their health care benefits. We deliver a **wide range of PPO plans**, all supported by our **Full PPO Network**, one of the largest medical and pharmacy networks in California.

Health Net PPO fast facts

- ✓ Broad plan selection across all metal tiers, with the coverage and price options your clients want
- ✓ HDHP plans pairable with an HSA account
- ✓ Full PPO Network is available in **all 58 California counties**
- ✓ Flexible **out-of-network** PPO tier, and **out-of-state** coverage
- ✓ **Telehealth** and **care access** through Babylon Health, CVS MinuteClinic, and more

Special Delivery

We designed our **Value PPO Gold and Silver plans** to deliver the **winning combination** for employers and employees – giving **you strong contribution base options!**



Full PPO Network



No-deductible
primary care visits
and generic drugs



Low-cost benefits
consumers want
(telehealth, chiropractic,
acupuncture, and more!)



Competitive
market rates

Contact your Health Net Sales rep today for more information, and read more to find our **lowest-priced PPO choices** throughout the California market.

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Region 1

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yuba Counties

Top Plans

- Gold PPO 0/30
- Gold Value PPO 750/15
- Silver Value PPO 1700/50



Network provider count²

Health Net's Full PPO
 Network features
2,769 providers

Q1 2022 Gold metal tier savings with Health Net PPO

Carrier	Plan name	Health Net alternative	Savings with Health Net
United	Gold 30/30%	Gold 0/30	15%
United	Gold 35/1000/20%	Gold 1000/30	15%
United	Gold 35/500/20%	Gold 500/20	14%
Aetna	Gold 75/50 500	Gold 500/20	5%
Aetna	Gold 70/50 1250	Gold 1000/30	2%
Anthem	Gold 30/500/20%	Gold 500/20	2%
Anthem	Gold 35/1000/20%	Gold 1000/30	2%
Blue Shield	Gold 500/30	Gold 500/20	2%
Blue Shield	Gold 1000/35	Gold 1000/30	2%
Anthem	Gold 25/30%	Gold 0/30	1%
Blue Shield	Gold 0/25	Gold 0/30	1%

Health Net Gold Value 750/15 plan can also provide up to 10% further savings compared to plans listed above!

Q1 2022 Silver metal tier savings with Health Net PPO

Carrier	Plan name	Health Net alternative	Savings with Health Net
United	Silver 2700/40% HDHP	Silver 1400/40% HDHP	14%
United	Silver 55/1950/40%	Silver 2250/55	10%
United	Silver 55/2350/40%	Silver 2250/55	8%
Blue Shield	Silver 2225/50	Silver 2250/55	5%
Aetna	Silver 60/50 1700	Silver 2250/55	3%
Blue Shield	Silver 1800/45	Silver 2250/55	1%

Health Net Silver Value 1700/50 plan can also provide up to 6% further savings compared to plans listed above!



Starting quoting today!

Contact your Account Executive for more details.

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Region 2

Marin, Napa, Solano, Sonoma Counties

Top Plans

- Gold PPO 0/30
- Gold Value PPO 750/15
- Silver Value PPO 1700/50



Network provider count²

Health Net's Full PPO
 Network features
2,482 providers

Q1 2022 Gold metal tier savings with Health Net PPO

Carrier	Plan name	Health Net alternative	Savings with Health Net
Aetna	Gold 75/50 500	Gold 500/20	11%
Aetna	Gold 70/50 1250	Gold 1000/30	9%
United	Gold 30/30%	Gold 0/30	4%
United	Gold 35/500/20%	Gold 500/20	4%
United	Gold 35/1000/20%	Gold 1000/30	4%
Blue Shield	Gold 1000/35	Gold 1000/30	3%
Blue Shield	Gold 0/25	Gold 0/30	2%
Blue Shield	Gold 500/30	Gold 500/20	2%
Anthem	Gold 30/500/20%	Gold 500/20	1%
Anthem	Gold 35/1000/20%	Gold 1000/30	1%

Health Net Gold Value 750/15 plan can also provide up to 10% further savings compared to plans listed above!

