



# 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 4 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> </ul> <p><b>Minimum enrollment and participation:</b></p> <ul style="list-style-type: none"> <li>• <b>4-9 enrolling employees</b> <ul style="list-style-type: none"> <li>◦ 25% participation is required</li> <li>◦ Health Net only requires <b>enough waivers to verify</b> that the group meets participation</li> <li>◦ For <b>census enrollment</b>, waiving employees may be <b>listed on the census</b> in lieu of providing waivers</li> <li>◦ Employees enrolled on <b>another carrier</b> through the same employer are considered <b>valid waivers</b></li> </ul> </li> <li>• <b>10+ enrolling employees</b> <ul style="list-style-type: none"> <li>◦ <b>NO</b> participation requirement</li> <li>◦ <b>NO</b> waivers (when not paired with Life or Employer paid Dental/Vision)</li> <li>◦ <b>NO</b> participation attestation</li> </ul> </li> </ul> <p><b>Standard contributions apply to promo</b></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><b>Standard contributions apply to promo</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>• 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>2 weeks of payroll are required to verify the eligibility of any enrolling employee aged 75 or older.</b></li> <li>• Excludes SEP and ancillary-only groups.</li> <li>• Groups enrolling less than 4 eligible employees are not eligible for this promo. <b>Note:</b> COBRA enrollees do not count toward the minimum of 4 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 September 30, 2025</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> </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>2 weeks of payroll are required to verify the eligibility of any enrolling employee aged 75 or older.</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 6 enrolling.</li> <li>• Prior health coverage is not required.</li> <li>• Groups may write Health Net alongside any carrier as long as the minimum enrollment requirements are met.</li> </ul> <p><b>Expires September 30, 2025</b></p>