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# PROGRAM HIGHLIGHTS

## Small Business Private Exchange

for Groups of 1-50 Employees

For nearly 20 years, CaliforniaChoice® has been supporting small businesses like yours with incredible value. Here's how:



### Eight Health Plans in One

**One size does NOT fit all.** When you choose CaliforniaChoice, **each of your employees** gets to choose any one of **eight health plans** that best meets his or her unique personal and family needs. Besides being a powerful tool to retain your best employees, this gives you a tremendous recruiting advantage!



### Cost Control

**How much should you pay?** With *Defined Contribution*, it's your *Choice*. Contribute a **Fixed Percentage** (50% to 100%) of a specific plan and/or benefit, **or** you can choose to contribute a **Fixed Dollar Amount** for each employee. Your employees then apply your generous contribution to the health plan and benefits they prefer. If an employee selects a plan that costs more than your contribution, he or she simply pays the difference.



### Greater Access to Doctors, Specialists, and Hospitals

**Looking for a doctor?** We offer a range of **full and limited networks** allowing you and your employees access to the doctors, specialists, and hospitals you want at the best-possible price point.

**We also offer Tiered Choice**, which gives your employees **a choice of two tiers** (Platinum/Gold, Gold/Silver, Silver/Bronze) rather than just one. This can significantly increase the number of benefits and doctors your employees can access.



### Optional Benefits

We offer more comprehensive **dental, vision, chiropractic, and life benefits** that can easily be added to any CaliforniaChoice plan. For more details, please refer to the chart on the back.



### Business Solutions Suite

The **Business Solutions Suite** is included at **no extra charge** and offers you and your employees discount dental, vision, and hearing benefits, a free Premium Only Plan, human resources support, employee discounts, prescription discounts, and more! Benefits vary by group size, as shown on the back.



### Consolidated Billing

Whether you have one employee or 50, you'll get **a single, consolidated monthly bill** that lists all coverage levels, your contribution, and employee deductions. You can also pay your bill and manage your employee benefits online at calchoice.com.



### Smart Decision Technology

Smart Decision Technology includes online tools designed to help employees make smarter and more informed decisions when it comes to their health care needs. Our online **Provider Directory** and online **Rx Search** help members find the doctors and prescriptions they want – giving them access to the information about which health plans, plan designs, and networks offer their preferred doctors and prescriptions. Our new **Automated Choice Profiler** gives members the power to compare health plans – not just based on premium, but also on doctor availability, quality, affordability, and expected plan use. **Online Enrollment** is also now available to your CaliforniaChoice groups when initiated by you; it improves communications with your clients and their employees, creating a seamless online enrollment experience.

Contact your broker today!

calchoice.com | 800.542.4218



CaliforniaChoice®  
Your Health. Your Choice.®



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# OPTIONAL BENEFITS + BUSINESS SOLUTIONS SUITE

The following optional benefits can be easily added to any CaliforniaChoice® plan:

OPTIONAL BENEFITS	
DENTAL	<b>SmileSaver<sup>SM</sup> Dental HMO</b> benefits offer office visits, oral exams, x-rays, and include two free cleanings per year.
	<b>Ameritas Group EPO and PPO</b> benefits offer low deductibles that allow members to visit any dental provider they prefer, in or out-of-network.
VISION	The <b>Voluntary Vision Program</b> offers comprehensive vision benefits and prescription eyewear.
CHIROPRACTIC	<b>Landmark Healthcare</b> offers chiropractic benefits including examinations, adjustments, and acupuncture.
LIFE AND AD&D	<b>Assurity Life Insurance Company</b> offers coverage amounts ranging from \$10,000 to \$75,000 and includes Accidental Death & Dismemberment and a living benefits provision.

Our Business Solutions Suite is available at no extra charge and includes the following:

BUSINESS SOLUTIONS SUITE		# of Employees in Group:		
		1-14	15-19	20+
DENTAL	<b>First Dental Health</b> offers reduced fee services and a network of 12,000+ dentists.	■	■	■
VISION	<b>EyeMed Vision Discount Program</b> offers discounts on frames, lenses, and eye examinations at many locations including Sears, LensCrafters, and Target.	■	■	■
HEARING	<b>EPIC Hearing</b> offers discounts up to 50% on hearing-related products, hearing tests, and more.	■	■	■
HR SUPPORT	<b>HRAnswerLink</b> offers employers access to its online HR Support Center.	■	■	■
PAYROLL SERVICES	<b>Ovation Payroll</b> integrates directly with CaliforniaChoice so employer information is always up-to-date. Discounts are based on employee count.	■	■	■
FSA	<b>Flexible Spending Accounts (FSA)</b> allow employees to set aside a portion of their salary on a pre-tax basis to use for eligible medical expenses like copays and prescriptions.		■	■
COBRA	<b>Cal-COBRA Billing:</b> Includes participant invoicing, premium collection and remittance, payment tracking, and processing eligibility changes for non-payment scenarios.	■	■	
	<b>Federal COBRA Billing:</b> Same as above but as required for 20+ groups.			■
EMPLOYEE DISCOUNTS	<b>Cal Perks Discount Program</b> offers discounts on movies, theme parks, hotels, and more!	■	■	■
POP	<b>Premium Only Plans (POP)</b> allow employees to pay insurance premiums pre-tax. They also help employers reduce their tax liability.	■	■	■
RX DISCOUNTS	The <b>California Rx Card® Program</b> offers discounts of up to 75% on prescriptions.	■	■	■
HSA RESOURCE CENTER	The <b>HSA Resource Center</b> helps employees learn more about HSAs, their advantages, and how to calculate potential savings over time.	■	■	■



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