Q1 2022 Silver metal tier savings with Health Net PPO

Carrier	Plan name	Health Net alternative	Savings with Health Net
Aetna	Silver 60/50 1700	Silver 2250/55	10%
Aetna	Silver 60/50 2000	Silver 2250/55	6%
United	Silver 2700/40% HDHP	Silver 1400/40% HDHP	3%
Blue Shield	Silver 1800/45	Silver 2250/55	2%
Blue Shield	Silver 2225/50	Silver 2250/55	1%
Blue Shield	Silver 2100/25% HDHP	Silver 1400/40% HDHP	1%

Health Net Silver Value 1700/50 plan can also provide up to 6% further savings compared to plans listed above!



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Region 3

Sacramento, Placer, El Dorado, and Yolo Counties

Top Plans

- Gold PPO 1000/30
- Silver PPO 2250/55
- Silver Value PPO 1700/50



Network provider count²

Health Net's Full PPO
 Network features
5,525 providers

Q1 2022 Gold metal tier savings with Health Net PPO

Carrier	Plan name	Health Net alternative	Savings with Health Net
Aetna	Gold 75/50 500	Gold 500/20	7%
Anthem	Gold 25/30%	Gold 0/30	5%
Anthem	Gold 30/500/20%	Gold 500/20	5%
Anthem	Gold 35/1000/20%	Gold 1000/30	5%
United	Gold 35/1000/20%	Gold 1000/30	5%
Aetna	Gold 70/50 1250	Gold 1000/30	4%
Blue Shield	Gold 1000/35	Gold 1000/30	4%
United	Gold 30/30%	Gold 0/30	4%
United	Gold 35/500/20%	Gold 500/20	4%
Blue Shield	Gold 0/25	Gold 0/30	3%
Blue Shield	Gold 500/30	Gold 500/20	3%

Health Net Gold Value 750/15 plan can also provide up to 10% further savings compared to plans listed above!

Q1 2022 Silver metal tier savings with Health Net PPO

Carrier	Plan name	Health Net alternative	Savings with Health Net
Aetna	Silver 60/50 1700	Silver 2250/55	5%
United	Silver 2700/40% HDHP	Silver 1400/40% HDHP	4%
Blue Shield	Silver 1800/45	Silver 2250/55	3%
Blue Shield	Silver 2225/50	Silver 2250/55	2%
Blue Shield	Silver 2100/25% HDHP	Silver 1400/40% HDHP	2%
Aetna	Silver 60/50 2000	Silver 2250/55	1%
Anthem	Silver 45/1750/40%	Silver 2250/55	1%
Blue Shield	Silver 2400/55	Silver 2250/55	1%

Health Net Silver Value 1700/50 plan can also provide up to 6% further savings compared to plans listed above!



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Region 4

San Francisco County

Top Plans

- Gold PPO 0/30
- Gold Value PPO 750/15
- Silver Value PPO 1700/50



Network provider count²

Health Net's Full PPO
Network features
3,767 providers

Q1 2022 Gold metal tier savings with Health Net PPO

Carrier	Plan name	Health Net alternative	Savings with Health Net
Blue Shield	Gold 500/30	Gold 500/20	3%
Blue Shield	Gold 1000/35	Gold 1000/30	3%
Blue Shield	Gold 0/25	Gold 0/30	2%

Health Net Gold Value 750/15 plan can also provide up to 10% further savings compared to plans listed above!

Q1 2022 Silver metal tier savings with Health Net PPO

Carrier	Plan name	Health Net alternative	Savings with Health Net
Blue Shield	Silver 1800/45	Silver 2250/55	2%
Blue Shield	Silver 2225/50	Silver 2250/55	1%
Blue Shield	Silver 2100/25% HDHP	Silver 1400/40% HDHP	1%

Health Net Silver Value 1700/50 plan can also provide up to 6% further savings compared to plans listed above!



