



Health Net of California, Inc.
PO Box 9103
Van Nuys, CA 91409-9103

«PHID_NAME»
«ADDR_LINE_1»
«ADDR_LINE_2» «SUITE»
«CITY», «STATE» «ZIP_CODE»-«ZIP_CODE_4»

September 28, 2026

Policyholder ID:
«PHID»

Notice of Cancellation, Rescission, or Nonrenewal

Health Net of California, Inc. (Health Net)

Dear «ADDR_LINE_1»,

Please read all of this notice. It contains important information about your company's Health Net group health plan coverage.

After careful consideration, Health Net has decided to discontinue offering commercial group health plans in California. **This includes the closure of all California Small Business and Large Group Medical Plans.** You were notified of this change via email and mail in early September.

In addition to that outreach, Health Net is required to send this notification regarding specific plans that will not be available in 2027 should you choose to renew your Health Net coverage through February 28, 2027.

Plan closures effective January 1, 2027

In order to streamline our plan portfolio, Health Net will no longer offer the plans below, including the one(s) you have with us right now.

- Full Network HMO Platinum \$0
- WholeCare HMO Platinum \$0
- SmartCare HMO Platinum \$0
- Salud HMO y Más Platinum \$0

2027 Renewal Options

We will send you a renewal package at least 60 days before your current plans expire. It will include detailed information about our other plans and rates.

We will also proactively map your group to the plan (or plans) most like the one(s) you have now

effective as of your renewal date.

Should you choose to renew your Health Net coverage for 2027, the last day of coverage will be February 28, 2027.

Health Net discontinued plans will be mapped to the 2027 plans as follows:

2026 Health Net Plan (Discontinued)	2027 Health Net Plan
• Full Network HMO Platinum \$0	Full Network HMO Platinum \$10
• WholeCare HMO Platinum \$0	WholeCare HMO Platinum \$10
• SmartCare HMO Platinum \$0	SmartCare HMO Platinum \$10
• Salud HMO y Más Platinum \$0	Salud HMO y Más Platinum \$10

The fine print

Health Net of California, Inc. filed with the Department of Managed Health Care to withdraw the plans listed on page 1 of this letter from the market and that filing is currently pending regulatory approval.

This letter is the required “prior notice of discontinuance “of your plan on your next renewal date. Included is a copy of the letter we’ll send to your employees about this coverage change. Also included is the notice required by the Centers for Medicare and Medicaid Services (CMS), which contains more information about coverage through Covered California™ for Small Business.

The type of health plan you offer to your employees may allow them to see their current medical providers for a limited time.

If you have any questions, please call your broker or Health Net at 800-447-8812, option 2.

Sincerely,
Health Net

Enclosures:

- Right to Submit Grievance
- Employee Letter
- Notice of Availability of Language Assistance Services

Health Net HMO and PPO plans are offered by Health Net of California, Inc. Health Net of California, Inc. is a subsidiary of Health Net, LLC and Centene Corporation. Health Net is a registered service mark of Health Net, LLC. Covered California is a registered trademark of the State of California. All rights reserved.

2027SBGCLOSUREEMP
LTR2585000EW01_EMP (1/27)



Health Net of California, Inc.

Important: Your group health plan will not be available next year.

Dear «ADDR_LINE_1»,

We have decided not to offer your group's current health plan again next year. The current plan will end on December 31, 2026. This means **you may need to choose a new plan for your group members to have health insurance coverage**. This letter explains the options available to you.

Options from Health Net of California, Inc.

You can choose any other small group coverage offered by Health Net of California, Inc. (Health Net). Call 800-447-8812, option 2, or visit **www.healthnet.com** to learn about plans available to you.

What other options do I have?

- You may be able to choose a new health plan, or offer your employees a choice of plans, through different insurance companies, through the California Health Benefit Exchange (Covered California™). If you have fewer than 25 full-time-equivalent employees, you might qualify for a small business health care tax credit if you buy insurance through Covered California.
- You can choose to buy a new health plan outside Covered California – directly from an insurance company or with the help of an agent or broker. But remember: If you're eligible for a small business health care tax credit, you usually can get that credit **only** if you buy a plan through Covered California.

What else should I look at before deciding?

Call or visit the plan's website to check which doctors, other health care providers, and prescription medications are covered by the plan. This is an important step when choosing a plan that meets the needs of your group members.

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LTR2585000EW01_EMP (1/27)

When do I need to make a decision?

You generally can buy coverage anytime. If group members enroll by the 15th of the month, coverage can begin on the 1st of the following month.

We are notifying your employees

Federal law requires that we notify all group members with this coverage that it is no longer

being offered. Because we might not know about other coverage decisions you have made, we'll tell your employees to check with the plan sponsor or administrator about coverage options that might be available through your organization.

Questions?

- Call Health Net at 800-447-8812, option 2. Monday through Friday, from 9 a.m. to 5 p.m. Select option 2.
- Visit CoveredCA.com or call Covered California at 877-453-9198 to learn more about Covered California.
- Call your agent or broker.

Getting help in other languages

Spanish (Español): Para obtener asistencia en Español, llame al Health Net at 800-447-8812.

Chinese(中文)：如需中文協助，請致電 800-447-8812)。

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LTR2585000EW01_EMP (1/27)



Health Net of California, Inc.
PO Box 9103
Van Nuys, CA 91409-9103

Sample Member Letter – Page 1

[MEMBER NAME]
[MEMBER ADDRESS]

[CITY, STATE ZIP]

[Mail Date]

Subscriber ID:

Notice of Cancellation, Rescission, or Nonrenewal

Health Net of California, Inc. (Health Net)

Dear [MEMBER NAME],

Thank you for choosing health coverage from Health Net. Insurance is important, so we want you to know about changes for next year. Your coverage will change, but you still have choices!

What will change

In order to streamline our plan portfolio, Health Net will not offer the plans below, including the one you have with us right now.

- Full Network HMO Platinum \$0
- WholeCare HMO Platinum \$0
- SmartCare HMO Platinum \$0
- Salud HMO y Más Platinum \$0

Health Net of California, Inc. has filed with the Department of Managed Health Care to remove the plans listed above from the market and offer other plans. This letter is the “prior notice of discontinuance” of your plan as of the next renewal date. Your last day of coverage on your plan is December 31, 2026.

(continued)

2027CASBG CLOSUREEMP
LTR2585000EW01_EMP (1/27)

Sample Member Letter – Page 2

Your choices take effect January 1, 2027

- **You can enroll in a health plan offered by your employer.** Your employer will review your options for 2027. Please check with your employer about deadlines. Based on the type of health plan offered, you may be able to see your current medical providers for a limited time under the new health plan. Please check with your new health plan for details.

There's more information about health coverage choices through Covered California

included with this letter.

Sincerely,
Health Net

Enclosures:

- Right to Submit Grievance
- Your Health Insurance Choices Are Different
- Notice of Availability of Language Assistance Services

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