



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 style="text-align: center;"><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 style="text-align: center;"><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. • For census enrollment, waiving employees may be listed on the census in lieu of providing waivers <p>Expires September 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 September 30, 2025</p>

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