

Underwriting Promotions

For a limited time, you can now offer your clients the choice of selecting from all of our provider networks.

| HMO | | PPO/EPO/HSP |
|-------------------|---------------|--------------------------|
| Full Network | Salud y Más | HSP Network |
| WholeCare Network | CommunityCare | EPO Network |
| SmartCare Network | Network | PPO Network ¹ |

If you have a group of 6+ eligible employees, their participation requirement is only 35% when choosing from any of our HMO, HSP, EPO plans and/or our PPO Bronze tier plans.

¹The employer may choose one or both of the following PPO plans: Bronze PPO HSA, Bronze 60 PPO 6300/75 + Child Dental

| Enhanced Choice Promo | Relaxed Participation Promo |
|---|--|
| <p>1–5 eligible employees, 66% participation 6–100 eligible employees, 50% participation</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 HSP EPO PPO | <p>6–100 eligible employees, 35% participation</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 HSP EPO <p>The employer may also choose one or both of the following PPO plans:</p> <ul style="list-style-type: none"> Bronze PPO HSA Bronze 60 PPO 6300/75 + Child Dental |

This is a limited time offer – It's only available for new and renewing small business group contracts, effective May 1, 2017, through November 15, 2017.

Additional guideline update for newly established groups

Groups of 6–100 active subscribers that have been in business a minimum of 4 weeks will now be considered guarantee issue and will have to provide only 4 weeks of payroll instead of 6 weeks if they have not been in business long enough to have a DE 9C. Groups of 1–5 active subscribers will still be required to provide payroll that spans 50% of the prior calendar quarter at minimum.



Vicki Major
Health Net



Call your account executive for more details!