

## Health Net Underwriting Simplified

THREE PACKAGES GIVE YOUR CLIENTS FLEXIBILITY AND CHOICE

| Enhanced Choice A Promo  | Enhanced Choice B Promo  | Sell HMO with 6  |
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| <p><b>How it works:</b><br/>Groups with a minimum of 5 enrolling employees:</p> <ul style="list-style-type: none"> <li>• <b>NO</b> DE 9C</li> <li>• <b>NO</b> Prior carrier bill</li> <li>• All eligible employees declining coverage must provide a waiver including those enrolling with another carrier</li> </ul> <p><b>Minimum participation:</b><br/>5-100 enrolling employees, 25% participation is required</p> <p><b>Employer pays:</b><br/>Minimum of 50% of base plan monthly <b>OR</b><br/>Minimum of \$100 per employee towards the employee-only rate</p>  | <p><b>How it works:</b><br/>Groups with a minimum of 5 enrolling employees:</p> <ul style="list-style-type: none"> <li>• <b>NO</b> DE 9C</li> <li>• <b>NO</b> Prior carrier bill</li> <li>• All eligible employees declining coverage must provide a waiver including those enrolling with another carrier</li> </ul> <p><b>Minimum participation:</b><br/>5-100 enrolling employees, 25% participation is required</p> <p><b>Employer pays:</b><br/>Minimum of 50% of base plan monthly <b>OR</b><br/>Minimum of \$100 per employee towards the employee-only rate</p>  | <p><b>How it works:</b><br/>Groups with a minimum of 6 enrolling employees – Mix and match any plans from the HMO networks</p> <ul style="list-style-type: none"> <li>• <b>NO</b> DE 9C</li> <li>• <b>NO</b> Participation attestation</li> <li>• <b>NO</b> Prior carrier bill</li> <li>• <b>NO</b> Waivers (when not paired with Life or Employer Paid Dental/Vision.)</li> </ul> <p><b>Minimum participation:</b><br/>None</p> <p><b>Employer pays:</b><br/>Minimum of 50% of base plan monthly <b>OR</b><br/>Minimum of \$100 per employee towards the employee-only rate</p>   |
| <p><b>The employer may choose from all plans within the following networks:</b></p> <ul style="list-style-type: none"> <li>• Full Network HMO</li> <li>• WholeCare HMO</li> <li>• SmartCare HMO</li> <li>• Salud HMO y Más</li> <li>• CommunityCare HMO</li> <li>• PureCare HSP</li> <li>• <b>Full Network PPO</b></li> </ul> <p>Now with just <b>2 enrolling employees</b>, groups can add voluntary dental and/or vision coverage!</p> <p><b>NEW!</b> Life, Employer Paid Dental, and Employer Paid Vision, are now available. Please see Life and Dental &amp; Vision guidelines for minimum enrollment, participation and contribution requirements.</p> <p><b>Note:</b> Groups enrolling less than 5 eligible employees are not eligible for this promo. Proof of eligibility is required for COBRA enrollees.</p> <p><b>Conditions:</b></p> <ul style="list-style-type: none"> <li>• Qualifying groups must meet the state and federal definition of a small employer.</li> <li>• Excludes ancillary-only groups.</li> <li>• Excludes SEP groups.</li> <li>• Prior health coverage is not required.</li> <li>• Health Net does not need to be sole carrier.</li> <li>• COBRA enrollees do not count toward the minimum of 5 enrolling employees.</li> </ul> <p><b>Expires December 31, 2021.</b></p> | <p><b>The employer may choose from all plans within the following networks:</b></p> <ul style="list-style-type: none"> <li>• Full Network HMO</li> <li>• WholeCare HMO</li> <li>• SmartCare HMO</li> <li>• Salud HMO y Más</li> <li>• CommunityCare HMO</li> <li>• PureCare HSP</li> <li>• <b>EnhancedCare PPO (regions 15 &amp; 16)</b></li> <li>• <b>Full Network PPO Bronze Plans</b></li> </ul> <p>Now with just <b>2 enrolling employees</b>, groups can add voluntary dental and/or vision coverage!</p> <p><b>NEW!</b> Life, Employer Paid Dental, and Employer Paid Vision, are now available. Please see Life and Dental &amp; Vision guidelines for minimum enrollment, participation and contribution requirements.</p> <p><b>Note:</b> Groups enrolling less than 5 eligible employees are not eligible for this promo. Proof of eligibility is required for COBRA enrollees.</p> <p><b>Conditions:</b></p> <ul style="list-style-type: none"> <li>• Qualifying groups must meet the state and federal definition of a small employer.</li> <li>• Excludes ancillary-only groups.</li> <li>• Excludes SEP groups.</li> <li>• Prior health coverage is not required.</li> <li>• Health Net does not need to be sole carrier.</li> <li>• COBRA enrollees do not count toward the minimum of 5 enrolling employees.</li> </ul> <p><b>Expires December 31, 2021.</b></p> | <p><b>The employer may choose from all plans within the following networks:</b></p> <ul style="list-style-type: none"> <li>• Full Network HMO</li> <li>• WholeCare HMO</li> <li>• SmartCare HMO</li> <li>• Salud HMO y Más</li> <li>• CommunityCare HMO</li> </ul> <p>Now with just <b>2 enrolling employees</b>, groups can add voluntary dental and/or vision coverage!</p> <p><b>NEW!</b> Life, Employer Paid Dental, and Employer Paid Vision, are now available. Please see Life and Dental &amp; Vision guidelines for minimum enrollment, participation and contribution requirements. Waivers are required.</p> <p><b>Note:</b> Groups enrolling less than 6 eligible employees are not eligible for this promo.</p> <p>The HMO Package is separate from the Enhanced Choice A and B packages. <b>New HMO sales only</b> (no HSP, Full Network PPO or EnhancedCare PPO).</p> <p>Proof of eligibility is required for COBRA enrollees.</p> <p><b>Conditions:</b></p> <ul style="list-style-type: none"> <li>• Qualifying groups must meet the state and federal definition of a small employer.</li> <li>• Excludes ancillary-only groups.</li> <li>• Prior health coverage is not required.</li> <li>• Health Net does not need to be sole carrier.</li> <li>• COBRA enrollees do not count toward the minimum of 6 enrolling employees.</li> </ul> <p><b>Expires December 31, 2021.</b></p> |