



MSC CA4151-03-216
 Health Net of California, Inc.
 PO BOX 989883
 WEST SACRAMENTO CA 95798-9883

**See Page 2 for
 Your NEW 2023 Estimated Monthly
 Premium.**

«MBR_FIRST_NAME» «MBR_LAST_NAME»
 «STREET» «STREET_2»
 «CITY», «STATE» «ZIPCODE»

October 1, 2022

Subscriber ID:
 «SUBSCRIBER_ID»

Important information about your 2023 health coverage

Dear «MBR_FIRST_NAME» «MBR_LAST_NAME»,

Hello. Thank you for choosing Health Net Life Insurance Company (Health Net Life) for your health coverage needs. In July, you received a letter stating that your **Health Net Life Ambetter PPO health insurance plan (your “Current Plan” and “Current Network”)** would end on December 31, 2022.

We’re here to help you prepare for this, as well as for your upcoming 2023 Open Enrollment. **Please read this letter – it includes information you need to know.**

The good news.

- **We’ll offer a new Health Net of California, Inc. (Health Net) 2023 Ambetter PPO plan (a “New Plan” and “New Network”)** for you and your dependents – with coverage available beginning on January 1, 2023. (See information on how to enroll under the **“What you need to do”** section below.) The Health Net of California, Inc. Ambetter PPO plans are pending Department approval.
- **Your same primary care physician (PCP) will be available with the New Network.** The New Network has the same providers as your Current Network. (You’ll be reassigned to your current PCP if you choose to enroll in the New Plan.)
- **The New Plan will have the same features and services as your Current Plan.** What you love about your Current Plan today **will stay.**
 - **My Health Pays program**, rewarding you for healthy choices. (Visit <https://ifp.healthnetcalifornia.com/resources/my-health-pays.html> to learn more.)

- **Convenient prescriptions** by mail, and **reduced cost share** generic options.
 - **Care when and where you need it:** licensed nurses available 24/7 by phone, urgent care centers, telehealth from Babylon¹, walk-in retail clinics, hospital services.
 - All plans include coverage for behavioral health services, mammograms, vaccines, and more.
 - An **online account** to help you manage and understand your health plan.
 - **Freedom of choice:** with the New Plan, you can still choose in-network, or out-of-network care without a referral.
- **You still have health coverage today.** Although your Current Plan will no longer be offered in 2023, you and your covered dependents still have this plan **through December 31, 2022.**

The details:

- The New Plan offers the **same in-network level of benefits** as your Current Plan. Some coverage and cost-share updates for the new plan year may apply. See the **2023 Changes to Individual Coinsurance Plans** insert that highlights some of the differences that will be effective January 1, 2023.
- Dependents who turn **age 26 in 2022 may no longer be eligible** to enroll as your dependent in a New Plan. Contact Covered California to enroll your over-age dependent(s) in their own plan.
- You will get a new member ID card(s) after you make your first payment for January 2023.

What you need to do:

- **If you wish to be enrolled in the New Plan: Make your first premium payment of \$«NEW_RATE»²** by the due date on the bill you'll receive from us. (Don't wish to be enrolled in the New Plan? Simply do not pay the bill.)
- To view, download or print a copy of the **Summary of Benefits and Coverage (SBC)** for your Current Plan, or the New Plan, go to www.myhealthnetca.com/sbc. The New Plan SBC will be available as of November 1.
- To view, download or print a copy of the **Policy for your Current Plan**, or the **Plan Contract and Evidence of Coverage (EOC) for the New Plan**, go to https://ifp.healthnetcalifornia.com/health-plans/Plan_Materials.html. The Plan Contract and EOC will be available for the New Plan as of November 1.
- To view, download or print a copy of the **Adult Dental Benefits and Coverage (SDBC) for your Current Plan**, go to www.ifp.healthnetcalifornia.com/health-plans/Plan_Materials.html. The SDBC will be available for the New Plan as of November 1.

- If you prefer to get the coverage documents from us, you can call our Customer Contact Center at 888-926-4988 (TTY: 711).
- **Contact your broker, or let Health Net be your guide, if you'd like to explore other options.** To learn more about all our health plans, visit www.myhealthnetca.com. You can also call us at 877-609-8711.

A health plan for yourself and your loved ones is always the right choice.

Health coverage is important and can give you priceless peace of mind. Thank you for choosing Health Net. We look forward to being your partner in health for 2023.

Sincerely,



Colin Havert, Commercial Officer

1 You may receive services on an in-person basis or via telehealth, if available, from your primary care provider, a treating specialist or from another contracting individual health professional, contracting clinic, or contracting health facility consistent with the service and existing timeliness and geographic access standards required under California law. Any cost share for services received through Babylon will accrue toward your out-of-pocket maximum and deductible (if your plan has a deductible). By scheduling through Babylon, you consent to receive services via telehealth through Babylon. See your health plan coverage document for coverage information and for the definition of telehealth services. You have a right to access your medical records for services received through Babylon. Unless you choose otherwise, any services provided through Babylon shall be shared with your primary care provider.

2 Important: This estimated monthly premium payment is based on current information Health Net has for 2022. It doesn't account for changes that could impact your premium, like cost changes in your area for next year, changes to your household income, or family size. You'll see your new 2023 monthly premium payment amount when you get your invoice from Health Net. Your 2023 monthly premium includes adult dental and vision coverage, if you purchased this option in 2022 for family members aged 19 years or older.

2022 Ambetter PPO insurance plans are underwritten by Health Net Life Insurance Company. 2023 Ambetter PPO plans are offered by Health Net of California, Inc. Health Net Life Insurance Company and Health Net of California, Inc. are subsidiaries of Health Net, LLC. and Centene Corporation. Health Net, LLC. is a registered service mark of Health Net, LLC. Covered California is a registered trademark of the State of California. All other identified trademarks/service marks remain the property of their respective companies. All rights reserved.

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