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Region 5

Contra Costa County

Top Plans

- Gold PPO 0/30
- Gold Value PPO 750/15
- Silver Value PPO 1700/50



Network provider count²
Health Net's Full PPO
Network features
2,191 providers

Q1 2022 Gold metal tier savings with Health Net PPO

Carrier	Plan name	Health Net alternative	Savings with Health Net
Blue Shield	Gold 1000/35	Gold 1000/30	9%
Blue Shield	Gold 0/25	Gold 0/30	8%
Blue Shield	Gold 500/30	Gold 500/20	8%
Anthem	Gold 30/500/20%	Gold 500/20	2%
Anthem	Gold 35/1000/20%	Gold 1000/30	2%
Anthem	Gold 25/30%	Gold 0/30	1%

Health Net Gold Value 750/15 plan can also provide up to 10% further savings compared to plans listed above!

Q1 2022 Silver metal tier savings with Health Net PPO

Carrier	Plan name	Health Net alternative	Savings with Health Net
Blue Shield	Silver 1800/45	Silver 2250/55	8%
Blue Shield	Silver 2225/50	Silver 2250/55	7%
Blue Shield	Silver 2100/25% HDHP	Silver 1400/40% HDHP	7%
Blue Shield	Silver 2400/55	Silver 2250/55	6%

Health Net Silver Value 1700/50 plan can also provide up to 6% further savings compared to plans listed above!



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Region 6

Alameda County

Top Plans

- Gold PPO 0/30
- Gold Value PPO 750/15
- Silver Value PPO 1700/50



Network provider count²

Health Net's Full PPO
 Network features
3,528 providers

Q1 2022 Gold metal tier savings with Health Net PPO

Carrier	Plan name	Health Net alternative	Savings with Health Net
Blue Shield	Gold 1000/35	Gold 1000/30	6%
Blue Shield	Gold 0/25	Gold 0/30	5%
Blue Shield	Gold 500/30	Gold 500/20	5%
United	Gold 35/1000/20%	Gold 1000/30	5%
United	Gold 30/30%	Gold 0/30	4%
United	Gold 35/500/20%	Gold 500/20	4%
Anthem	Gold 25/30%	Gold 0/30	3%
Anthem	Gold 30/500/20%	Gold 500/20	3%
Anthem	Gold 35/1000/20%	Gold 1000/30	3%

Health Net Gold Value 750/15 plan can also provide up to 10% further savings compared to plans listed above!

Q1 2022 Silver metal tier savings with Health Net PPO

Carrier	Plan name	Health Net Alternative	Savings with Health Net
Blue Shield	Silver 1800/45	Silver 2250/55	-5%
Blue Shield	Silver 2225/50	Silver 2250/55	-4%
Blue Shield	Silver 2100/25% HDHP	Silver 1400/40% HDHP	-4%
United	Silver 2700/40% HDHP	Silver 1400/40% HDHP	-4%
Blue Shield	Silver 2400/55	Silver 2250/55	-2%

Health Net Silver Value 1700/50 plan can also provide up to 6% further savings compared to plans listed above!



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Region 7

Santa Clara County

Top Plans

- Gold PPO 0/30
- Gold Value PPO 750/15



Network provider count²
 Health Net's Full PPO
 Network features
6,272 providers

Q1 2022 Gold metal tier savings with Health Net PPO

Carrier	Plan name	Health Net alternative	Savings with Health Net
Blue Shield	Gold 500/30	Gold 500/20	8%
Blue Shield	Gold 1000/35	Gold 1000/30	8%
Blue Shield	Gold 0/25	Gold 0/30	7%
United	Gold 30/30%	Gold 0/30	5%
United	Gold 35/500/20%	Gold 500/20	5%
United	Gold 35/1000/20%	Gold 1000/30	5%
Anthem	Gold 25/30%	Gold 0/30	3%
Anthem	Gold 30/500/20%	Gold 500/20	3%
Anthem	Gold 35/1000/20%	Gold 1000/30	3%

Health Net Gold Value 750/15 plan can also provide up to 10% further savings compared to plans listed above!

