

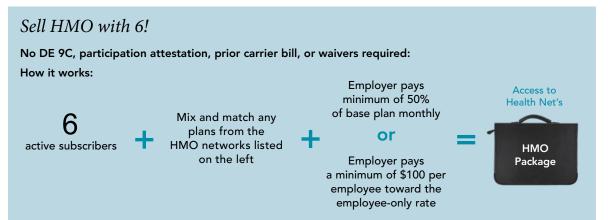
Health Net Underwriting Simplified

Health Net of California, Inc. and Health Net Life Insurance Company (Health Net)

Four packages give your clients flexibility and choice

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

CommunityCare HMO



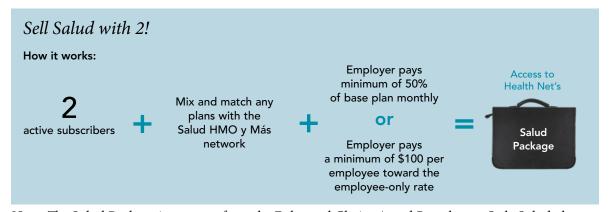
Note: The HMO Package is separate from the Enhanced Choice A and B packages. New HMO sales only (no HSP, Full Network PPO or EnhancedCare PPO). No minimum participation. Conditions:

- Qualifying groups must meet the state and federal definition of a small employer.
- Prior health coverage is not required.
- Excludes ancillary-only groups.

Expires December 31, 2019.

Salud Package

Salud HMO y Más



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.

Expires December 31, 2019.

(continued)





Enhanced Choice A

Full Network HMO

WholeCare HMO

SmartCare HMO

Salud HMO y Más

CommunityCare HMO

PureCare HSP

Full Network PPO

Enhanced Choice A Participation Requirements

The Enhanced Choice A Package is available statewide.

How it works:



6-100 +

50% employee participation minimum

Employer pays minimum of 50% of base plan monthly

or

Employer pays a minimum of \$100 per employee toward the employee-only rate Enhanced Choice A

portfolio

Enhanced Choice B

Full Network HMO

WholeCare HMO

SmartCare HMO

Salud HMO y Más

CommunityCare HMO

PureCare HSP

EnhancedCare PPO

Full Network PPO Bronze plans

Enhanced Choice B Participation Requirements

The Enhanced Choice B Package is available statewide and comes with relaxed participation for groups with 6–100 employees. In regions 15 and 16, EnhancedCare PPO is a plan option.

How it works:

6–100 eligible employees

+ 🗐

35% employee participation minimum

Employer pays minimum of 50% of base plan monthly

Employer pays a minimum of \$100 per employee toward the

employee-only rate

Access to Health Net's

> Enhanced Choice B portfolio

