

Health Net Underwriting Simplified

FOUR PACKAGES GIVE YOUR CLIENTS FLEXIBILITY AND CHOICE

Sell HMO with 6!	Sell Salud with 2!
<p>How it works: 6 active subscribers Mix and match any plans from the HMO networks</p> <p>Employer pays: Minimum of 50% of base plan monthly OR Minimum of \$100 per employee towards the employee-only rate</p> <p>The employer may choose from all plans within the following networks:</p> <ul style="list-style-type: none"> • Full Network HMO • WholeCare HMO • SmartCare HMO • Salud HMO y Más • CommunityCare HMO <p>Now with just 2 active subscribers, groups can add voluntary dental and/or vision coverage!</p> <ul style="list-style-type: none"> • NO DE 9C • NO Participation attestation • NO Prior carrier bill • NO Waivers <p>Note: 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. Conditions:</p> <ul style="list-style-type: none"> • Qualifying groups must meet the state and federal definition of a small employer. • Excludes ancillary-only groups. • Prior health coverage is not required. <p>Expires June 30, 2020.</p>	<p>How it works: 2 active subscribers Mix and match any plans with the Salud HMO y Más network</p> <p>Employer pays: Minimum of 50% of base plan monthly OR Minimum of \$100 per employee towards the employee-only rate</p> <p>The employer may choose from all plans within the following networks:</p> <ul style="list-style-type: none"> • Salud HMO y Más <p>Note: 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>Expires June 30, 2020.</p>
Enhanced Choice A	Enhanced Choice B
<p>How it works: 1-5 eligible employees, 66% participation 6-100 eligible employees, 50% participation</p> <p>Employer pays: Minimum of 50% of base plan monthly OR Minimum of \$100 per employee towards the employee-only rate</p>	<p>How it works: 1-5 eligible employees, 66% participation 6-100 eligible employees, 35% participation</p> <p>Employer pays: Minimum of 50% of base plan monthly OR Minimum of \$100 per employee towards the employee-only rate</p>
	<p>The employer may choose from all plans within the following networks:</p> <ul style="list-style-type: none"> • Full Network HMO • WholeCare HMO • SmartCare HMO • Salud HMO y Más • CommunityCare HMO • PureCare HSP • EnhancedCare PPO (in regions 15 and 16) • Full Network PPO Bronze