



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

«GRP\_NAME»  
«ADDR\_LINE\_1»  
«ADDR\_LINE\_2» «SUITE»  
«CITY», «STATE» «ZIP\_CODE»-«ZIP\_CODE\_4»

[Mail Date]

Policyholder ID:  
«PHID»

## Your health coverage will change, but you still have choices!

Dear «ADDR\_LINE\_1»,

Thank you for choosing health coverage from Health Net of California, Inc. (Health Net). We're proud to partner with you to help support the health of your employees and your business.

Although your renewal date is a few months away, we want to let you know about some changes we've made and your coverage choices for 2025.

### Plan closures effective [January 1, 2025]

Health Net will not offer the plans below, including the one(s) you have with us right now.

We will close these plans:

- Gold PPO 1600/0
- Community Care HMO Silver \$2250/\$50
- Community Care HMO Bronze \$6300/\$60

### Choose your new plan by [January 1, 2025]

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 include the plan (or plans) most like the one you have now. You will be able to move into that plan, and we will begin the process to place you in it before your renewal date.

2025SBGCLOSUREEMP  
LTR15479532025EW01\_EMP (1/25)

Employees who lose their current coverage will get a 60-day Special Enrollment Period (SEP). The SEP ends on [March 1, 2025]. If they do not enroll in a new plan by that date, they will have to wait until the next open enrollment period to obtain health coverage. Of course, if there is a qualifying life change (getting married is one example), the employee will be allowed a new SEP.

**Health Net discontinued plans will be mapped to the 2025 plans as follows:**

2024 Health Net Plan (Discontinued)	2025 Health Net Plan
Gold PPO 1600/0	Gold PPO 1500/20
Community Care HMO Silver \$2250/\$50	SmartCare HMO Silver \$55
Community Care HMO Bronze \$6300/\$60	SmartCare HMO Silver \$55

You can work with your broker or Health Net directly to select among our other options. To avoid a gap in coverage, please make your choices by [December 15, 2024].

**2025 plan choices – simple, sustainable and small business-focused**

We work to offer you plans that are stable and offer value. Our refreshed 2025 portfolio aims to meet the needs of you and your employees.

**2025 Health Net Small Business Group Plans**

*Note: Availability varies by county.*

<p><b>HMO Network plans</b></p> <ul style="list-style-type: none"> <li>• Platinum \$0</li> <li>• Platinum \$10</li> <li>• Platinum \$20</li> <li>• Platinum \$30</li> <li>• Platinum \$35</li>   <li>• Gold \$30</li> <li>• Gold \$35</li> <li>• Gold \$40</li> <li>• Gold \$50</li> <li>• Gold \$55</li>   <li>• Silver \$55</li> </ul> <p>These plans give you the choice of the Full Network HMO, WholeCare HMO, SmartCare HMO, or Salud HMO y Más networks.</p>	<p><b>Full PPO network plans</b></p> <ul style="list-style-type: none"> <li>• Platinum PPO 0/15</li> <li>• Platinum PPO 250/15</li> <li>• Platinum PPO 0/5</li>   <li>• Gold PPO 0/35</li> <li>• Gold PPO 350/25</li> <li>• Gold PPO 500/20</li> <li>• Gold PPO 750/15</li> <li>• Gold PPO 1000/35</li> <li>• Gold PPO 1500/20</li> <li>• Gold HDHP PPO 1600/20%</li>   <li>• Silver PPO 1700/50</li> <li>• Silver PPO 2250/60</li> <li>• Silver PPO 2500/55</li> <li>• Silver PPO 2500/50</li> <li>• Silver HDHP PPO 1600/50%</li> <li>• Silver PPO 2500/50</li>   <li>• Bronze PPO 5800/60</li> <li>• Bronze HDHP PPO 6650/0%</li> </ul>
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**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 to offer other plans. All HMO and PPO plan filings are pending regulatory approval.

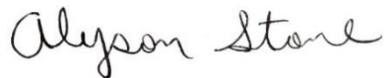
This letter is the required “prior notice of discontinuance “of your plan on your next renewal date. Included is a copy of the letter we’ll send to your employees about this coverage change. Also included is the notice required by the Centers for Medicare and Medicaid Services (CMS), which contains more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

**We’re here for you and your employees**

We appreciate your business and we thank you for the trust you have in us as your health care partner. For more information about Health Net’s Small Business Group plans, please call your broker or Health Net at 800-447-8812, option 2.

Sincerely,



Alyson Stone  
Vice President  
California Small Group

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

**Important: Your group health coverage will not be available [next/this] year.**

Dear «ADDR\_LINE\_1»,

We have decided not to offer your group's current health coverage again [next/this] year. The current coverage will end on [December 31, 2024]. 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](http://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.

#### **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。



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

[Mail Date]

[MEMBER NAME]  
[MEMBER ADDRESS]  
[CITY, STATE ZIP]

Subscriber ID:

## Important information about your current health coverage

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/this] year. Your coverage will change, but you still have choices!

### What will change

Health Net will not offer the plans below, including the one you have with us right now.

- Gold PPO 1600/0
- Community Care HMO Silver \$2250/\$50
- Community Care HMO Bronze \$6300/\$60

Health Net of California, Inc. has filed with the Department of Managed Health Care to remove the above 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, 2024].

### Your choices take effect [January 1, 2025]

- **You can enroll in a health plan offered by your employer.** Your employer will review your options for 2025. Please check with your employer about deadlines. Based on the type of health plan offered, you 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.

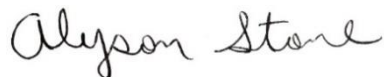
*(continued)*

- **Special Enrollment Period (SEP).** Since your current coverage is no longer an option, you also have a 60-day Special Enrollment Period (SEP). The SEP will end on [March 1, 2025]. If you do not enroll in a new plan by that date, you will have to wait until the next open enrollment period to get health coverage. Of course, if you qualify for another SEP (getting married is one example) you will be allowed a new SEP.

There's more information attached about health coverage choices through Covered California is included with this letter.

Thank you again for choosing Health Net. We hope to remain on your health coverage team again [next/this] year!

Sincerely,



Alyson Stone  
Vice President  
California Small Group

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