Health Net of California, Inc. (Health Net)

SMALL BUSINESS GROUP

Health Net Underwriting Simplified

TWO PACKAGES GIVE YOUR CLIENTS FLEXIBILITY AND CHOICE

Enhanced Choice Promo

How it works:

Groups with a minimum of 4 enrolling employees - mix and match any plans from the HMO and PPO networks:

- NO DE 9C, payroll or ownership documents
- NO Prior carrier bill

Minimum enrollment and participation:

- **4-9 enrolling employees**
  - 25% participation is required
  - Health Net only requires enough waivers to verify that the group meets participation
  - For census enrollment, waiving employees may be listed on the census in lieu of providing waivers
  - Employees enrolled on another carrier through the same employer are considered valid waivers
- **10+ enrolling employees**
  - NO participation requirement
  - NO waivers (when not paired with Life or Employer paid Dental/Vision)
  - NO participation attestation

Standard contributions apply to promo

Available networks:

- Full Network HMO
- WholeCare HMO
- SmartCare HMO
- Salud HMO y Más
- Full Network PPO

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.

Or groups can add voluntary dental and/or vision coverage with just 2 enrolling employees!

Proof of eligibility is required for COBRA enrollees.

Conditions:

- 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 4 eligible employees are not eligible for this promo. Note: COBRA enrollees do not count toward the minimum of 4 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.

Expires September 30, 2025

Sell HMO with 6

How it works:

Groups with a minimum of 6 enrolling employees – Mix and match any plans from the HMO networks:

- 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

Standard contributions apply to promo

Available networks:

- Full Network HMO
- WholeCare HMO
- SmartCare HMO
- Salud HMO y Más

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.

Or groups can add voluntary dental and/or vision coverage with just 2 enrolling employees with no waivers required!

Proof of eligibility is required for COBRA enrollees.

Conditions:

- 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.

Expires September 30, 2025