

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 Southern California with Health Net

SOUTHERN 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 11

Fresno, Kings, Madera Counties

Top Plans

- Gold PPO 0/30
- Gold Value PPO 750/15
- Silver PPO 2250/55



Network provider count²

Health Net's Full PPO
 Network features
3,021 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%
Anthem	Gold 25/30%	Gold 0/30	2%
Anthem	Gold 30/500/20%	Gold 500/20	2%
Anthem	Gold 35/1000/20%	Gold 1000/30	2%
Blue Shield	Gold 0/25	Gold 0/30	2%
United	Gold 35/1000/20%	Gold 1000/30	2%
United	Gold 30/30%	Gold 0/30	1%
United	Gold 35/500/20%	Gold 500/20	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	2%
Blue Shield	Silver 2225/50	Silver 2250/55	1%
Blue Shield	Silver 2100/25% HDHP	Silver 1400/40% HDHP	1%
United	Silver 2700/40% 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!



Starting quoting today!

Contact your Account Executive for more details.

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INITIAL RATES ARE PENDING REGULATORY APPROVAL



Region 12

Santa Barbara, Ventura Counties

Top Plans

- Gold PPO 0/30
- Gold Value PPO 750/15
- Silver PPO 2250/55



Network provider count²

Health Net's Full PPO
 Network features
3,743 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	22%
Aetna	Gold 70/50 1250	Gold 1000/30	21%
Blue Shield	Gold 500/30	Gold 500/20	9%
Blue Shield	Gold 1000/35	Gold 1000/30	9%
Blue Shield	Gold 0/25	Gold 0/30	8%
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 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	21%
Aetna	Silver 60/50 2000	Silver 2250/55	18%
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%
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 13

Imperial, Inyo, Mono Counties

Top Plans

- Gold PPO 0/30
- Gold Value PPO 750/15
- Silver PPO 2250/55



Network provider count²

Health Net's Full PPO
Network features
327 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	21%
Aetna	Gold 70/50 1250	Gold 1000/30	19%

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	19%
Aetna	Silver 60/50 2000	Silver 2250/55	16%

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



Starting quoting to day!

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Region 14

Kern County

Top Plans

- Gold Value PPO 750/15
- Silver Value PPO 1700/50
- PPO Silver 2250/55



Network provider count²

Health Net's Full PPO
Network features
1,525 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	39%
Aetna	Gold 70/50 1250	Gold 1000/30	37%
United	Gold 30/30%	Gold 0/30	6%
United	Gold 35/500/20%	Gold 500/20	6%
United	Gold 35/1000/20%	Gold 1000/30	6%
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%

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	38%
Aetna	Silver 60/50 2000	Silver 2250/55	36%
United	Silver 2700/40% HDHP	Silver 1400/40% HDHP	5%
Blue Shield	Silver 1800/45	Silver 2250/55	2%
Blue Shield	Silver 2225/50	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 15

East Los Angeles

Top Plans

- Gold Value PPO 750/15
- Silver Value PPO 1700/50
- PPO Silver 2250/55



Network provider count²

Health Net's Full PPO
 Network features
19,683 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	3%
Blue Shield	Gold 0/25	Gold 0/30	2%
Blue Shield	Gold 500/30	Gold 500/20	2%
United	Gold 30/30%	Gold 0/30	2%
United	Gold 35/500/20%	Gold 500/20	2%
United	Gold 35/1000/20%	Gold 1000/30	2%
Anthem	Gold 25/30%	Gold 0/30	1%
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
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%
United	Silver 2700/40% 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 16

West Los Angeles

Top Plans

- Gold PPO 0/30
- Silver PPO 2250/55



Network provider count²

Health Net's Full PPO
Network features
19,683 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	14%
Aetna	Gold 70/50 1250	Gold 1000/30	12%
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
Aetna	Silver 60/50 1700	Silver 2250/55	13%
Aetna	Silver 60/50 2000	Silver 2250/55	9%

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 17

Inland Empire

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
8,186 providers

Q1 2022 Gold metal tier savings with Health Net PPO

Carrier	Plan Name	Health Net Alternative	Savings with Health Net
Anthem	Gold 25/30%	Gold 0/30	4%
Anthem	Gold 30/500/20%	Gold 500/20	4%
Anthem	Gold 35/1000/20%	Gold 1000/30	4%
Blue Shield	Gold 500/30	Gold 500/20	1%
Blue Shield	Gold 1000/35	Gold 1000/30	1%

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



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Region 18

Orange County

Top Plans

- Gold PPO 0/30
- Gold PPO 1000/30
- Gold PPO 2250/55



Network provider count²

Health Net's Full PPO
Network features
8,063 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%
Anthem	Gold 25/30%	Gold 0/30	1%
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
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%
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 19

