

CALIFORNIA CHOICE[®] *Producer* GUIDELINES

SMALL BUSINESS SOLUTIONS (1-50 EMPLOYEES)

aetna[®]

Anthem[®]
BlueCross 

Hⁿ Health Net[®]

 KAISER PERMANENTE[®]

SHARP
HEALTH PLAN
Welcome home.

 UnitedHealthcare[®]

Western
Health
Advantage




CaliforniaChoice[®]
Your Health. Your Choice.[®]

HEALTHCARE FOR THE WAY



DISCOVER THE *power* OF CALIFORNIA**CHOICE**®
THE SMALL GROUP *private* EXCHANGE

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CALIFORNIA**CHOICE** OFFERS *seven health plans* IN ONE PROGRAM
AND IS EASIER TO ADMINISTER THAN ANY ONE PLAN.



California's Small Group Private Exchange

CaliforniaChoice® is a complete small business solution. With access of up to seven health plans, multiple benefit plans, more provider networks, and a variety of additional benefits – some of which are included at no additional cost – our program is designed to keep your clients satisfied and on the books, year-after-year.

Under the Affordable Care Act (ACA), health benefits are divided into four metal tiers (Platinum, Gold, Silver, and Bronze). Each tier offers a variety of health plans and benefits. There are two options for employers to choose from when determining which tier or tiers to offer.

- 1. Single Metal Tier** – offer employees access to the health plans and benefits available in a **single** tier.
- 2. Tiered Choice** – offer employees access to the health plans and benefits available in **two** neighboring metal tiers.

Employees use their employer's contribution and apply it to the health plan and benefit they prefer. If the employee selects a plan that is more than their employer's contribution, they simply pay the difference. And, there's just ONE employer application, ONE consolidated monthly bill, and ONE toll-free number.



Serving California Businesses Since 1996

CaliforniaChoice is the authority on employee-choice healthcare. We've served California small businesses for over 17 years, and you can count on our team to provide you with the proven expertise of a company with years of experience providing employee benefits.

Built by Brokers for Brokers

CaliforniaChoice is the broker's exchange. We are committed to helping you write business now and in the future through innovative and seamless online administrative solutions, for you and your clients. And, most importantly, **we are proud to work exclusively with the broker community** – never accepting a case direct.

Sales Support

The sales support team at CaliforniaChoice works for you. Whether you're working with your inside sales representative to build a quote, presenting with your outside field representative to share the CaliforniaChoice advantages to a new group, or having your renewal specialist ensure that your inforce business seamlessly renews each year – we're here whenever you need us.

Employer Defined Contribution Options

Employers can choose from two of the most-popular contribution options or have a customized contribution scenario created for them.

1. Fixed Percentage

The employer simply picks a percentage – ranging from 50% to 100% – that they will contribute toward the employee cost of a specific plan and/or benefit level. Employers can elect to contribute a fixed percentage toward dependent premiums, too. **It's the employer's choice!**

2. Employer Fixed Dollar

The Fixed Dollar approach allows employers to set a specific dollar budget per employee and, at their option, a set dollar amount toward dependent costs, too.

The CaliforniaChoice quote outlines the easiest way to define your client's Defined Contribution. To get a quote, call **800.542.4218** or visit **www.calchoice.com**.

CaliforniaChoice Business Solutions Suite

In addition to great benefits and service, CaliforniaChoice offers your clients of all sizes additional products and services – **at no additional cost!**

BUSINESS SOLUTIONS SUITE 1-14 EMPLOYEES

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

BUSINESS SOLUTIONS SUITE 15-19 EMPLOYEES

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

BUSINESS SOLUTIONS SUITE 20+ EMPLOYEES

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

*Contact your sales representative for more information.

