

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 with a minimum of 5 enrolling employees:</p> <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>NEW! Employees enrolled on another carrier through the same employer will not count against participation.</p> <p>Minimum participation: 5-100 enrolling employees, 25% participation is required</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 with a minimum of 5 enrolling employees:</p> <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>NEW! Employees enrolled on another carrier through the same employer will not count against participation.</p> <p>Minimum participation: 5-100 enrolling employees, 25% participation is required</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 with a minimum of 6 enrolling employees – 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 (when not paired with Life or Employer Paid Dental/Vision.) <p>Minimum participation: None</p> <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 enrolling employees, groups can add voluntary dental and/or vision coverage!</p> <p>Life, Employer Paid Dental, and Employer Paid Vision, are now available. Please see Life and Dental & Vision guidelines for minimum enrollment, participation and contribution requirements.</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. • Groups with employees age 70 and older are not eligible for this promo and must submit a DE9C. • Excludes SEP and ancillary-only groups. • Groups enrolling less than 5 eligible employees are not eligible for this promo. Note: COBRA enrollees do not count toward the minimum of 5 enrolling. • Prior health coverage is not required. • Health Net does not need to be sole carrier. <p>Expires December 31, 2022.</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 (regions 15 & 16) • Full Network PPO Bronze Plans <p>Now with just 2 enrolling employees, groups can add voluntary dental and/or vision coverage!</p> <p>Life, Employer Paid Dental, and Employer Paid Vision, are now available. Please see Life and Dental & Vision guidelines for minimum enrollment, participation and contribution requirements.</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. • Groups with employees age 70 and older are not eligible for this promo and must submit a DE9C. • Excludes SEP and ancillary-only groups. • Groups enrolling less than 5 eligible employees are not eligible for this promo. Note: COBRA enrollees do not count toward the minimum of 5 enrolling. • Prior health coverage is not required. • Health Net does not need to be sole carrier. <p>Expires December 31, 2022.</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 enrolling employees, groups can add voluntary dental and/or vision coverage!</p> <p>Life, Employer Paid Dental, and Employer Paid Vision, are now available. Please see Life and Dental & Vision guidelines for minimum enrollment, participation and contribution requirements. Waivers are required.</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. • Groups with employees age 70 and older are not eligible for this promo and must submit a DE9C. • Excludes ancillary-only groups. • Groups enrolling less than 6 eligible employees are not eligible for this promo. Note: COBRA enrollees do not count toward the minimum of 6 enrolling. • Prior health coverage is not required. • Health Net does not need to be sole carrier. <p>Expires December 31, 2022.</p>