

Health Net Underwriting Simplified

THREE PACKAGES GIVE YOUR CLIENTS FLEXIBILITY AND CHOICE

Enhanced Choice A Promo	Enhanced Choice B Promo	Sell HMO with 6
<p>How it works: Groups enrolling a minimum of 5 active subscribers: <ul style="list-style-type: none"> • NO DE 9C • NO Prior carrier bill All eligible employees declining coverage must provide a waiver including those enrolling with another carrier</p> <p>Minimum Participation: 6-100 eligible employees, 25% participation or 5 active subscribers, whichever is greater</p> <p>Employer pays: Minimum of 50% of base plan monthly OR Minimum of \$100 per employee towards the employee-only rate</p>	<p>How it works: Groups enrolling a minimum of 5 active subscribers: <ul style="list-style-type: none"> • NO DE 9C • NO Prior carrier bill All eligible employees declining coverage must provide a waiver including those enrolling with another carrier</p> <p>Minimum Participation: 6-100 eligible employees, 25% participation or 5 active subscribers, whichever is greater</p> <p>Employer pays: Minimum of 50% of base plan monthly OR Minimum of \$100 per employee towards the employee-only rate</p>	<p>How it works: 6 active subscribers Mix and match any plans from the HMO networks</p> <ul style="list-style-type: none"> • NO DE 9C • NO Participation attestation • NO Prior carrier bill • NO Waivers <p>Employer pays: Minimum of 50% of base plan monthly OR Minimum of \$100 per employee towards the employee-only rate</p>
<p>The employer may choose from all plans within the following networks:</p> <ul style="list-style-type: none"> • Full Network HMO • WholeCare HMO • SmartCare HMO • Salud HMO y Más • CommunityCare HMO • PureCare HSP • Full Network PPO <p>Now with just 2 active subscribers, groups can add voluntary dental and/or vision coverage!</p> <p>Note: Groups enrolling less than 5 active subscribers are not eligible for this promo.</p> <p>Proof of eligibility is required for COBRA enrollees.</p> <p>Conditions:</p> <ul style="list-style-type: none"> • 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. <p>Expires June 30, 2021.</p>	<p>The employer may choose from all plans within the following networks:</p> <ul style="list-style-type: none"> • Full Network HMO • WholeCare HMO • SmartCare HMO • Salud HMO y Más • CommunityCare HMO • PureCare HSP • EnhancedCare PPO (in regions 15 and 16) • Full Network PPO Bronze Plans <p>Now with just 2 active subscribers, groups can add voluntary dental and/or vision coverage!</p> <p>Note: Groups enrolling less than 5 active subscribers are not eligible for this promo.</p> <p>Proof of eligibility is required for COBRA enrollees.</p> <p>Conditions:</p> <ul style="list-style-type: none"> • 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. <p>Expires June 30, 2021.</p>	<p>The employer may choose from all plans within the following networks:</p> <ul style="list-style-type: none"> • Full Network HMO • WholeCare HMO • SmartCare HMO • Salud HMO y Más • CommunityCare HMO <p>Now with just 2 active subscribers, groups can add voluntary dental and/or vision coverage!</p> <p>Note: The HMO Package is separate from the Enhanced Choice A and B packages. New HMO sales only (no HSP, Full Network PPO or EnhancedCare PPO).</p> <p>No minimum participation.</p> <p>Conditions:</p> <ul style="list-style-type: none"> • Qualifying groups must meet the state and federal definition of a small employer. • Excludes ancillary-only groups. • Prior health coverage is not required. • Health Net does not need to be sole carrier. <p>Expires June 30, 2021.</p>