Q1 2022 Silver metal tier savings with Health Net PPO

Carrier	Plan name	Health Net alternative	Savings with Health Net
Blue Shield	Silver 1800/45	Silver 2250/55	7%
Blue Shield	Silver 2225/50	Silver 2250/55	6%
Blue Shield	Silver 2100/25% HDHP	Silver 1400/40% HDHP	6%
Blue Shield	Silver 2400/55	Silver 2250/55	5%
United	Silver 2700/40% HDHP	Silver 1400/40% HDHP	4%

Health Net Silver Value 1700/50 plan can also provide up to 6% further savings compared to plans listed above!



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Region 8

San Mateo County

Top Plans

- Gold PPO 0/30
- Gold Value PPO 750/15
- Silver Value PPO 1700/50



Network provider count²
Health Net's Full PPO
Network features
1,619 providers

Q1 2022 Gold metal tier savings with Health Net PPO

Carrier	Plan name	Health Net alternative	Savings with Health Net
Blue Shield	Gold 500/30	Gold 500/20	6%
Blue Shield	Gold 1000/35	Gold 1000/30	6%
Blue Shield	Gold 0/25	Gold 0/30	5%
Anthem	Gold 25/30%	Gold 0/30	3%
Anthem	Gold 30/500/20%	Gold 500/20	3%
Anthem	Gold 35/1000/20%	Gold 1000/30	3%

Health Net Gold Value 750/15 plan can also provide up to 10% further savings compared to plans listed above!

Q1 2022 Silver metal tier savings with Health Net PPO

Carrier	Plan name	Health Net alternative	Savings with Health Net
Blue Shield	Silver 1800/45	Silver 2250/55	5%
Blue Shield	Silver 2225/50	Silver 2250/55	5%
Blue Shield	Silver 2100/25% HDHP	Silver 1400/40% HDHP	4%
Blue Shield	Silver 2400/55	Silver 2250/55	3%

Health Net Silver Value 1700/50 plan can also provide up to 6% further savings compared to plans listed above!



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Region 9

Monterey, San Benito, Santa Cruz Counties

Top Plans

- Gold PPO 0/30
- Gold Value PPO 750/15
- Silver Value PPO 1700/50



Network provider count²
 Health Net's Full PPO
 Network features
1,655 providers

Q1 2022 Gold metal tier savings with Health Net PPO

Carrier	Plan name	Health Net alternative	Savings with Health Net
United	Gold 35/1000/20%	Gold 1000/30	7%
Aetna	Gold 75/50 500	Gold 500/20	6%
Blue Shield	Gold 500/30	Gold 500/20	6%
Blue Shield	Gold 1000/35	Gold 1000/30	6%
United	Gold 30/30%	Gold 0/30	6%
United	Gold 35/500/20%	Gold 500/20	6%
Blue Shield	Gold 0/25	Gold 0/30	5%
Aetna	Gold 70/50 1250	Gold 1000/30	4%
Anthem	Gold 30/500/20%	Gold 500/20	3%
Anthem	Gold 35/1000/20%	Gold 1000/30	3%
Anthem	Gold 25/30%	Gold 0/30	2%

Health Net Gold Value 750/15 plan can also provide up to 10% further savings compared to plans listed above!

Q1 2022 Silver metal tier savings with Health Net PPO

Carrier	Plan name	Health Net alternative	Savings with Health Net
United	Silver 2700/40% HDHP	Silver 1400/40% HDHP	6%
Aetna	Silver 60/50 1700	Silver 2250/55	5%
Blue Shield	Silver 1800/45	Silver 2250/55	5%
Blue Shield	Silver 2225/50	Silver 2250/55	5%
Blue Shield	Silver 2100/25% HDHP	Silver 1400/40% HDHP	4%
Blue Shield	Silver 2400/55	Silver 2250/55	3%
Aetna	Silver 60/50 2000	Silver 2250/55	1%
United	Silver 55/1950/40%	Silver 2250/55	1%

Health Net Silver Value 1700/50 plan can also provide up to 6% further savings compared to plans listed above!



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 Contact your Account Executive for more details.

Health Net HMO

SOUTHERN CALIFORNIA

Save money for your clients

Health Net has the coverage and cost combinations that give your clients the value they want. In most cases, you can upgrade their network – and still help them save!

