

THAT CALIFORNIA DIFFERENT[®] FEELING.

A California Different Way
to Think About Small
Business Benefits.

FOR BUSINESSES WITH 1-100 EMPLOYEES





A UNIQUE APPRO

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 gives your employees the freedom to choose the health plan they want. 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, EPO 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. With CaliforniaChoice, you have the freedom to offer it all while staying focused on what's important to you - your business. With CaliforniaChoice, you'll enjoy *That California Different® Feeling*.

And we're proud to offer access to the following health plans:



ACH

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 select networks

For example, one of your employees might choose a PPO 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. A third employee might prefer a health plan serving only their community. Whatever your employees' needs may be, it's their Choice!

GET STARTED IN

1

STEP

Define what you want to spend

With CaliforniaChoice®, cost control is possible because you choose how much to contribute! The first step in setting up your program is defining your monthly contribution toward your employees health care premium. There are a number of ways to set this up. We will walk you through your options using your budget.

Fixed Percentage

Simply pick a percentage ranging from 50% to 100% that you will contribute toward the employee cost of a specific plan and/or benefit level, or tier. You can contribute a fixed percentage toward dependent premiums, too—it's your choice!

Employer Fixed Dollar

The Employer Fixed Dollar approach allows you to set a specific dollar amount per employee and, if you want, set a dollar amount toward dependent costs.

2

STEP

Select the amount of networks and plan designs to offer

We offer a number of provider networks and plan designs for your employees. This access gives them the freedom to choose the health care that best meets their individual needs.

The more networks, the greater selection of doctors, specialists, and hospitals.

There are four metal tiers available: Platinum, Gold, Silver, and Bronze.

Here is how insurance metal tiers work

METAL TIERS: (% Paid by Health Plan / Employee)

PLATINUM	90%	10%
GOLD	80%	20%
SILVER	70%	30%
BRONZE	60%	40%

Please keep in mind that some plans may pay a different percentage of health care costs than what is shown above for each tier; refer to each plan's Benefit Summaries for specific covered percentage details.



1, 2, 3 STEPS

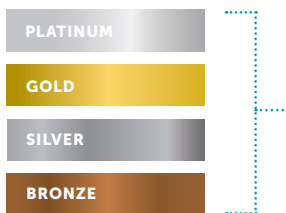
Your metal tier options:

Offer plan designs in a single metal tier or go big (without any additional cost to you) by offering Total Choice, plan designs in all four metal tiers.



TOTAL CHOICE

Offer all four metal tiers. This maximizes the choices your employees get without increasing your costs.



TRIPLE CHOICE

Offer triple tier options. Choose between Platinum, Gold & Silver, or Gold, Silver & Bronze.



Total Choice satisfies everyone:

- Provides employees with the most plan choices and price points to satisfy their needs.
- Employees can buy up or down, allowing you to keep your costs low without limiting choice for your employees.
- Encourages increased participation by offering a lower-cost option for employees wanting to enroll dependents.
- There's no cost to offer Total Choice and there's no participation requirement for any tier. It's a win-win for everyone.

DOUBLE CHOICE

Offer double tier options. Choose between Platinum & Gold, Gold & Silver, or Silver & Bronze.



SINGLE CHOICE

Offer access to benefits in any single tier. Platinum, Gold, Silver, or Bronze.





FIND THE RIGHT

3

STEP

Employees choose their benefits

After you define your contribution and select your metal tiers, your employees take over.

Each employee receives a personalized enrollment worksheet. This worksheet shows the individual insurance cost for each health plan and benefit option, minus your contribution. This helps your employees budget their insurance costs because they know exactly what they will pay.

Our personalized enrollment worksheets include costs associated with all HMOs, PPOs, and EPO plans available to your employees, (plan type details to the right). It also includes the costs to add dependents to coverage, whether you have contributed toward dependent coverage or not.

Finding the Right Health Plan and Benefits

We offer many options for your employees to choose the health plan that's right for them and for their family.

At CaliforniaChoice®, we provide online tools designed to help employees select a plan based on their needs, whether they are looking for access to a specific doctor, hospital, or prescription. More details about our online tools on the next page.

Quick Tips: What is the difference between plans?

	HMO	EPO	PPO
Price	\$	\$\$	\$\$\$
Primary Care Physician Required	Yes	No	No
Referrals Required to See Specialists	Yes	No	No
Out-of-Network Coverage	No	No	Yes



PLAN

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 a doctor based on:

- **Your doctor's name**
- **Hospital affiliation**
- ZIP Code
- Health plan
- Language spoken or gender

Online Rx Search

Find prescriptions quickly:

- By brand or generic name
- By therapeutic class, like prescriptions for the eye or heart

Plan Comparison Tool

- Analyze premiums, deductibles, and additional out-of-pocket costs
- Review side-by-side plan details
- Find plans that provide access to the doctors you want

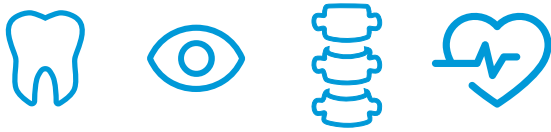
ONLINE ENROLLMENT



A Faster Way to Enroll

With Online Enrollment from CaliforniaChoice you can:

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



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® **Member Value 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 with our Enrollment Squad. 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.



WHAT OUR GROUPS ARE SAYING

As a small business owner in Southern California, I am always looking for ways to better take care of my employees without adding too much more to my plate. One way I have been able to do that is by working with CaliforniaChoice®. They make it easy for me to offer multiple health insurance tiers and a variety of plans. I simply set the budget that my company pays through Defined Contribution, and they each get to choose what plan they want. CalChoice has good customer service so my employees' questions are answered. It's a great way for my employees to feel appreciated and taken care of. I believe this contributes to our high employee retention. I highly recommend CalChoice to anyone considering offering small group plans.

- Dr. Hoover, DC, LAc, MH, CCSP - SOHMA Integrated Health Center

When I started my business 10 years ago, I had two employees and a vision to grow. I wanted to provide coverage for my employees, but couldn't afford to offer them the level of plan I needed for myself. CaliforniaChoice provided me the perfect solution. My employees could choose the carrier and plan that fit their needs and I could pay a set amount. Now with 13 full-time employees I'm able to control my costs while offering the many benefits that fit their individual needs.

- Alyson Yarberry, President - Modera Inc.





BUSINESS SOLUTIONS SUITE

The products and services in our Business Solutions Suite are available at absolutely no additional cost. No other small business benefits program provides so many value-added advantages for employers.



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.



Vision Care

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



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.



Fitness and Wellness

The ChooseHealthy™ program offers discounts of up to 57% on Garmin®, Vitamix®, and Fitbit® products, and fitness memberships for \$28 per month.



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.



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.

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.



calchoice.com | 800.542.4218