

Health Net Life Insurance Company (Health Net)
Large Group and Small Business Group



Health Net PPO

Fast Facts

We know that consumers who choose a PPO plan are looking for **flexibility** and **choice** in their health care benefits. We offer a wide range of PPO plans: traditional, HDHP and HSA/HRA – all supported by one of the largest medical and pharmacy networks in California.

Mark Rivera
Health Net

See the next page
for more advantages
of choosing a
Health Net PPO plan!

Network strength

- Our **Health Net PPO** network is one of the largest in California:¹
 - Physicians, specialists and health professionals: 75,540
 - Hospitals: 313
 - Pharmacies: 6,087 statewide, 65,326 nationwide
 - 60 CVS MinuteClinics across California (1,190 locations nationally)
 - Behavioral health providers: 4,670
- The out-of-state **First Health Network** – a nationally recognized PPO – is available in the United States for out-of-state members. California members can utilize the First Health Network while traveling outside of California, within the United States:²
 - Primary care physicians: 102,801 (internal medicine and family practice)
 - Pediatricians: 38,202
 - OB/GYNs: 27,888
 - Other specialists: 582,931
 - Hospitals: 4,536 general acute care and 838 other

Claims

- PPO claims are processed fast: 99% of group plan claims are processed within 30 calendar days, and 94% are processed within 10 business days.³
- More than 99% of pharmacy claims are submitted by pharmacists online via Caremark's point-of-service electronic network system, available 24/7/365 – meeting the industry standard.⁴
- No claims to file for prescriptions obtained from a network pharmacy.

Strengths of Centene Corporation⁵

- #1 Fortune's 2018 list of fastest growing companies based on growth in revenues over a 10-year period.
- #61 Fortune 500 (2018).
- #210 Fortune's Global 500 list (2018).
- #49 Fortune's Fastest Growing Companies (2018).
- Centene's overall enrollment as of September 2018 was 14.4 million members, up 17% from one year ago.

(continued)

Members have access to Decision Power through current enrollment with Health Net Life Insurance Company (Health Net). 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 It is not affiliated with Health Net's provider network, and it may be revised or withdrawn without notice.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.

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More Health Net PPO plan advantages

Our PPOs deliver convenience and performance as promised, giving Californians more ways to make the most of their health. Here's how:



Easy access to care

Heal brings your PPO clients **on-demand doctor house calls**. Heal offers primary, preventive and urgent care all for the same out-of-pocket cost as a doctor visit.

Teladoc offers **telehealth** services by phone, mobile app or Web. Teladoc providers may be used when a member's physician's office is closed or they need quick access to health care services.

HSA/HRA: important product offerings for large business 101+

Our PPO products are offered with HSA/HRA account options in two ways:

1. Employer groups can enroll in our **HSA/HRA plans** and can choose their own account administrator.
2. They can enroll in our **integrated HSA/HRA** plans with accounts that are administered by **HealthEquity**, a proven expert in financial arrangement, integration and administration.

Covered California for Small Business™

Whether your clients enroll directly with us or through Covered California, they can count on the same robust PPO network statewide. Our plans deliver broad benefits and network access at an affordable price.

Travel program

Wherever our PPO members go, we have them covered. Health Net PPO members and their covered dependents have access to quality health care while traveling. Members are covered for urgent care and emergency services received from licensed providers or treatment centers anywhere in the world.

Our **Travel Guide** provides instructions about how to seek appropriate care while traveling. A direct call service helps our members contact us from whatever country they are visiting.

For California members traveling outside of California and within the United States, Health Net offers the First Health Network, a nationally recognized independent PPO network. Our out-of-state members can also utilize the First Health Network within the United States.⁶

Health Net PPO members are able to access non-emergent care at participating PPO providers at the same benefit levels as if they were visiting their neighborhood physician.

Decision Power®

Health Net provides an integrated clinical management program known as **Decision Power**. Through Decision Power, members have access to well-established online tools and resources – like wellness coaching, behavioral health and our award-winning website.

myStrength

The **myStrength online program** successfully provides our members with help managing anxiety, stress, depression, and pain. myStrength features an online and mobile app, so members can self-refer and conveniently access the program via the Wellness Center in our member portal. **The program continues to grow**, with 43% more new users in 2018 than in the previous year.

¹Network data current as of January 2019.

²Data reported as of June 2018. Health Net Life Insurance Company does not issue coverage to residents of Hawaii; however, the First Health Network is available in Hawaii for California and out-of-state PPO members traveling to Hawaii.

³Data reported for January–December 2018.

⁴Data reported for January 2019.

⁵Financial information current as of September 30, 2018, for Centene Corporation, except for statutory capital as of 9/30/2017. Membership data includes 2.9 million TRICARE eligibles and 219,000 non-risk members.

⁶Health Net Life Insurance Company does not issue coverage to residents of Hawaii; however, the First Health Network is available in Hawaii for California and out-of-state PPO members traveling to Hawaii.