Value-added convenience!¹

minute clinic™

Walk-in clinics for non-emergency illnesses and injuries. Preventive care also available. In California, MinuteClinic is located inside freestanding retail CVS Pharmacy® Stores.

	Urgent care	Primary/Preventive care
EnhancedCare	✓	✓
PPO	✓	✓
PPO	✓	✓
HMO	✓	Preventive only
HSP	✓	Preventive only

babylon

We've expanded our telehealth offerings to your members to empower their choices for COVID-19 health and wellbeing. These offerings are available with all Health Net small business group products. Telehealth options include:

- Babylon
- myStrength
- Nurse Advice Line
- Aunt Bertha

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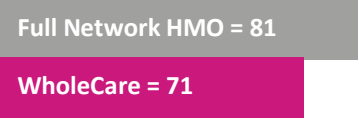
Region 1

Nevada County

Top Networks

- Full Network HMO
- WholeCare

Network provider count comparison²



Q1 2022 Platinum metal tier savings with Health Net HMO

Carrier	Network name	Health Net alternative	Savings with Health Net
Aetna	Full	Full	17%
Aetna	AVN	Full	11%
Anthem	Select	WholeCare	6%
Anthem	CaCare	WholeCare	6%
Blue Shield	Access+	WholeCare	1%

Q1 2022 Gold metal tier savings with Health Net HMO

Carrier	Network name	Health Net alternative	Savings with Health Net
Aetna	AVN	WholeCare	1%
Aetna	Full	WholeCare	1%



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Region 3

El Dorado, Placer, Sacramento, Yolo Counties

Top networks

- Full Network HMO
- WholeCare

Network provider count comparison²



Full Network HMO = 4,552

WholeCare = 1,440

Q1 2022 Platinum metal tier savings with Health Net HMO

Carrier	Network name	Health Net alternative	Savings with Health Net
Aetna	Full	Full	42%
Aetna	AVN	WholeCare	40%
Anthem	CaCare	Full	38%
Blue Shield	Local Access+	WholeCare	32%
Anthem	Select	WholeCare	31%
Blue Shield	Access+	Full	30%
United	Signature Value	Full	26%
Sutter	Standard	Full	6%
Blue Shield	Trio	WholeCare	2%

Q1 2022 Gold metal tier savings with Health Net HMO

Carrier	Network name	Health Net alternative	Savings with Health Net
Anthem	CaCare	Full	34%
Blue Shield	Access+	Full	31%
Blue Shield	Local Access+	Full	29%
Aetna	AVN	Full	28%
Aetna	Full	Full	28%
Anthem	Select	Full	24%
United	Signature Value	Full	22%
Sutter	Standard	Full	6%
Kaiser	Standard	Full	3%



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Contact your Account Executive for more details.

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Region 4

San Francisco County

Top network

- WholeCare

Network provider count comparison²



Full Network HMO = 3,631
WholeCare = 1,149

Q1 2022 Platinum metal tier savings with Health Net HMO

Carrier	Network name	Health Net alternative	Savings with Health Net
Blue Shield	Local Access+	WholeCare	24%
Aetna	Basic	WholeCare	23%
Aetna	Full	Full	20%
Blue Shield	Access+	Full	17%
United	Signature Value	Full	15%
Blue Shield	Trio	WholeCare	14%
Anthem	CaCare	Full	13%
Sutter	Standard	WholeCare	10%
Aetna	AVN	Full	9%
Kaiser	Standard	WholeCare	9%
Anthem	Select	WholeCare	6%
CCHP	Standard	WholeCare	4%
United	Harmony	WholeCare	1%

Q1 2022 Gold metal tier savings with Health Net HMO

Carrier	Network name	Health Net alternative	Savings with Health Net
Blue Shield	Local Access+	WholeCare	19%
Blue Shield	Access+	Full	18%
United	Signature Value	Full	10%
Blue Shield	Trio	WholeCare	8%
Anthem	CaCare	Full	8%
Sutter	Standard	WholeCare	4%
Aetna	Full	Full	1%



