

## Health Net Underwriting Simplified

FOUR PACKAGES GIVE YOUR CLIENTS FLEXIBILITY AND CHOICE

Sell HMO with 6!	Sell Salud with 2!
<p><b>How it works:</b> 6 active subscribers Mix and match any plans from the HMO networks</p> <p><b>Employer pays:</b> Minimum of 50% of base plan monthly <b>OR</b> Minimum of \$100 per employee towards the employee-only rate</p>	<p><b>How it works:</b> 2 active subscribers Mix and match any plans with the Salud HMO y Más network</p> <p><b>Employer pays:</b> Minimum of 50% of base plan monthly <b>OR</b> Minimum of \$100 per employee towards the employee-only rate</p>
<p><b>The employer may choose from all plans within the following 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>Now with just <b>2 active subscribers</b>, groups can add voluntary dental and/or vision coverage!</p> <ul style="list-style-type: none"> <li>• <b>NO</b> DE 9C</li> <li>• <b>NO</b> Participation attestation</li> <li>• <b>NO</b> Prior carrier bill</li> <li>• <b>NO</b> Waivers</li> </ul> <p><b>Note:</b> The HMO Package is separate from the Enhanced Choice A and B packages. New HMO sales only (no HSP, Full Network PPO or EnhancedCare PPO). No minimum participation. <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>• Excludes ancillary-only groups.</li> <li>• Prior health coverage is not required.</li> </ul> <p><b>Expires September 30, 2020.</b></p>	<p><b>The employer may choose from all plans within the following networks:</b></p> <ul style="list-style-type: none"> <li>• Salud HMO y Más</li> </ul> <p><b>Note:</b> The Salud Package is separate from the Enhanced Choice A and B packages. Only Salud plans are available with this package. Salud can be written alongside other carriers. No waivers need to be submitted for the Salud Package.</p> <p><b>Expires September 30, 2020.</b></p>
Enhanced Choice A	Enhanced Choice B
<p><b>How it works:</b> 1-5 eligible employees, 66% participation 6-100 eligible employees, 50% participation</p> <p><b>Employer pays:</b> Minimum of 50% of base plan monthly <b>OR</b> Minimum of \$100 per employee towards the employee-only rate</p>	<p><b>How it works:</b> 1-5 eligible employees, 66% participation 6-100 eligible employees, 35% participation</p> <p><b>Employer pays:</b> Minimum of 50% of base plan monthly <b>OR</b> Minimum of \$100 per employee towards the employee-only rate</p>
<p><b>The employer may choose from all plans within the following 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>• PureCare HSP</li> <li>• <b>Full Network PPO</b></li> </ul>	<p><b>The employer may choose from all plans within the following 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>• PureCare HSP</li> <li>• <b>EnhancedCare PPO (in regions 15 and 16)</b></li> <li>• <b>Full Network PPO Bronze</b></li> </ul>