

Health Net Underwriting Simplified

THREE PACKAGES GIVE YOUR CLIENTS FLEXIBILITY AND CHOICE		
Enhanced Choice A Promo	Enhanced Choice B Promo	Sell HMO with 6
How it works: Groups enrolling a minimum of 5 active subscribers: • NO DE 9C • NO Prior carrier bill • All eligible employees declining coverage must provide a waiver including those enrolling with another carrier Minimum Participation: 6-100 eligible employees, 25% participation or 5 active subscribers, whichever is greater Employer pays: Minimum of 50% of base plan monthly OR Minimum of \$100 per employee towards the employee-only rate	How it works: Groups enrolling a minimum of 5 active subscribers: NO DE 9C NO Prior carrier bill All eligible employees declining coverage must provide a waiver including those enrolling with another carrier Minimum Participation: 6-100 eligible employees, 25% participation or 5 active subscribers, whichever is greater Employer pays: Minimum of 50% of base plan monthly OR Minimum of \$100 per employee towards the employee-only rate	How it works: 6 active subscribers Mix and match any plans from the HMO networks • NO DE 9C • NO Participation attestation • NO Prior carrier bill • NO Waivers Employer pays: Minimum of 50% of base plan monthly OR Minimum of \$100 per employee towards the employee-only rate
The employer may choose from all plans within the following networks:	The employer may choose from all plans within the following networks:	The employer may choose from all plans within the following networks:
 Full Network HMO WholeCare HMO SmartCare HMO Salud HMO y Más CommunityCare HMO PureCare HSP Full Network PPO 	 Full Network HMO WholeCare HMO SmartCare HMO Salud HMO y Más CommunityCare HMO PureCare HSP EnhancedCare PPO (in regions 15 and 16) 	Full Network HMO WholeCare HMO SmartCare HMO Salud HMO y Más CommunityCare HMO Now with just 2 active subscribers, groups can add voluntary dental
Now with just 2 active subscribers , groups can add voluntary dental and/or vision coverage!	• Full Network PPO Bronze Plans Now with just 2 active subscribers, groups can add voluntary dental and/or vision	and/or vision coverage! Note: The HMO Package is separate from the Enhanced Choice A and B
Note: Groups enrolling less than 5 active subscribers are not eligible for this promo. Proof of eligibility is required for COBRA	coverage! Note: Groups enrolling less than 5 active subscribers are not eligible for this promo.	packages. New HMO sales only (no HSP, Full Network PPO or EnhancedCare PPO).

Conditions:

enrollees.

- Qualifying groups must meet the state and federal definition of a small employer.
- Excludes ancillary-only groups.
- Excludes SEP groups.
- Prior health coverage is not required.
- Health Net does not need to be sole carrier.

Expires June 30, 2021.

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Proof of eligibility is required for COBRA

- Excludes ancillary-only groups.
- Excludes SEP groups.
- Prior health coverage is not required.
- Health Net does not need to be sole carrier.

Expires June 30, 2021.

No minimum participation.

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- Excludes ancillary-only groups.
- Prior health coverage is not required.
- Health Net does not need to be sole carrier.

Expires June 30, 2021.

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