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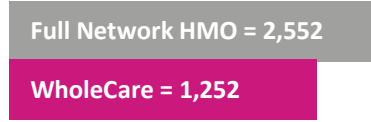
Region 6

Alameda County

Top networks

- Full Network HMO
- WholeCare

Network provider count comparison²



Q1 2022 Platinum metal tier savings with Health Net HMO

Carrier	Network name	Health Net alternative	Savings with Health Net
Anthem	Select	WholeCare	31%
Aetna	AVN	WholeCare	29%
Anthem	CaCare	Full	29%
Aetna	Full	Full	28%
Blue Shield	Access+	Full	21%
Blue Shield	Trio	WholeCare	20%
Sutter	Standard	WholeCare	14%
United	Signature Value	Full	12%
United	Harmony	WholeCare	7%

Q1 2022 Gold metal tier savings with Health Net HMO

Carrier	Network name	Health Net alternative	Savings with Health Net
Anthem	CaCare	Full	26%
Anthem	Select	WholeCare	22%
Blue Shield	Access+	Full	21%
Blue Shield	Trio	WholeCare	15%
Aetna	AVN	WholeCare	12%
Aetna	Full	Full	11%
Sutter	Standard	WholeCare	8%
United	Signature Value	Full	6%



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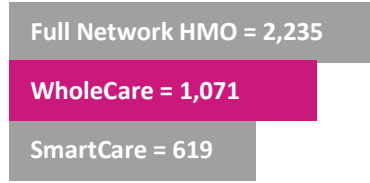
Region 7

Santa Clara County

Top networks

- Full Network HMO
- WholeCare

Network provider count comparison²



Q1 2022 Platinum metal tier savings with Health Net HMO

Carrier	Network name	Health Net alternative	Savings with Health Net
Aetna	Basic	SmartCare	18%
Anthem	CaCare	Full	16%
Blue Shield	Local Access+	WholeCare	15%
Sutter	Standard	Full	12%
Anthem	Select	WholeCare	11%
Aetna	AVN	WholeCare	11%
Blue Shield	Trio	WholeCare	10%
Blue Shield	Access+	Full	10%
Kaiser	Standard	WholeCare	10%
Aetna	Full	Full	7%
United	Harmony	SmartCare	4%
United	Signature Value	Full	4%

Q1 2022 Gold metal tier savings with Health Net HMO

Carrier	Network name	Health Net alternative	Savings with Health Net
Sutter	Standard	Full	12%
Anthem	CaCare	Full	12%
Blue Shield	Access+	Full	11%
Blue Shield	Local Access+	WholeCare	9%
Blue Shield	Trio	WholeCare	4%
Kaiser	Standard	WholeCare	1%



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Region 8

San Mateo County

Network provider count comparison²

Top networks

- Full Network HMO



Full Network HMO = 1,086

WholeCare = 341

Q1 2022 Platinum metal tier savings with Health Net HMO

Carrier	Network name	Health Net alternative	Savings with Health Net
Anthem	CaCare	Full	27%
Blue Shield	Local Access+	WholeCare	20%
Aetna	Basic	WholeCare	19%
Aetna	Full	Full	19%
Anthem	Select	WholeCare	16%
Blue Shield	Access+	Full	16%
United	Signature Value	Full	15%
Blue Shield	Trio	WholeCare	10%
Aetna	AVN	Full	9%
CCHP	Standard	WholeCare	8%
Kaiser	Standard	WholeCare	6%

Q1 2022 Gold metal tier savings with Health Net HMO

Carrier	Network name	Health Net alternative	Savings with Health Net
Anthem	CaCare	Full	23%
Blue Shield	Access+	Full	16%
Blue Shield	Local Access+	Full	14%
United	Signature Value	Full	10%
Anthem	Select	Full	5%
Blue Shield	Trio	Full	4%
CCHP	Standard	Full	1%



