



December 22, 2008

Dear Health Net Broker:

This letter is to inform you of changes made to your Health Net of California, Inc. and Health Net Life Insurance Company Agent/Broker Agreement.

The Amendment becomes part of your Agent/Broker Agreement as of the date you receive this mailing or on December 31, 2008, whichever is earlier. No action is required on your part.

If you have any questions about this Amendment, please contact Health Net Broker Services at 1-800-448-4411, Option 4.

Sincerely,
Health Net Inc.

A handwritten signature in cursive script that reads 'Gina Stassi'.

Gina Stassi
Chief Commercial Officer