



# Health Net Underwriting Simplified

TWO PACKAGES GIVE YOUR CLIENTS FLEXIBILITY AND CHOICE

Enhanced Choice Promo	Sell HMO with 6
<p><b>How it works:</b> Groups with a minimum of 5 enrolling employees - mix and match any plans from the HMO and PPO networks:</p> <ul style="list-style-type: none"> <li>• <b>NO</b> DE 9C, payroll or ownership documents</li> <li>• <b>NO</b> Prior carrier bill</li> <li>• All eligible employees declining coverage must provide a waiver including those enrolling with another carrier</li> </ul> <p><b>Minimum participation:</b></p> <ul style="list-style-type: none"> <li>• 5-100 enrolling employees,</li> <li>• 25% participation is required</li> </ul> <p style="text-align: center;"><i>Standard contributions apply to promo</i></p>	<p><b>How it works:</b> Groups with a minimum of 6 enrolling employees – Mix and match any plans from the HMO networks:</p> <ul style="list-style-type: none"> <li>• <b>NO</b> DE 9C, payroll or ownership documents</li> <li>• <b>NO</b> Participation attestation</li> <li>• <b>NO</b> Prior carrier bill</li> <li>• <b>NO</b> Waivers (when not paired with Life or Employer Paid Dental/Vision.)</li> <li>• <b>NO</b> Participation requirement</li> </ul> <p style="text-align: center;"><i>Standard contributions apply to promo</i></p>
<p><b>Available networks:</b></p> <ul style="list-style-type: none"> <li>• Full Network HMO</li> <li>• WholeCare HMO</li> <li>• SmartCare HMO</li> <li>• Salud HMO y Más</li> <li>• CommunityCare HMO</li> <li>• Full Network PPO</li> </ul> <p>Life, Employer Paid Dental, and Employer Paid Vision, are now available. Please see Life and Dental &amp; Vision guidelines for minimum enrollment, participation and contribution requirements.</p> <p>Or groups can add voluntary dental and/or vision coverage with just <b>2 enrolling employees!</b></p> <p>Proof of eligibility is required for COBRA enrollees.</p> <p><b>Conditions:</b></p> <ul style="list-style-type: none"> <li>• Qualifying groups must meet the state and federal definition of a small employer.</li> <li>• <b>Groups with employees aged 70 or older must submit a DE9C.</b></li> <li>• Excludes SEP and ancillary-only groups.</li> <li>• Groups enrolling less than 5 eligible employees are not eligible for this promo. <b>Note:</b> COBRA enrollees do not count toward the minimum of 5 enrolling.</li> <li>• Prior health coverage is not required.</li> <li>• Groups may write Health Net alongside any carrier as long as the minimum participation and enrollment requirements are met.</li> </ul> <p><b>Expires March 31, 2024</b></p>	<p><b>Available networks:</b></p> <ul style="list-style-type: none"> <li>• Full Network HMO</li> <li>• WholeCare HMO</li> <li>• SmartCare HMO</li> <li>• Salud HMO y Más</li> <li>• CommunityCare HMO</li> </ul> <p>Life, Employer Paid Dental, and Employer Paid Vision, are now available. Please see Life and Dental &amp; Vision guidelines for minimum enrollment, participation and contribution requirements.</p> <p>Or groups can add voluntary dental and/or vision coverage with just <b>2 enrolling employees with no waivers required!</b></p> <p>Proof of eligibility is required for COBRA enrollees.</p> <p><b>Conditions:</b></p> <ul style="list-style-type: none"> <li>• Qualifying groups must meet the state and federal definition of a small employer.</li> <li>• <b>Groups with employees aged 70 or older must submit a DE9C.</b></li> <li>• Excludes SEP and ancillary-only groups.</li> <li>• Groups enrolling less than 6 eligible employees are not eligible for this promo. <b>Note:</b> COBRA enrollees do not count toward the minimum of 5 enrolling.</li> <li>• Prior health coverage is not required.</li> <li>• Groups may write Health Net alongside any carrier as long as the minimum participation and enrollment requirements are met.</li> </ul> <p><b>Expires March 31, 2024</b></p>

**Employees enrolled on another carrier through the same employer are now considered valid waivers.**  
For groups with a minimum of 5 enrolling employees.