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Region 9

Santa Cruz County

Network provider count comparison²

Top networks	
•	Full Network HMO
•	WholeCare



Full Network HMO = 548
WholeCare = 225
SmartCare = 206

Q1 2022 Platinum metal tier savings with Health Net HMO

Carrier	Network name	Health Net alternative	Savings with Health Net
Aetna	Full	Full	28%
Aetna	AVN	WholeCare	26%
Blue Shield	Local Access+	WholeCare	24%
Blue Shield	Access+	Full	20%
United	Signature Value	Full	18%
Anthem	Select	WholeCare	17%
Blue Shield	Trio	SmartCare	13%
Anthem	CaCare	Full	12%
United	Harmony	SmartCare	9%
Kaiser	Standard	WholeCare	6%

Q1 2022 Gold metal tier savings with Health Net HMO

Carrier	Network name	Health Net alternative	Savings with Health Net
Blue Shield	Access+	Full	20%
Blue Shield	Local Access+	WholeCare	19%
United	Signature Value	Full	14%
Aetna	Full	Full	12%
Blue Shield	Trio	SmartCare	7%
Aetna	AVN	WholeCare	7%
Anthem	CaCare	Full	7%
Anthem	Select	WholeCare	6%



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Region 10

Merced, San Joaquin, Stanislaus, Tulare Counties

Network provider count comparison²

Top networks	
•	Full Network HMO
•	WholeCare



Full Network HMO = 2,035
WholeCare = 1,467

Q1 2022 Platinum metal tier savings with Health Net HMO

Carrier	Network name	Health Net alternative	Savings with Health Net
Aetna	AVN	WholeCare	38%
Aetna	Full	Full	35%
Blue Shield	Local Access+	WholeCare	33%
United	Signature Value	Full	28%
Blue Shield	Access+	Full	27%
Anthem	Select	WholeCare	25%
Blue Shield	Trio	WholeCare	24%
Anthem	CaCare	Full	22%
Sutter	Standard	WholeCare	14%
Kaiser	Standard	WholeCare	9%

Q1 2022 Gold metal tier savings with Health Net HMO

Carrier	Network name	Health Net alternative	Savings with Health Net
Blue Shield	Local Access+	WholeCare	28%
Blue Shield	Access+	Full	27%
United	Signature Value	Full	24%
Aetna	AVN	WholeCare	22%
Aetna	Full	Full	20%
Blue Shield	Trio	WholeCare	19%
Anthem	CaCare	Full	18%
Anthem	Select	WholeCare	15%
Sutter	Standard	WholeCare	8%



Starting quoting today!

Contact your Account Executive for more details.

