

A CALIFORNIA DIFFERENT WAY

To Think About Small Business Benefits



FOR BUSINESSES
WITH 1-100
EMPLOYEES





A UNIQUE APPROACH TO SMALL GROUP HEALTH INSURANCE

Born and raised in California, CaliforniaChoice® celebrates the fact that each of your employees is different – with their own unique needs. We embrace those differences because we, too, are different. Our program doesn't force you or your employees into a health care decision based on limited options. It acknowledges that **your health** should be **your choice**.

That's why we've partnered with eight top health plans with a wide variety of HMO, PPO, and other benefit options to choose from—all at different price points, so you can control costs.

We're not your traditional employee benefits program. We're a California Different way to think about health care.




CALIFORNIACHOICE IS PROUD TO OFFER ACCESS TO THE FOLLOWING HEALTH PLANS:





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Employee Choice: the concept of giving employees the power to compare different health care options and select the one that best meets their individual needs. Together, with the help of our health plan partners, we offer the greatest access to doctors, specialists, and hospitals in the state, in one program:

-  **Eight different health plans**
-  **HMOs, PPOs, EPOs, HSAs**
-  **Full and limited networks**

For example, one of your employees might choose a PPO from Anthem Blue Cross because of a particular doctor or hospital in the network, while another employee who is looking for a low copay plan may select an HMO from Kaiser Permanente. A third employee might prefer a health plan serving only their community: Sharp Health Plan or Western Health Advantage. Whatever your employees' needs may be, it's their Choice!

COST CONTROL

Controlling costs is possible with Defined Contribution, because **you choose** how much to contribute.

Contribute a Fixed Percentage (50% to 100%) of a specific benefit, or simply contribute a Fixed Dollar Amount for each employee. Your employees apply your generous contribution to whichever health plan and benefit plan they prefer. If an employee selects a plan that costs more than your contribution, he or she pays the difference.

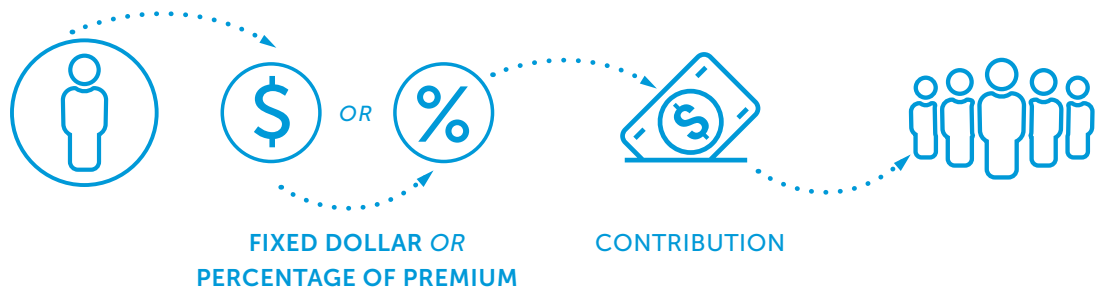
And when you renew your benefits during open enrollment, you have the option to change your contribution, giving you complete control over what you spend on employee benefits each year.

CHOOSE A SINGLE, DOUBLE, OR TRIPLE TIER TO OFFER EMPLOYEES



DEFINE YOUR CONTRIBUTION

Decide how much you want to contribute to employee benefits.



EMPLOYEES SELECT THEIR BENEFITS

Employees take your contribution and shop for the health plan and benefit they like from the metal tier or tiers selected.





OPTIONAL BENEFITS

Dental, Vision, Chiropractic, and Life are available to all businesses. Some benefits are optional, while others are included at no additional cost as part of the CaliforniaChoice® **Business Solutions Suite**. Your CaliforniaChoice quote will provide more details.

SINGLE SOURCE ADMINISTRATION

Streamlined Enrollment

CaliforniaChoice offers both online and paper enrollment. We also offer onsite enrollment meetings where we will come to your office – with your broker – and walk your employees through our program. And, managing benefits during the year is simple. Every month you'll receive just one bill that can be paid online, by check, or in person – it's as streamlined as it gets.

Renewal Is Just As Easy

At renewal, you can increase or decrease your contribution amount for employee and dependent coverage. Employees also have the flexibility to change their health plan and/or benefit plan, or they can keep what they have – all without leaving the program.

Great Service Year-Round

We take service seriously. In fact, when you call us you're likely working with someone who not only works for CaliforniaChoice, but is also a member like you and who understands the program, inside and out.



SMART DECISION TECHNOLOGY

Whether simplifying the enrollment process, accessing more information about each plan, or helping navigate the complicated process of finding a doctor, our Smart Decision Technology will help your employees find the right health plan.



Online Provider Search

Find physicians and specialists:

- Enter a city or ZIP Code
- Specify the provider gender
- Select a health plan
- Review the results



Online Rx Search

Find prescriptions quickly:

- By brand or generic name
- By therapeutic class, like prescriptions for the eye or heart
- As they relate to various health conditions



Online Enrollment

- Track enrollments
- Identify which employees need to complete their application
- Eliminate incomplete applications



Automated Choice Profiler

- Analyze premiums, deductibles, and additional out-of-pocket costs
- Estimate the total cost of out-of-pocket expenses for the entire year
- Review side-by-side plan details
- Identify plans that specialize in specific care, like asthma or orthopedics



BUSINESS SOLUTIONS SUITE

The products and services in our **Business Solutions Suite** are worth hundreds of dollars and are available to you at absolutely no additional cost!

HR Support

24-hour access to an online database of downloadable forms, job descriptions, and Q&As for common HR issues.

Flexible Spending Account (FSA)

Employees save on taxes by setting aside money – on a pre-tax basis – to pay for health care.

COBRA / CAL-COBRA

Participant invoicing, premium collection and remittance, and other COBRA-related services at no cost, based on group size.*

Premium Only Plan (POP)

Employees increase take-home pay by using pre-tax dollars to pay their Medical and Dental premiums.

*Cal-COBRA for employers with 1-19 employees; Federal COBRA for 20+ employee groups.

MEMBER VALUE SUITE

We value our members at CaliforniaChoice®, and are committed to giving you more choices when it comes to your health care. However, we're not stopping there. With the CaliforniaChoice **Member Value Suite**, you get access to more savings, too.



Entertainment

Your free Cal Perks program membership offers you savings on movies, theme parks, water parks, sporting events, travel, tax prep, retailers, and more.



Fitness and Wellness

The ChooseHealthy™ program offers discounts of up to 57% on Garmin®, Vitamix®, and Fitbit® products, and fitness memberships for \$25/month.



Vision Care

The EyeMed Vision One Eyecare program offers discounts on frames, lenses, and exams at participating LensCrafters, Pearle Vision, Sears, and Target locations.



Hearing Services

Save up to 50% on brand-name hearing aids, and take advantage of discounts on testing, batteries, and other devices through the EPIC Hearing Service Plan.



Dental Care

Enjoy reduced fees on hundreds of procedures at participating Dentegra® Smile Club dentists across California and nationwide. You get instant savings with no claim forms or waiting periods.



Prescription Drugs

The California Rx Card saves you up to 80% on brand name and generic prescription drugs – often reducing your cost to less than your Rx co-pay with insurance.

You make choices every day – from what you drive to where you live. Why should choosing health insurance be different? The answer is it shouldn't be – and with **CaliforniaChoice®**, it's not.



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