

HEALTH NET A Better Decision

TOP PLANS FOURTH QUARTER 2008: New York



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 YORK FOURTH QUARTER HIGHLIGHTS

Aggressive price points for fourth quarter include:

- New Outlook POS plan (TWDE53) designed with more employee cost sharing through higher copayments, deductible and out of pocket maximums. TWDE53 is an aggressively priced POS plan when compared to the current market at large.
- Further reduce overall medical rates by 18-22% using the \$15 generic only discount drug card (see TW3000 plan design below).

HIGHLIGHTED BENEFITS AND COMPETITIVE RATES - NYC AND SUFFOLK/WESTCHESTER/ROCKLAND COUNTIES¹

OUTLOOK POS TWDE53		OUTLOOK EPO TW7000		OUTLOOK EPO TW3000		OUTLOOK EPO TW3000		
BENEFITS	In-network	Out-of-network	In-network	In-network	In-network	In-network	In-network	
Physician office visit	\$30 copayment	Subject to deductible and coinsurance	\$25 copayment	\$30 copayment	\$30 copayment	\$30 copayment	\$30 copayment	
Specialist office visit	\$50 copayment	Subject to deductible and coinsurance	\$40 copayment	\$50 copayment	\$50 copayment	\$50 copayment	\$50 copayment	
Inpatient hospital	\$750 copayment per admission per 90-day benefit period	Subject to deductible and coinsurance	\$500 copayment per admission per 90-day benefit period	\$300 copayment per day up to \$1,500 max per admission	\$300 copayment per day up to \$1,500 max per admission	\$300 copayment per day up to \$1,500 max per admission	\$300 copayment per day up to \$1,500 max per admission	
Deductible	N/A	\$2,500/\$5,000	N/A	N/A	N/A	N/A	N/A	
Coinsurance level	N/A	70%	N/A	N/A	N/A	N/A	N/A	
Pharmacy	\$15/\$25/\$40 \$100 deductible	Covered in-network only	\$15/\$25/\$40 \$100 deductible	\$15/\$25/\$40 \$100 deductible	\$15/\$25/\$40 \$100 deductible	\$15/\$25/\$40 \$100 deductible	\$15 generic brand discount	
RATES	Suffolk Westchester Rockland	NYC	Suffolk Westchester Rockland	NYC	Suffolk Westchester Rockland	NYC	Suffolk Westchester Rockland	NYC
Single	\$393.32	\$393.01	\$373.10	\$372.81	\$344.22	\$343.96	\$283.01	\$282.75
Husband/Wife	\$875.97	\$875.28	\$830.93	\$830.28	\$766.62	\$766.04	\$630.29	\$629.71
Parent/ Child(ren)	\$727.70	\$727.12	\$690.28	\$689.74	\$636.86	\$636.38	\$523.60	\$523.12
Family	\$1,170.93	\$1,170.01	\$1,110.72	\$1,109.86	\$1,024.76	\$1,023.98	\$842.51	\$841.73

¹ Rates are for New York City (Manhattan, Bronx, Kings, Queens, and Richmond Counties) and Suffolk/Westchester/Rockland Counties. Rates are for the fourth quarter of 2008 (October, November, December) and are subject to home office approval.

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



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