San Diego

Top Network	
<ul style="list-style-type: none"> Full Network PPO 	
Top Plans	
<ul style="list-style-type: none"> Gold Value PPO 750/15 Gold PPO 1500/0 Gold PPO 1000/30 Gold PPO 500/20 	<ul style="list-style-type: none"> Gold PPO 0/30 Silver Value PPO 1700/50 Silver PPO 2250/55



Network provider count²
 Health Net's Full PPO
 Network features
8,363 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	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%
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
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	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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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 12

Santa Barbara, Ventura Counties

Top networks

- Full Network HMO

Top Plans

- Full HMO Platinum \$30
- Full HMO Silver \$50
- Full HMO Gold \$40

Network provider count comparison²



Full Network HMO = 1,394

WholeCare = 1,255

Q1 2022 Platinum metal tier savings with Health Net HMO

Carrier	Network name	Health Net alternative	Savings with Health Net
Aetna	Full	Full	32%
Cnty. Of Ven	Standard	WholeCare	29%
Aetna	AVN	WholeCare	28%
Aetna	AWH SoCa	WholeCare	28%
Anthem	Vivity	WholeCare	24%
Blue Shield	Local Access+	WholeCare	20%
Anthem	CaCare	Full	17%
Kaiser	Standard	WholeCare	14%
Blue Shield	Access+	Full	13%
Anthem	Select	WholeCare	12%
Blue Shield	Trio	WholeCare	9%
Anthem	Priority Select	WholeCare	8%
United	Alliance	WholeCare	6%
United	Signature Value	Full	6%

Q1 2022 Gold metal tier savings with Health Net HMO

Carrier	Network name	Health Net alternative	Savings with Health Net
Cnty. Of Ven	Standard	WholeCare	25%
Aetna	Full	Full	16%
Anthem	Vivity	WholeCare	14%
Blue Shield	Local Access+	WholeCare	14%
Anthem	CaCare	Full	13%
Blue Shield	Access+	Full	13%
Aetna	AVN	WholeCare	10%
Aetna	AWH SoCa	WholeCare	10%
Kaiser	Standard	WholeCare	5%
Blue Shield	Trio	WholeCare	2%
Anthem	Select	WholeCare	1%



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Region 15

East Los Angeles

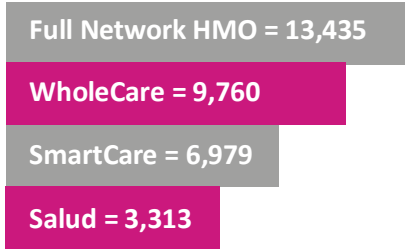
Top Networks

- WholeCare
- Salud HMO y Más

Top Plans

- Salud Gold \$35
- Salud Platinum \$30
- WholeCare Platinum \$30
- WholeCare Gold \$35

Network provider count comparison²



Q1 2022 Platinum metal tier savings with Health Net HMO

Carrier	Network name	Health Net Alternative	Savings with Health Net
Kaiser	Standard	WholeCare	17%
United	Alliance	SmartCare	11%
Anthem	Select	WholeCare	11%
Anthem	CaCare	Full	8%
Blue Shield	Trio	SmartCare	7%
Blue Shield	Access+	Full	6%
United	Signature Value	Full	4%
Anthem	Priority Select	SmartCare	3%
United	Harmony	SmartCare	3%
Blue Shield	Local Access+	Full	3%
Aetna	AVN	WholeCare	3%
Aetna	Full	Full	3%

Q1 2022 Gold metal tier savings with Health Net HMO

Carrier	Network name	Health Net Alternative	Savings with Health Net
Kaiser	Standard	WholeCare	8%
Blue Shield	Access+	Full	6%
Blue Shield	Local Access+	Full	3%
Anthem	CaCare	Full	3%
Blue Shield	Trio	SmartCare	1%



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Region 16

West Los Angeles

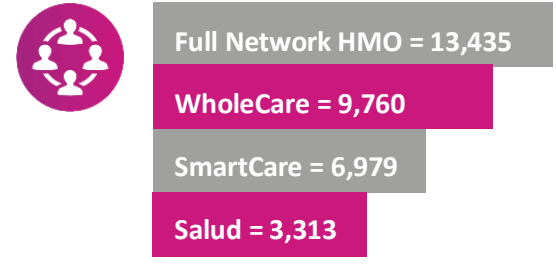
Top networks

- Full Network HMO
- WholeCare
- Salud HMO y Más

Top Plans

- WholeCare Gold \$35
- WholeCare Platinum \$30
- Full HMO Platinum \$30
- Full HMO Gold \$35

