

Build Your Relationship with Health Net in the Construction Market

*If you're looking for a new way to grow your business, construction is a great place to start. Why? Because California has the **most construction jobs in the United States.**¹*

This market is challenged by participation in other underwriter requirements. Having our more flexible guidelines will help you create a strong foothold in 2023. This strategy applies to all groups with SIC Codes that begin with (first two digits) 15-17.

Key selling points for our construction clients include:

- ✓ **Current rates nearly 20% lower** than our total book of business (BOB) average
- ✓ Yearly rate increases that average **less than 4%** since 2018
- ✓ Offering second-year **rate caps for Construction Market**
- ✓ **100% retention** in this market since 2018

Our plans include **tailored networks** that feature:

- ✓ **Competitive terms** for initial groups
- ✓ **Relaxed membership rules**, compared to other carriers
- ✓ Opportunities for aggressive **slice strategies** and more

Plus, our seasoned Account Management team understands the unique needs of this market. They can provide you with know-how and insight to help fuel your success.



Call us

If you have questions or would like more details about this unique market, contact your Health Net sales rep or account manager.

¹Source: <https://www.conexpoconagg.com/news/10-best-states-for-construction-jobs>

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How to get a Health Net Quote for your Construction Groups:

Submit the information below to us and we'll compile a quote based on their business needs:

- Employee census
- 3-year carrier history
- 3-year plan design history
- 3-year rate history
- Most recent available renewal

Submit information to HNLargeGroupQuotes@healthnet.com

Turn around time for complete quote requests is typically 5 days or less.