Health Net Underwriting Simplified

THREE PACKAGES GIVE YOUR CLIENTS FLEXIBILITY AND CHOICE

Enhanced Choice A Promo	Enhanced Choice B Promo	Sell HMO with 6
<p>How it works: Groups with a minimum of 5 enrolling employees:</p> <ul style="list-style-type: none"> • NO DE 9C • NO Prior carrier bill • All eligible employees declining coverage must provide a waiver including those enrolling with another carrier <p>NEW! Employees enrolled on another carrier through the same employer will not count against participation.</p> <p>Minimum participation: 5-100 enrolling employees, 25% participation is required</p> <p>Employer pays: Minimum of 50% of base plan monthly OR Minimum of \$100 per employee towards the employee-only rate</p>	<p>How it works: Groups with a minimum of 5 enrolling employees:</p> <ul style="list-style-type: none"> • NO DE 9C • NO Prior carrier bill • All eligible employees declining coverage must provide a waiver including those enrolling with another carrier <p>NEW! Employees enrolled on another carrier through the same employer will not count against participation.</p> <p>Minimum participation: 5-100 enrolling employees, 25% participation is required</p> <p>Employer pays: Minimum of 50% of base plan monthly OR Minimum of \$100 per employee towards the employee-only rate</p>	<p>How it works: Groups with a minimum of 6 enrolling employees – Mix and match any plans from the HMO networks</p> <ul style="list-style-type: none"> • NO DE 9C • NO Participation attestation • NO Prior carrier bill • NO Waivers (when not paired with Life or Employer Paid Dental/Vision.) <p>Minimum participation: None</p> <p>Employer pays: Minimum of 50% of base plan monthly OR Minimum of \$100 per employee towards the employee-only rate</p>
<p>The employer may choose from all plans within the following networks:</p> <ul style="list-style-type: none"> • Full Network HMO • WholeCare HMO • SmartCare HMO • Salud HMO y Más • CommunityCare HMO • PureCare HSP • Full Network PPO <p>Now with just 2 enrolling employees, groups can add voluntary dental and/or vision coverage!</p> <p>Life, Employer Paid Dental, and Employer Paid Vision, are now available. Please see Life and Dental & Vision guidelines for minimum enrollment, participation and contribution requirements.</p> <p>Proof of eligibility is required for COBRA enrollees.</p> <p>Conditions:</p> <ul style="list-style-type: none"> • Qualifying groups must meet the state and federal definition of a small employer. • Groups with employees age 70 and older are not eligible for this promo and must submit a DE9C. • Excludes SEP and ancillary-only groups. • Groups enrolling less than 5 eligible employees are not eligible for this promo. Note: COBRA enrollees do not count toward the minimum of 5 enrolling. • Prior health coverage is not required. • Health Net does not need to be sole carrier. <p>Expires March 31, 2022.</p>	<p>The employer may choose from all plans within the following networks:</p> <ul style="list-style-type: none"> • Full Network HMO • WholeCare HMO • SmartCare HMO • Salud HMO y Más • CommunityCare HMO • PureCare HSP • EnhancedCare PPO (regions 15 & 16) • Full Network PPO Bronze Plans <p>Now with just 2 enrolling employees, groups can add voluntary dental and/or vision coverage!</p> <p>Life, Employer Paid Dental, and Employer Paid Vision, are now available. Please see Life and Dental & Vision guidelines for minimum enrollment, participation and contribution requirements.</p> <p>Proof of eligibility is required for COBRA enrollees.</p> <p>Conditions:</p> <ul style="list-style-type: none"> • Qualifying groups must meet the state and federal definition of a small employer. • Groups with employees age 70 and older are not eligible for this promo and must submit a DE9C. • Excludes SEP and ancillary-only groups. • Groups enrolling less than 5 eligible employees are not eligible for this promo. Note: COBRA enrollees do not count toward the minimum of 5 enrolling. • Prior health coverage is not required. • Health Net does not need to be sole carrier. <p>Expires March 31, 2022.</p>	<p>The employer may choose from all plans within the following networks:</p> <ul style="list-style-type: none"> • Full Network HMO • WholeCare HMO • SmartCare HMO • Salud HMO y Más • CommunityCare HMO <p>Now with just 2 enrolling employees, groups can add voluntary dental and/or vision coverage!</p> <p>Life, Employer Paid Dental, and Employer Paid Vision, are now available. Please see Life and Dental & Vision guidelines for minimum enrollment, participation and contribution requirements. Waivers are required.</p> <p>Proof of eligibility is required for COBRA enrollees.</p> <p>Conditions:</p> <ul style="list-style-type: none"> • Qualifying groups must meet the state and federal definition of a small employer. • Groups with employees age 70 and older are not eligible for this promo and must submit a DE9C. • Excludes ancillary-only groups. • Groups enrolling less than 6 eligible employees are not eligible for this promo. Note: COBRA enrollees do not count toward the minimum of 6 enrolling. • Prior health coverage is not required. • Health Net does not need to be sole carrier. <p>Expires March 31, 2022.</p>

Note: Savings amounts are based on the price differences between select competitor networks and plans and the recommended Health Net alternative. Steeper savings may be possible. First quarter rates are pending regulatory approval. You can find rate filings for Health Net and competitors at <https://wps0.dhmc.ca.gov/premiumratereview/searchratefilings> and https://interactive.web.insurance.ca.gov/apex_extprd/f?p=102:4:0:NO

¹MinuteClinic, and BabyOn may not be available with all plans, networks and groups. Ask your Sales Consultant or Account Manager for details.

²Combined primary care physician/specialist provider counts current as of 9/27/21 as shown in a Small Business Group county-level query via ProviderSearch on www.healthnet.com.