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	18%
Blue Shield	Local Access+	WholeCare	18%
Anthem	CaCare	Full	16%
Anthem	Priority Select	SmartCare	13%
Aetna	Basic	SmartCare	10%
United	Alliance	SmartCare	9%
Aetna	Full	Full	9%
Anthem	Vivity	WholeCare	7%
Blue Shield	Trio	SmartCare	6%
Blue Shield	Access+	Full	6%
Aetna	AVN	WholeCare	5%
United	Signature Value	Full	4%
Aetna	AWH SoCa	SmartCare	3%

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	12%
Anthem	CaCare	Full	12%
Kaiser	Standard	WholeCare	8%
Anthem	Select	WholeCare	7%
Blue Shield	Access+	Full	6%
Anthem	Priority Select	SmartCare	2%



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Region 17

Inland Empire

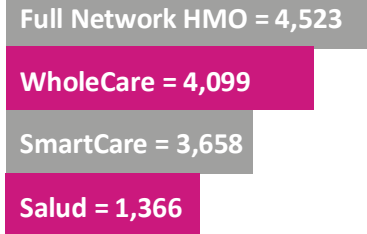
Top networks

- WholeCare
- SmartCare
- Salud HMO y Más

Top Plans

- WholeCare Gold \$35
- WholeCare Platinum \$30

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	Vivity	Salud	20%
Aetna	Basic	SmartCare	14%
Aetna	Full	Full	14%
Kaiser	Standard	WholeCare	13%
Blue Shield	Local Access+	WholeCare	12%
Anthem	Priority Select	SmartCare	11%
Blue Shield	Trio	SmartCare	8%
Blue Shield	Access+	Full	6%
Anthem	Select	WholeCare	5%
Anthem	CaCare	Full	5%
United	Harmony	SmartCare	3%
Aetna	AVN	WholeCare	2%
Aetna	AWH SoCa	SmartCare	1%
United	Signature Value	Full	1%

Q1 2022 Gold metal tier savings with Health Net HMO

Carrier	Network name	Health Net Alternative	Savings with Health Net
Anthem	Vivity	Salud	9%
Blue Shield	Local Access+	WholeCare	6%
Blue Shield	Access+	Full	6%
Kaiser	Standard	WholeCare	4%
Blue Shield	Trio	SmartCare	2%
Anthem	CaCare	WholeCare	2%



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Region 18

Orange County

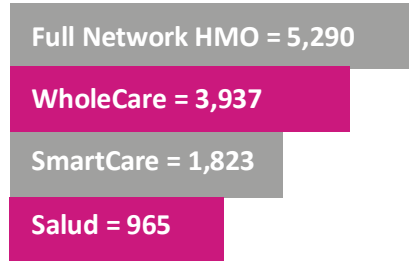
Top networks

- Full Network HMO
- SmartCare

Top Plans

- Platinum \$20
- Gold \$35
- Gold \$40

Network provider count comparison²



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	7%
Blue Shield	Access+	Full	5%
Kaiser	Standard	WholeCare	5%
Aetna	Full	Full	3%
Anthem	CaCare	Full	3%
Anthem	Select	WholeCare	1%

Q1 2022 Gold metal tier savings with Health Net HMO

Carrier	Network name	Health Net Alternative	Savings with Health Net
Blue Shield	Access+	Full	5%
Blue Shield	Local Access+	Full	2%



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Region 19

San Diego

Top networks	
• Salud HMO y Más	• SmartCare • CommunityCare
Top Plans	
• Platinum \$30	• Silver \$50
• Gold \$35	• CommunityCare Bronze
• Gold \$40	

Network provider count comparison²



Full Network HMO = 5,746
WholeCare = 4,434
SmartCare = 2,073
Salud = 1,439

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	25%
Blue Shield	Access+	Full	19%
United	Alliance	SmartCare	15%
Sharp	Performance	SmartCare	12%
Aetna	Full	Full	12%
Blue Shield	Trio	SmartCare	11%
Anthem	CaCare	Full	11%
United	Signature Value	Full	9%
Aetna	AWH SoCa	SmartCare	8%
Sharp	Choice	WholeCare	8%
Kaiser	Standard	WholeCare	8%
Sharp	Premier	SmartCare	7%
Sharp	Value	WholeCare	6%
Anthem	Priority Select	WholeCare	5%
Anthem	Select	WholeCare	5%
Aetna	Basic	WholeCare	4%
Aetna	AVN	WholeCare	1%

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%
Sharp	Choice	SmartCare	8%
Anthem	CaCare	Full	7%
Sharp	Value	SmartCare	6%
Blue Shield	Trio	SmartCare	5%
United	Signature Value	Full	4%
United	Alliance	SmartCare	3%
Sharp	Performance	SmartCare	1%



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.dmhc.ca.gov/premiumratereview/searchratefilings> and https://interactive.web.insurance.ca.gov/apex_extprd/f?p=102:4:0:NO

¹MinuteClinic, and Babylon 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. Region 15 and Region 16 is combined for Los Angeles County.