

# HEALTH NET A Better Decision

## TOP PLANS FOURTH QUARTER 2008: Connecticut



### FOR EMPLOYER GROUPS 50 AND UNDER

This quarterly sell sheet highlights pricing and our most aggressive plan designs for the fourth quarter. In addition, all plans are featured in Health Net's Preferred Portfolio which consists of our most competitive set of plans offering a full spectrum of benefit options to respond to the needs of today's market.

### CONNECTICUT FOURTH QUARTER HIGHLIGHTS

Aggressive price points for fourth quarter include:

- Clients that choose select POS plans are experiencing significant premium savings. Many will self-fund the hospital deductible or all of the deductible. The annual savings proves to be far greater when these plans are selected.
- Highlighted POS plans are aggressively priced when compared to the current market at large.

### HIGHLIGHTED BENEFIT PLANS FOR CONNECTICUT

BENEFITS	OUTLOOK POS TBDTBC		OUTLOOK POS TDBTDB		CHARTER HMO C5T000	CHARTER HMO C6K000
	In-network	Out-of-network	In-network	Out-of-network	In-network	In-network
Physician office visit	\$20	subject to coinsurance and deductible	\$30	subject to coinsurance and deductible	\$30	\$20
Specialist office visit	\$40	subject to coinsurance and deductible	\$45	subject to coinsurance and deductible	\$45	\$20
Inpatient hospital	subject to coinsurance and deductible	subject to coinsurance and deductible	\$2,500 hospital services per year deductible	subject to coinsurance and deductible	\$500 Copayment per Day, \$2,000 max per year	subject to deductible
Deductible	\$500/\$1,500	\$1,000/\$3,000	-	\$2,500/\$5,000	-	\$2,500/\$5,000 <sup>2</sup>
Coinsurance level	90%	70%	100%	70%	-	100%
Out-of-Pocket maximum <sup>1</sup>	\$2,000/\$6,000	\$4,000/\$12,000	\$2,500/\$5,000	\$5,500/\$11,000	-	-

<sup>1</sup> Out-of-Pocket maximum does not include office visit copayment.

<sup>2</sup> Deductible applicable to hospital service only.

Contact your Account Executive, or visit [www.healthnet.com/broker](http://www.healthnet.com/broker) for a our complete Preferred Portfolio and underwriting guidelines.



**Health Net®**  
A Better Decision

Health Net of the Northeast, Inc.  
One Far Mill Crossing, Shelton, CT 06484  
[www.healthnet.com](http://www.healthnet.com)

CT53261 (09/08) 6017648

Coverage is provided by subsidiaries of Health Net of the Northeast, Inc. and Health Net Life Insurance Co. Coverage may be provided by Health Net of New York, Inc. or Health Net Insurance of New York, Inc. in New York; Health Net of New Jersey, Inc. or Health Net Life Insurance Co. in New Jersey; and Health Net of Connecticut, Inc. or Health Net Life Insurance Co. in Connecticut. Health Net® is a registered service mark of Health Net, Inc. A Better Decision<sup>SM</sup> is a service mark of Health Net, Inc. All rights reserved.