



Trade *the 12/1* Renewal Treadmill for Cash

Limited time offer for your 12/1 small group book of business



A few rules and regulations apply (see the program guidelines on the back of this flyer).

Back in 2013, many small business groups opted for an early renewal to postpone moving to Affordable Care Act-compliant plans. That made sense then. Now, it's one big headache with so many of your clients renewing at the same time — and during the holiday season.

Here at Health Net of California, Inc. and Health Net Life Insurance Company (Health Net), we have a plan to get your business off the 12/1 treadmill.

Offer groups a Q3 2016 renewal

Convenience for you and your clients is what this offer is all about. It's a way to skip the work of renewals during the busiest time of year. Instead, renew this July, August or September.

Yes, clients will take an early rate action when they renew earlier in 2016. At the same time, they'll know for sure that their rate is locked in until Q3 2017. That gives them a longer runway to make plans for their business.

Bring home extra cash — \$25 per member, no limit

There's more — We're putting dollars behind this idea for one simple reason. You. It's a tangible way we can support your business.

For every group that opts for a renewal date before December 1, 2016, we'll pay you \$25 per member. There's no maximum.

Get a quote today! Call your Health Net account manager.

We are your Health Net.™

Your clients can choose other renewal months.

This deal isn't just for July through September. Have a client who wants a June effective date? We can do that. Have another who wants October? Sure thing. Just call your account manager.



(continued)

Program guidelines

- Group/membership eligibility
 - Bonus is based on the enrolled medical members as of the new renewal date and will be considered final. Enrollment in dental, vision, or life insurance plans, or covered by COBRA or other continuation, is not counted for bonus eligibility.
 - Ineligible: association business, CalChoice groups.
- Broker eligibility
 - Participating brokers must be in good standing with a current, signed Health Net broker contract and valid license on file.
 - To be credited, the broker initiating the renewal month change request must be the broker of record on the new renewal date.
- Groups split with another broker for commission purposes will be split for this bonus program.
- General agents are excluded from participation. Group business submitted via a general agent will be credited to the individual broker.
- Results will be determined 60 days after the close of each month.
- Payments will be made within 90 days of the respective qualifying month.
- Payments will be reported on 1099s and 5500s.
- Health Net reserves the right to change or terminate this program.