

HEALTH NET A Better Decision

TOP PLANS FOURTH QUARTER 2008: New Jersey



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.

NEW JERSEY FOURTH QUARTER HIGHLIGHTS

Aggressive price points for fourth quarter include:

- Rate decrease of three percent on all HSA plans
- Reduction of two percent on all Charter and Outlook \$50 HMO plans
- Rate decrease of two percent in Mercer, Camden and Burlington Counties
- Reduction of one percent in Hunterdon, Middlesex and Somerset Counties

HIGHLIGHTED BENEFIT PLANS FOR NEW JERSEY

BENEFITS	OUTLOOK HMO TU2000	OUTLOOK HMO T1H000	OUTLOOK POS TSHT9J		OUTLOOK POS TSGT9H		OUTLOOK POS TSCT9D	
	In-network	In-network	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Physician office visit	\$25 copayment	\$30 copayment	\$20	subject to coinsurance and deductible	\$25	subject to coinsurance and deductible	\$30	subject to coinsurance and deductible
Specialist office visit	\$40 copayment	\$50 copayment	\$40	subject to coinsurance and deductible	\$40	subject to coinsurance and deductible	\$30	subject to coinsurance and deductible
Inpatient hospital	Subject to deductible and coinsurance	\$300 copayment per day \$1,500 maximum per admission \$3,000 maximum per year	\$200 copayment per day \$1,000 maximum per admission \$2,000 maximum per year	subject to coinsurance and deductible	\$250 copayment per day \$1,250 maximum per admission \$2,500 maximum per year	subject to coinsurance and deductible	\$0	subject to coinsurance and deductible
Deductible	\$1,000/ \$2,000	-	-	\$1,000/ \$2,000	-	\$2,500/ \$5,000	-	\$1,000/ \$2,000
Coinsurance level	80%	100%	100%	70%	100%	70%	100%	70%
Out-of-Pocket maximum	\$2,000/ \$4,000	-	-	\$3,700/ \$7,400	-	\$10,000/ \$20,000	-	\$4,000/ \$8,000

Contact your Account Executive, or visit www.healthnet.com/broker for a our complete Preferred Portfolio and underwriting guidelines.



Health Net®

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