



Introducing Health Net's 2025 Enhanced Choice Portfolio

Easily promote and sell a full range of benefits and extra-value programs

Health Net's 2025 Enhanced Choice portfolio is now refreshed and ready for you to sell! It offers our appealing "Pick Your Plan, Pick Your Network" strategy with **even more of our most popular plan designs**. It also has **new plans** to help meet the diverse needs of your large employer groups.

The 2025 Enhanced Choice portfolio offerings equip you with choices designed to satisfy your clients and to help streamline your sales process.

New for 2025

Keep your **business growing** with Enhanced Choice 2025:

What's New	Details	Products/Networks
Expanded Access for Salud HMO y Más	New for 2025 , Imperial County has been added to our network of providers.	Salud HMO y Más
Doula Coverage	Health Net now covers Doula services. Our Doula program provides personalized care and support throughout the pregnancy journey.	All
The following new plan designs have been added to the 2025 Enhanced Choice “Pick Your Plan, Pick your Network” strategy.		
New HMO/EOA Plan Designs	<ul style="list-style-type: none"> • 35/750a (\$3,500/\$7,000) • 40/750a (\$4,500/\$9,000) 	Full Network HMO, ExcelCare HMO, Full Network EOA, ExcelCare EOA, SmartCare HMO, Salud HMO y Más
New Deductible EOA/Salud Plan Designs	<ul style="list-style-type: none"> • 30/3000/30% (\$4,500/\$9,000) • 40/4000/40% (\$6,500/\$13,000) 	Elect Open Access, ExcelCare EOA, Salud HMO y Más
New PPO Plan Designs	<ul style="list-style-type: none"> • 25/1000/10% • 20/2500/5000/20% 	PPO

Simple, smart and sustainable values remain

Simple:

- **Pick your plan, pick your network for Enhanced Choice.** Choose from **22 standard plan designs** available in our existing HMO/EOA products.
- **Enhanced Choice Solutions.** Designed for employer groups with 101–500 eligible employees that have **difficulty meeting standard participation**

guidelines. This includes flexible participation requirements. Employers can offer their employees **up to three plans.**

Smart:

- **More ways for members to get easy, early access to care.** This includes telehealth services through Teladoc Health¹ and the Nurse Advice Line.
- **Essentials to complement medical coverage.** This includes:
 - Dental
 - Vision
 - Chiropractic
 - Acupuncture
 - Life
 - Wellness
- **Wellness Rewards Program.** Supports our members with an Incentive Program that rewards healthy habits. Members can **earn up to \$100 in gift card rewards** for taking part in online programs.²
- **Easy, convenient access to behavioral health.** Members have access to our numerous in-network providers.

Sustainable:

- Expand your sales by offering **any of our budget-friendly Salud HMO y Más plans** on a standalone basis alongside Kaiser-only groups.
- Affordable plans are available in **all products and networks.**
- **Sell more PPO** with our Enhanced Choice PPO-Only Package.
- Multiproduct bundling discount program helps large groups get **up to 3% off their medical premiums.**

Get ready to sell!

- All plans are quote-ready now for a 1/1/25 effective date.
- **[Portfolio sales materials are now available at healthnet.com Forms and Brochures.](#)**

Contact us today

We continue to be focused on the health and success of your business. Call us! Your Health Net account executive is standing by to help.

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¹ Members may receive services on an in-person basis or via telehealth, if available, from their primary care provider, a treating specialist or from another contracting individual health professional, contracting clinic, or contracting health facility consistent with the service and existing timeliness and geographic access standards required under California law. Any cost share for services received through Teladoc Health (Teladoc) will accrue toward the member's out-of-pocket maximum and deductible (if their plan has a deductible). By scheduling through Teladoc, members consent to receive services via telehealth through Teladoc. Members can see their health plan coverage document for coverage information and for the definition of telehealth services. Members have a right to access their medical records for services received through Teladoc. Unless members choose otherwise, any services provided through Teladoc shall be shared with their primary care provider.

² Commercial eligible plans include: Large Group: Full Network HMO & PPO, SmartCare HMO, Salud HMO y Más, HMO ExcelCare, EOA & EOA ExcelCare, PPO plans (including OOS PPO). To receive reward, members must complete the Eat Right Now – Mindful Eating; Craving to Quit tobacco cessation program; and/or participate in health challenges.

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