

The CaliforniaChoice® Exchange



The healthcare needs of each individual are personal and varied; a plan that works well for one employee might not address the needs of others. Specific doctors, prescriptions and financial limitations drive these considerations, however the system for health care benefits is not always well equipped to address them.

In 1996, CaliforniaChoice introduced a new and effective way to meet the changing needs of employees at small California companies; while offering an effective program that would enable business owners to continue subsidizing benefits in the face of rising health care premiums.

The concept, known as a Health Insurance Exchange, offers a solution that gives employers the advantage of cost control while achieving a higher level of employee retention through satisfaction. Employees can choose the health plan attributes that specifically fit their needs.

- **Carrier selection**
- **Premium/benefit level**
- **Doctor network**
- **Formulary**
- **Voluntary vs. buy-up options**

Our Core Offerings

CaliforniaChoice offers medical HMO, HSA and PPO plans; dental HMO, PPO and EPO; Rx; voluntary vision and multi-choice dental coverage; term life; chiropractic/acupuncture options. Our list of premier carriers include:

Health Plans

- Blue Shield of California (HMO and PPO)
- Health Net, Elect Open Access, Salud HMO y mas and Salud Mexico
- Kaiser Permanente
- Sharp Health Plan
- Western Health Advantage
- Anthem Blue Cross (available June 1, 2010)

Ancillary Plans and Programs

- Ameritas Group - Dental
- Assurity Life Insurance – Term Life
- CONEXIS (Flexible Benefits and COBRA)
- Epic Hearing
- EyeMed Vision Care
- HR Support Center
- Landmark Healthplan (Chiropractic and Acupuncture)
- SmileSaver - Dental

Advantages for our Partners and Customers

Employer Advantages

- Exceptional budget control
- Guaranteed rates for 12 months
- Full choice program offering 22 benefit levels, multiple carriers and formulary options, and an extensive provider network
- Simple and efficient online administration
- Single source billing
- Full team support from enrollment through renewal
- Highly effective recruitment and retention tool
- Online and paper-based enrollment and administration

Employee Advantages

- The freedom to choose the healthcare that suits their individual needs
- Larger doctor network
- Cross referenced provider and formulary guides
- All enrollment materials online and in print
- Enhanced formulary options
- The ability to access and update plan information, conduct doctor/hospital search and order forms 24/7 via our secure website

Administrative Services (post-enrollment)

- Monthly consolidated billing
- Collected premium remitted weekly to health plans
- Eligibility sent electronically to health plans daily
- Add or delete employees or dependents
- COBRA notifications
- Member Services in 150 languages
- Online and in-person enrollments
- Open enrollment processing

Multiple Choices Allow

- Single enrollment platform
- Single administrative platform
- Coordinated member services