

# Plus or Minus 3 Deal for New Sales

*New! Group size minimums now lower. Get in on this deal!*

Introducing the new and improved Plus or Minus 3 program from Health Net of California, Inc. and Health Net Life Insurance Company (Health Net). We've kept the speed but simplified eligibility!

Now new groups of 6+ employees can enroll with just their current carrier bill (i.e., most recent cycle) and maximum change of +/- three subscribers.

*For new groups with effective dates October 1, 2015, through December 15, 2015*

	Group size minimum	Size and enrollment rules
Plus or minus 3	6+	<ul style="list-style-type: none"> <li>• Group size determined by number of subscribers on the carrier bill</li> <li>• Minimum enrollment: all but three (3) of the subscribers listed on the carrier bill</li> <li>• No more than three (3) subscribers not listed on the carrier bill may enroll</li> </ul>

For this special deal, a small group consists of 1–50 eligible employees, and meets the California and federal legislative definition of “small employers.”

### *Skip the paperwork!*

- No DE-9C required for new groups who meet these requirements!
- Waivers are not required for those on the carrier bill who are not enrolling.
- Payroll is not required for enrollees not on the carrier bill.

*(see next page for eligibility examples)*



Vicki Major  
Health Net



Call your account executive for more details!

<i># Subscribers on current carrier bill</i>	<i># Subscribers enrolling with Health Net from current carrier bill</i>	<i># Additional subscribers enrolling</i>	<i>Qualify for + / - 3 Deal?</i>
6	3	0	Yes
20	16	4	No, exceeds -3 and +3
30	27	4	No, exceeds +3
5	5	1	No, does not meet group size minimum 6
15	13	3	Yes

All subscribers on the carrier bill who are not enrolling with Health Net will count against the group regardless of the reason for not enrolling, including those reconciled as terminated or on leave of absence.

Not eligible for Plus or Minus 3 are carve-out groups, ACA Special Enrollment or other types of low participation groups, and standalone Dental and Vision plans.

All groups that do not qualify for this program can still enroll with Health Net, subject to standard underwriting and paperwork requirements.

**Hurry!** This fast and easy deal ends December 15, 2015. Of course, Health Net reserves the right to change or terminate this program at any time.

Here to help: Call your Health Net account executive or Broker Services at **1-800-448-4411, option 4**, for more details.

