



Health Net Underwriting Simplified

TWO PACKAGES GIVE YOUR CLIENTS FLEXIBILITY AND CHOICE

Enhanced Choice Promo	Sell HMO with 6
<p>How it works: 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">• NO DE 9C, payroll or ownership documents• NO Prior carrier bill• All eligible employees declining coverage must provide a waiver including those enrolling with another carrier <p>Minimum participation:</p> <ul style="list-style-type: none">• 5-100 enrolling employees,• 25% participation is required <p><i>Standard contributions apply to promo</i></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, payroll or ownership documents• NO Participation attestation• NO Prior carrier bill• NO Waivers (when not paired with Life or Employer Paid Dental/Vision.)• NO Participation requirement <p><i>Standard contributions apply to promo</i></p>
<p>Available networks:</p> <ul style="list-style-type: none">• Full Network HMO• WholeCare HMO• SmartCare HMO• Salud HMO y Más• Full Network PPO <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>Or groups can add voluntary dental and/or vision coverage with just 2 enrolling employees!</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.• 2 weeks of payroll are required to verify the eligibility of any enrolling employee aged 75 or older.• 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.• Groups may write Health Net alongside any carrier as long as the minimum participation and enrollment requirements are met. <p>Expires June 30, 2025</p>	<p>Available networks:</p> <ul style="list-style-type: none">• Full Network HMO• WholeCare HMO• SmartCare HMO• Salud HMO y Más <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>Or groups can add voluntary dental and/or vision coverage with just 2 enrolling employees with no waivers 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.• 2 weeks of payroll are required to verify the eligibility of any enrolling employee aged 75 or older.• Excludes SEP and 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.• Groups may write Health Net alongside any carrier as long as the minimum enrollment requirements are met. <p>Expires June 30, 2025</p>

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