



Date: _____ (must not exceed requested effective date)

Re: _____
(Name of Group)

We understand the normal deadline to submit applications for a 1st of the next month's effective date is the 15th of the current month. Due to circumstances beyond our control, we are submitting the applications late. However, we are still requesting the 1st of next month as our effective date.

We agree to advise employees to be covered to bring a copy of their enrollment application to the attending physician's office, as proof of pending coverage, if they require treatment prior to receiving their I.D. card. Further, we understand that if our employee(s) require a prescription prior to receiving their I.D. card, they must pay the full cost of the prescription and submit for reimbursement after they receive their I.D. card.

Understood and agreed to by:

(Owner/Officer of Company) _____ (date)

(Broker) _____ (date)

NOTE: In order for exception to be made, the case must be submitted in its entirety, with no missing forms or pieces of information and is subject to all other normal underwriting guidelines. This request is not binding until approved at Health Net's home office.

NE37806 (4/07) 6013331

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