



CaliforniaChoice®
Your Health. Your Choice.®

SMALL GROUP PRIVATE EXCHANGE
FAST FACTS
FOR BUSINESSES WITH 1-100 EMPLOYEES



AT CALIFORNIACHOICE®, WE'VE WORKED
WITH THE BROKER COMMUNITY TO HELP
SERVE CALIFORNIA SMALL BUSINESSES FOR
OVER TWO DECADES.



PROVIDING GREATER ACCESS TO HEALTH CARE SINCE 1996

CaliforniaChoice® was the first private, multi-carrier health insurance exchange available to small businesses. Today, CaliforniaChoice serves more than 17,000 businesses with 1 to 100 employees and over 300,000 members.

GREATER ACCESS TO HEALTH CARE

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:

- Seven different health plans
- HMOs, PPOs, HSAs, EPOs, HSPs
- 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 their network, while another employee who is looking for a low copay plan may select an HMO from Kaiser. A third employee might prefer a carrier serving only their community: Sharp Health Plan or Western Health Advantage. Whatever your employees' needs may be, it's their *Choice*!

CALFORNIACHOICE IS PROUD TO OFFER ACCESS TO THE FOLLOWING HEALTH INSURANCE CARRIERS:



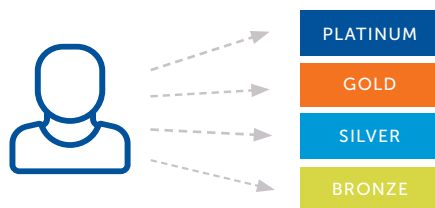
COST CONTROL

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

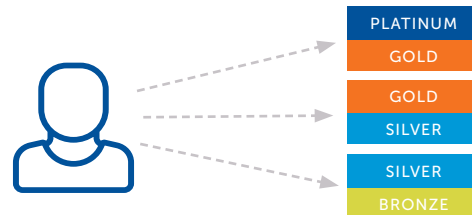
Contribute a Fixed Percentage (50% to 100%) of a specific benefit, or simply contribute a Fixed Dollar Amount for each employee. Your employees apply your generous contribution to whichever health insurance carrier and plan they prefer. If an employee selects a plan that costs more than your contribution,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

1. CHOOSE A SINGLE TIER OR TIERED CHOICE



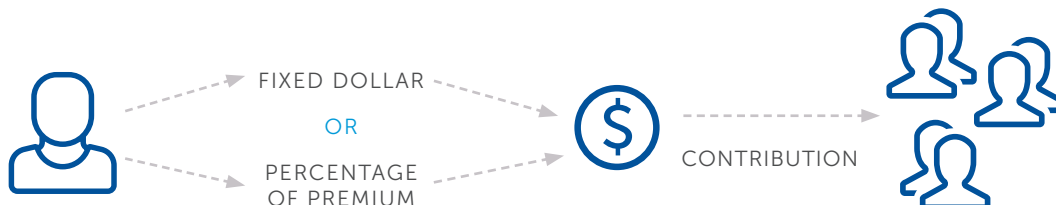
SINGLE TIER: Offer employees access to the health plans and benefits available in a **single tier**.



TIERED CHOICE: Offer employees access to the health plans and benefits available in **two neighboring tiers**.

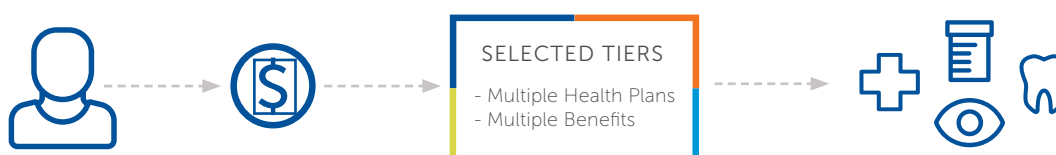
2. DEFINE YOUR CONTRIBUTION

Decide how much you want to contribute to employee benefits.



3. 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. You also have the option to enroll online.



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.



