

Good News!

THE LIFE RATE MATCH PROGRAM HAS BEEN EXTENDED THROUGH 2021

Check out the changes:

- 1** **Group size limit has increased.** It's now 101–500 qualified employees (up from 101–250).
- 2** **Basic limit schedule increased.** It's now \$50,000 flat (or less) per covered life versus \$25,000 flat.
- 3** **Now has a two-year rate guarantee versus one-year.**

Program details

Health Net will match the incumbent Basic Life/AD&D insurance renewal rates and benefit levels as follows:

- **New:** Rates are **locked** in for two-year rate guarantees.
- Groups with 101–500 eligible employees: if the incumbent carrier's Basic Employee Life and AD&D schedule is a flat dollar amount equal to or less than **\$50,000 per covered life** (non voluntary).
- **0.5% bundling credit** to the Total Premium Rates, still applies.
- This program is for effective dates **through 2021**.



The *Life Rate Match Program*¹ for the 101–500 group size segment has been extended through December 31, 2021.

¹Life Match Rate Program Terms & conditions

- All standard Health Net Policy Provisions will still apply.
- All the standard Health Net Underwriting Guidelines still apply.
- The standard Health Net Commission Scale will apply (rates will be adjusted to reflect a change in commission scale if needed)
- Groups with 250+ eligible employees will continue to be rated on a case-by-case basis.

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