

# Ancillary Coverage in One Stop with Health Net

Adding adult dental, adult vision and life coverage to your clients' medical plans helps them deliver convenient coverage to their employees. Health Net makes it simple to design a complete benefits package with a one-page dental/vision/life application form.<sup>1</sup> Here are more great reasons to combine your clients' coverage:

- ✔ **Health Net members enjoy a competitive cost** when their employers combine medical, dental, vision and life.
- ✔ **Relaxed underwriting guidelines** – Only 50% of employees need to participate for employer-paid rates or groups can add voluntary with just 2 enrolling employees!<sup>2</sup>
- ✔ **Simple enrollment process** – Groups can add dental, vision or life coverage to an existing plan with our streamlined renewal process, or outside their renewal period to enhance their benefit package.
- ✔ **No waiting periods** on DPPO and DHMO plans.
- ✔ **Commission** – You receive a 10% broker commission on all dental, vision and life sales.<sup>3</sup>



## Bundle and save

**Bundle and save with our multi-product bundling program!** Boost your sales by adding employer paid dental, vision and life, and your clients can reduce their ancillary product premiums by 5%.<sup>4</sup>

See important disclaimer in footnote.

Bundled product	Discount on Health Net ancillary premium per product line
Dental and Vision	5%
Dental and Life	5%
Dental, Vision and Life	5%

(continued)

<sup>1</sup>Pediatric dental and vision coverage (ages newborn through 18) is included on all small business group medical plans purchased through Health Net.

<sup>2</sup>Health Net offers employer-paid dental and vision rates, which require 50% participation. Voluntary rates also available under separate underwriting guidelines.

<sup>3</sup>Life commissions are paid on a 10% downgrade. For our full life commission schedule, please refer to your Health Net broker contract or contact your sales representative.

<sup>4</sup>Discount only applies when new Health Net dental coverage is purchased with an additional Health Net vision and/or life insurance product. Discount only applies to groups with 2-100 employees. The discount does not apply to voluntary dental or vision. If a group has existing dental coverage, but adds a new Health Net dental plan along with a new Health Net vision and/or life insurance product, the group does not qualify for the bundling discount. Contact your representative for complete offer details.

## Health Net dental plans

- **Experienced, quality providers** – Dental Benefit Providers (DBP) has teamed up 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 2,400 HMO dental office locations and more than 45,000 PPO dental providers in California, one of the largest networks in the state. This includes more than 12,000 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](http://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.
- For dental PPO plans with orthodontia coverage, the full amount of the orthodontia lifetime maximum applies even if treatment began under another carrier’s dental PPO plan.
- Classic plans reimburse out-of-network benefits at the Usual, Customary and Reasonable (UCR) amounts as determined by Fair Health, Inc.
- Essential plans reimburse out-of-network benefits on a limited fee schedule.



Dental plan	Plan pays		Member pays <sup>6</sup>			
	Orthodontia Covered	Annual plan maximum	Annual deductible	Cleanings	Exams	X-rays
<b>DPPO Classic 4 1500</b>	Not covered	\$1,500	\$50 / \$150	\$0 <sup>5</sup>	\$0 <sup>5</sup>	\$0 <sup>5</sup>
<b>DPPO Classic 5 1500</b>	50% / \$1,500 lifetime max.	\$1,500	\$50 / \$150	\$0 <sup>5</sup>	\$0 <sup>5</sup>	\$0 <sup>5</sup>
<b>DPPO Essential 2 1000</b>	Not covered	\$1,000	\$50 / \$150	\$0 <sup>5</sup>	\$0 <sup>5</sup>	\$0 <sup>5</sup>
<b>DPPO Essential 5 1500</b>	50% / \$1,500 lifetime max.	\$1,500	\$50 / \$150	\$0 <sup>5</sup>	\$0 <sup>5</sup>	\$0 <sup>5</sup>
<b>DPPO Essential 6 1500</b>	Not covered	\$1,500	\$50 / \$150	\$0 <sup>5</sup>	\$0 <sup>5</sup>	\$0 <sup>5</sup>
<b>DHMO Plus 150</b>	Copays vary	N/A	N/A	\$0	\$0	\$0
<b>DHMO Plus 225</b>	Copays vary	N/A	N/A	\$0	\$0	\$0



