

Health Net Underwriting Simplified

FOUR PACKAGES GIVE YOUR CLIENTS FLEXIBILITY AND CHOICE

NEW! Enhanced Choice A Promo	NEW! Enhanced Choice B Promo
<p>How it works: Groups enrolling a minimum of 5 active subscribers:</p> <ul style="list-style-type: none"> • NO DE 9C • NO Prior carrier bill • All eligible employees declining coverage must provide a waiver including those enrolling with another carrier. <p>Minimum Participation: 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: Groups enrolling a minimum of 5 active subscribers:</p> <ul style="list-style-type: none"> • NO DE 9C • NO Prior carrier bill • All eligible employees declining coverage must provide a waiver including those enrolling with another carrier. <p>Minimum Participation: 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 • Full Network PPO <p>Now with just 2 active subscribers, groups can add voluntary dental and/or vision coverage!</p> <p>Note: Groups enrolling less than 5 active subscribers are not eligible for this promo.</p> <p>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. • Excludes SEP groups. • Prior health coverage is not required. • Health Net does not need to be sole carrier. <p>Expires March 31, 2021.</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 <p>Now with just 2 active subscribers, groups can add voluntary dental and/or vision coverage!</p> <p>Note: Groups enrolling less than 5 active subscribers are not eligible for this promo.</p> <p>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. • Excludes SEP groups. • Prior health coverage is not required. • Health Net does not need to be sole carrier. <p>Expires March 31, 2021.</p>

(Continued next page)

Sell HMO+ with 6	Sell Salud with 2
<p>How it works: 6 active subscribers Mix and match any plans from the HMO networks + Full Network PPO Bronze</p> <ul style="list-style-type: none"> • NO DE 9C • NO Participation attestation • NO Prior carrier bill • NO Waivers <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: 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"> • Full Network HMO • WholeCare HMO • SmartCare HMO • Salud HMO y Más • CommunityCare HMO • Full Network PPO Bronze Plans <p>Now with just 2 active subscribers, groups can add voluntary dental and/or vision coverage!</p> <p>Note: The HMO+ Package is separate from the Enhanced Choice A and B packages. <u>New HMO + Full Network PPO Bronze sales only</u> (no HSP, Full Network PPO Platinum, Gold, or Silver, or EnhancedCare PPO). No minimum participation.</p> <p>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 March 31, 2021.</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 minimum participation. No waivers need to be submitted for the Salud Package.</p> <p>Expires March 31, 2021.</p>

(11/20) Health Net HSP, HMO and Salud con Health Net HMO y Más plans are offered by Health Net of California, Inc. PPO insurance plans are underwritten by Health Net Life Insurance Company. Health Net of California, Inc. and Health Net Life Insurance Company are subsidiaries of Health Net, LLC. Health Net is a registered service mark of Health Net, LLC. All rights reserved.