DENTAL



VISION



CHIROPRACTIC
& ACUPUNCTURE



LIFE AND
ACCIDENTAL
DEATH &
DISMEMBERMENT

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

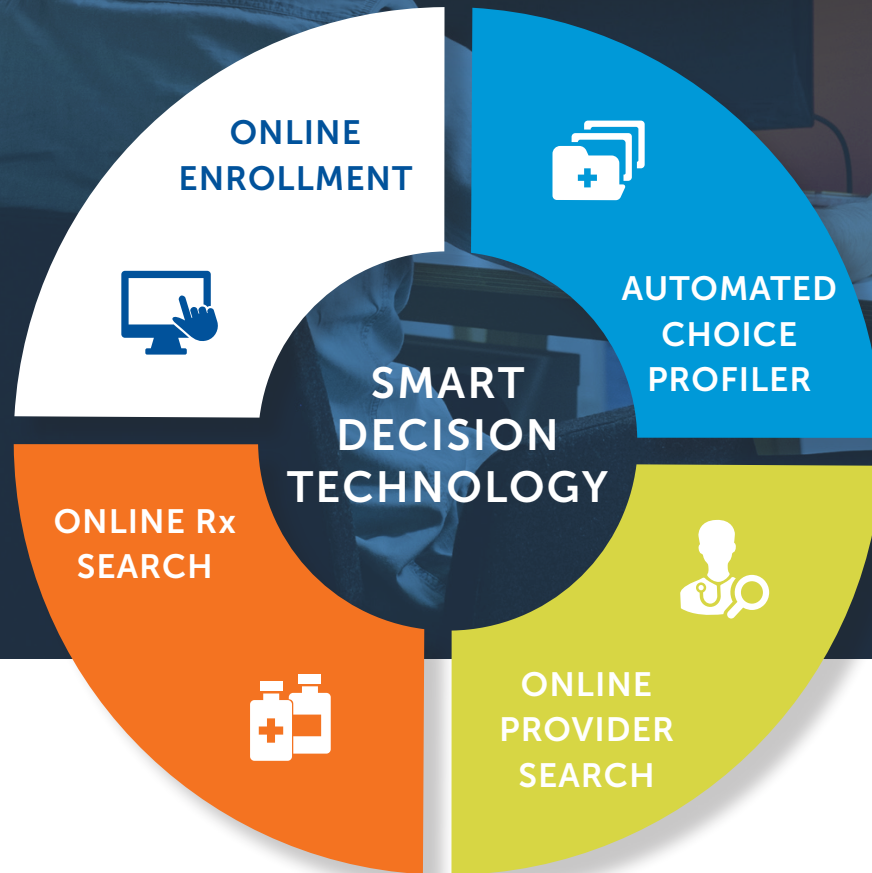
At renewal you can increase or decrease your contribution amount for employee and dependent coverage. Employees also have the flexibility to change their health insurance carrier and/or benefit plan, or they can keep what they have – all without leaving the program.

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 insurance carrier
- Review the results

ONLINE Rx SEARCH

Find prescriptions quickly:

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

As a thank you, CaliforniaChoice® offers employers access to all of the products and services in one of the three Business Solutions Suite packages below – at no additional cost!

1-14 EMPLOYEES

Discount Dental
Discount Vision
Discount Hearing Program
Premium Only Plan*
Online HRAnswerLink
Cal Perks Employee
Discount Program
Prescription Discount Card
HSA Resource Center

15-19 EMPLOYEES

Discount Dental
Discount Vision
Discount Hearing Program
Premium Only Plan*
Online HRAnswerLink
Cal Perks Employee
Discount Program
Prescription Discount Card
HSA Resource Center
Cal-COBRA Billing
Flexible Spending Account

20+ EMPLOYEES

Discount Dental
Discount Vision
Discount Hearing Program
Premium Only Plan*
Online HRAnswerLink
Cal Perks Employee
Discount Program
Prescription Discount Card
HSA Resource Center
Flexible Spending Account
Federal COBRA Billing

*Initial set-up fee is covered at no cost.





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