



April 2014 Mid-Market 51-100 Life Quote Assumptions

Eligibility

- ◆ 51-100 eligible employees.
- ◆ Employees must meet the actively-at-work requirement in order to be eligible. Additionally, they must be working full-time at the employer's regular place of business at least 20 hours per week to be eligible. *Note:* The number of hours must coincide with Health Net medical eligibility guidelines; part-time employees, seasonal employees, and 1099s are not eligible.
- ◆ May be written on a standalone basis or in conjunction with medical.
- ◆ Probationary period for new hires can be first of the month following Date of Hire, first of the month following 30 days, or first of the month following 1 month. *Note:* the probationary period must match Medical
- ◆ Carve-out groups are not eligible.
- ◆ Some SIC classifications are not eligible.
- ◆ Retiree Life is not available.
- ◆ Dependent Life is not available.

Contribution/Participation

- ◆ Minimum of 50% employer contribution.
- ◆ Minimum participation:
 - 75% if contributory.
 - 100% if non-contributory.

Rate Information

- ◆ "Flat" benefit schedules only.
- ◆ Job or salary classifications are not available.
- ◆ Composite rates only.

Evidence of Insurability

- ◆ Medical Evidence of Insurability is necessary if coverage is applied for later than 31 days from the date of eligibility.
- ◆ Subject to underwriting approval:
 - Medical conditions reported on the EOI.
 - Coverage requiring EOI will not become effective until approved in writing by Health Net Life.

Benefit Amounts

- ◆ \$15,000
- ◆ \$25,000
- ◆ \$50,000