



Health Net®

Health Net of California, Inc.
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www.healthnet.com

August 28, 2015

«MBR_FIRST_NAME» «MBR_LAST_NAME»
«MBR_ADDR_LINE_1» «MBR_ADDR_LINE_2»
«MBR_CITY», «MBR_STATE» «MBR_ZIP»

Subscriber ID:
«RNUM»

Important information about your current health coverage

Dear «MBR_FIRST_NAME» «MBR_LAST_NAME»,

Hello and thank you for choosing health coverage from Health Net of California, Inc. (Health Net). Having health insurance is very important, so we want you to know about an upcoming change that affects your coverage.

What's changing

Health Net is closing some of our plans, including the one you have now. We are closing:

- Transitional Relief plans – will be closed as of your renewal date. These are plans that employers were allowed to keep into 2015 even though they aren't compliant with all the Affordable Care Act (ACA) changes.
- WholeCare HMO, SmartCare HMO and Salud HMO y Más ACA-compliant plans that were in effect before 2015 – will be closed as of your renewal date. We now offer refreshed versions of these popular plan types.

Health Net of California, Inc. has filed with the Department of Managed Health Care for approval to withdraw certain HMO plans from the market and to offer replacement benefit designs. This letter is the required “prior notice of discontinuance” of your plan as of your next renewal date.

Your health coverage choices effective December 1, 2015

- **You can enroll in a health plan offered by your employer.** Health Net has new plans available for the 2015–2016 coverage year that your employer is reviewing. You will get information on your plan options soon from your employer, so you can choose the coverage that fits your health and your life.

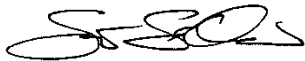
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- **You also have the choice to enroll in coverage through Covered California™.** In addition to coverage offered through your employer, you will have an opportunity to enroll in any individual and family health plan offered through the California Health Benefit Exchange (Covered California), without medical underwriting, for a December 1, 2015, effective date. You will be able to obtain this coverage through the Covered California website at www.CoveredCA.com.

More information about health coverage choices through Covered California is included with this letter. Note that loss of employer coverage qualifies for a Special Enrollment Period.

Thanks again for choosing Health Net. We hope to be part of your health coverage team again next year!

Sincerely,



Scott St. Clair
Chief Sales Officer, Western Region
Individual & Small Business Group