<sup>5</sup>Deductible waived

<sup>6</sup>Cost shares are based on obtaining services from a participating provider

## Health Net vision plans<sup>7</sup>

Health Net teams up with EyeMed to deliver vision coverage. With more than 30 years of experience and 62 million members, EyeMed is America's fastest growing vision benefits company.<sup>8</sup> 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 154,500 optometrists, ophthalmologists and licensed opticians at more than 29,400 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** – EyeMed delivers extra value with plan choices and a 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](http://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:  
866-249-2382  
For Vision call:  
866-392-6058

Vision plan	Member pays <sup>9</sup>		
	Exam / Frames	Lenses (single / bifocal / trifocal / progressive)	Benefit Frequency Exam / Lenses / Frames
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
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 24 months / Once every 24 months
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
Plus 20-1	\$20 copay / 35% discount off retail price	\$50 / \$70 / \$105 / \$135	Once every 12 months / Unlimited / Unlimited
Exam only	\$0 copay / Not covered	Not covered	Once every 24 months / Not covered / Not covered



<sup>7</sup>Vision plans, other than pediatric vision, are underwritten by Health Net Life Insurance Company and administered by Envolve Vision, Inc.

<sup>8</sup>Internal analysis of EyeMed membership data compared to data from leading vision benefit companies, as reported in publicly available information, 2019

<sup>9</sup>Cost shares are based on obtaining services from a participating provider.

## Health Net Life and AD&D

Many small businesses want an employee benefits package that includes group term life and accidental death & dismemberment (AD&D) insurance with desirable benefit levels. This allows a small business employer to:

- Enhance their benefit package.
- Offer life insurance benefits at economical rates.

One way employers can enhance their benefits package and lower administrative costs is to consolidate health and life insurance carriers. This removes some of the extra administrative costs that come with managing an employee benefits package. Health Net Life Insurance Company underwrites Group Term Life Benefit Insurance, Accidental Death & Dismemberment, and Dependent Life Insurance.

### Group Life plan features

- **Waiver of premium provision** – A life benefit can be extended during a period of total disability under terms specified in the group *Certificate of Insurance*.
- **Accelerated death benefit** – Provides financial protection to the insured in time of need, while also protecting the interest of the beneficiary. The accelerated benefit is a portion of the basic life insurance amount and is payable in a lump sum.
- **Conversion privilege** – A conversion privilege to whole life insurance is available to certain members whose coverage terminates due to reasons specified in the group policy.

## Accidental Death & Dismemberment (AD&D)

These benefits are usually included as part of the group life insurance policy. Health Net Life Insurance Company does not offer AD&D benefits on a standalone basis.

- Benefit is payable as a result of an accidental loss of life or any of the physical losses specified in the group policy.
- The maximum benefit amount is equal to the basic life amount shown in the policy.
- This maximum benefit amount is payable for loss of life. It can also be payable for:
  - Loss of sight in both eyes.
  - Loss of both hands or both feet, or any two or more of these physical losses in the same accident.
- One half of the maximum benefit amount is payable for:
  - Loss of one hand.
  - Loss of one foot.
  - Loss of sight in one eye.

### Group Term Life Insurance

#### Life options

- Option A** \$15,000 flat amount for all employees
- Option B** \$25,000 flat amount for all employees (15–100 employees)
- Option C** \$50,000 flat amount for all employees (25–100 employees)

Health Net HMO, PPO and Salud con Health Net HMO y Más plans are offered by Health Net of California, Inc. Life/AD&D insurance plans are underwritten by Health Net Life Insurance Company. Vision plans, other than pediatric vision, are underwritten by Health Net Life Insurance Company and administered by Envolve Vision, Inc. Health Net Dental HMO and PPO plans, other than pediatric dental, are offered and serviced by Dental Benefit Providers of California, Inc. (DBP). Obligations of DBP are neither the obligations of, nor 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 and Centene Corporation. Health Net and Salud con Health Net are registered service marks of Health Net, LLC. All other identified trademarks/service marks remain the property of their respective companies. All rights reserved.