A PROGRAM

brokers love
TO SELL

**CALIFORNIA^{CHOICE}[®]
OFFERS EVERYTHING YOUR
CLIENTS WANT IN A HEALTH
PROGRAM – EXCEPTIONAL
HEALTH PLANS, GREAT
BENEFIT PLANS, DIFFERENT
PRICING OPTIONS, VAST
PROVIDER NETWORKS,
AND A DEMONSTRATED
COMMITMENT TO SERVICE.**



MANAGING BENEFITS IS AS SIMPLE AS A-B-C

Enrollment

Enrolling in CaliforniaChoice® is fast and easy! Employees review their personalized benefit worksheet that shows them the cost for each plan after their employer's contribution is applied; plans listed are available in the metal tier(s) your client selects to offer their business. Employees decide the plan they want (based on their individual needs and budget), fill out one enrollment application, and that's it!

One Monthly Bill

CaliforniaChoice eliminates the hassle of administering multiple plans by consolidating everything your client needs into one monthly bill. So, whether your client has one employee or 50, the CaliforniaChoice monthly bill will list all employees, dependents, levels of coverage, the employer contribution, and any employee deductions.

Renewal

During renewal, employers can adjust their contribution level depending on the needs of their company – they decide what they want to spend. Employees also have the option to change health plans and/or benefit plans without leaving the program. Best of all, everything can be completed with just one form.

Manage Everything Online

You, your clients, and their employees can manage their business – anytime. Check out everything you can do by logging in to www.calchoice.com today.



CaliforniaChoice®
Your Health. Your Choice.®

OPTIONAL *Benefits* & VALUE-ADDED *Services*



Dental

First Dental Health Access 100 is included at no additional cost and offers services at reduced fees and a network of over 12,000 dentists. ✓

SmileSaverSM Dental 3000 and 1000 HMO benefits are available for a low monthly payment and offers office visits, oral exams, x-rays, and two cleanings per year – FREE.

Ameritas Group EPO and PPO benefits offer low deductibles that allow members to visit any dental provider they wish, in or out-of-network.



Vision

Discount Vision available through EyeMed Vision Care Program offers all members discounts on frames, lenses, and eye examinations at many locations including Sears, LensCrafters, and Target optical centers. ✓

The Voluntary Vision Program offers comprehensive vision benefits and prescription eyewear to all employees.



Chiropractic & Acupuncture

Benefits are available for a low monthly fee and affordable copays.



Life and AD&D

Assurity Life Insurance Company offers coverage amounts ranging from \$10,000 to \$75,000, and includes Accidental Death & Dismemberment and a living benefits provision.



Hearing

EPIC Hearing provides all members with a FREE hearing plan that provides great discounts of up to 50% on hearing-related products, hearing tests, and more. ✓



HR Support

All employers have access to **HRAnswerLink**, an online HR Support Center designed to help better manage their business – and it's absolutely FREE. ✓



Payroll Services

Through our partner **Ovation Payroll**, we offer a hassle-free payroll solution that integrates directly with *CaliforniaChoice* so client information is always up-to-date and accurate. Discounts are available through the Business Solutions Suite, depending on employee count. ✓



FSA

Flexible Spending Accounts

Offer employees access to an FSA account allowing them to set aside a portion of their salary on a pre-tax basis to use for eligible FSA medical expenses like copays and prescriptions. ✓



COBRA Billing – Cal-COBRA and Federal COBRA

Your clients can rest easy knowing you have all their COBRA related billing requirements covered, which include; participant invoicing, collection and remittance of COBRA premiums. We'll also track the required payment timeframes and the processing of eligibility changes for COBRA non-payment scenarios. ✓



Employee Discounts

Cal Perks Discount Program offers discounts on movies, theme parks, hotels, and more! A \$200 value offered to your clients at absolutely no cost! ✓



Premium Only Plan (POP)

Offering a POP plan to employees helps them lower their income taxes while your clients reduce their healthcare costs. ✓



Prescription Discounts

The California Rx Card[®] Program is available to all members and offers discounts of up to 75% on prescriptions at most major pharmacies including CVS/pharmacy, Walgreens, and Rite-Aid. ✓



HSA Resource Center

All members have access to the HSA Resource center at www.calchoice.com. Employees can learn more about HSAs, their advantages, how they work, and even calculate potential savings over time. ✓

✓ = Included in Business Solutions Suite.



THE SMALL GROUP
Private
EXCHANGE

800.542.4218 CALCHOICE.COM



CaliforniaChoice®
Your Health. Your Choice.®

A CHOICE Administrators® Program