



CA-903-02-05
Health Net of California, Inc.
PO Box 2348
Rancho Cordova, CA 95741-2348

**See Page 3 for
Your NEW 2021 Monthly
Premium!**

«MBR_FIRST_NAME» «MBR_LAST_NAME»
«NAME2»
«STREET» «STREET2»
«CITY», «STATE» «ZIPCODE»

October 21, 2020

Subscriber ID:
«SUBSCRIBER_ID»

Renew Now to Keep Your Health Coverage for 2021!
It's easy to renew or make changes with Health Net of California, Inc. (Health Net)!

Dear «MBR_FIRST_NAME» «MBR_LAST_NAME»,

Hello! It's time to start thinking about your health coverage for 2021. We hope to have you in the Health Net family again next year.

Want to stay with what you have? There's nothing you need to do.

- We offer the same health plan options you chose in 2020 again in 2021.
- The 2021 plan you are renewing to is: [insert 2021 plan ie **Silver 73 CommunityCare HMO**].
- See the enclosed notice with information about your 2021 payment rate and other details.

Note: Your 2021 premium rate includes adult dental and vision coverage for all family members ages 19 and older if you purchased this option.

- To view, download or print a copy of the *Summary of Benefits and Coverage* (SBC) for your 2021 plan go to www.myhealthnetca.com/sbc during open enrollment that begins November 1.

If you prefer to get your SBC from us, you can call our Customer Contact Center at 1-800-839-2172 (TTY: 711).

Want to make a change? It's simple.

- Health Net offers a broad range of health plan options. If you want to select a different plan, the enclosed notice has the information you'll need.

(continued)

- California's enrollment period for 2021 runs from November 1, 2020, through January 31, 2021. This is when you can renew or change your health plan for the new year.
- Contact your broker or let Health Net be your guide if you'd like to explore other options. To learn more about all of our health plans, visit www.myhealthnetca.com during the enrollment period. You can also call us at 1-877-609-8711.

No need to change automatic bill pay

Do you use automatic bill pay to make your monthly Health Net premium payments? If so, this feature will stay active when you renew with Health Net, even if you change to a new plan type. There's nothing you need to do! Want to update your debit or credit card information, or switch the bank account you use for premium payment? Just log in to your account at www.myhealthnetca.com and make the changes.

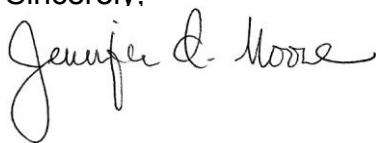
Having a health plan for yourself and your loved ones is always the right choice

Not only will you be able to access health care if you get sick, it can boost your physical and financial wellness! We hope you'll weigh the benefits to renewing your health coverage for 2021:

- **Protect your financial health.** Paying for health coverage is far more affordable than paying out-of-pocket to treat serious injury or illness. And using the emergency room for routine health care can be very costly.
- **Maintain your long-term health.** Health coverage helps you stay healthy over time.
- **Be prepared for the unexpected.** Nobody plans to get sick or injured, but it happens. Having health coverage can give you priceless peace of mind – just in case.

Thank you for choosing Health Net. We look forward to being your partner in health for 2021!

Sincerely,



Jennifer Moore
Commercial Officer

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Health Net of California, Inc.
PO Box 2348
Rancho Cordova, CA 95741-2348

October 21, 2020

«FullName»
«CO_Line»
«Address1» «Address2»
«City», «State» «Zip»-«Zip4»

Health Net Subscriber ID:
«Reference_Number»
Your information is current
as of: <date>¹

Important: It's time to review your health coverage. Take action by December 15, 2020, or you'll be automatically re-enrolled in the same or similar coverage. This may change some of your costs and coverage, so review your options carefully.

Thank you for choosing Health Net of California, Inc. (Health Net) for your health care needs. We're here to help you prepare for Open Enrollment.

Why am I getting this letter?

Your health coverage is still being offered in 2021, but some details may have changed. Read this letter carefully and decide if you want to keep this plan or choose another one. Unless you take action by December 15, 2020, you'll be automatically enrolled in this plan for 2021.

Important: This isn't a Covered California plan. This means you won't get any financial help lowering your monthly premium or out-of-pocket costs (like deductibles, copayments, and coinsurance) if you remain enrolled in this plan. To see if you qualify for these savings and to enroll in a Covered Californian plan, visit CoveredCA.com by January 31, 2021. If you don't enroll in a Covered California plan by January 31, 2021, you may not be able to switch to one for 2021, even if your finances change.

Changes you'll see to your plan in 2021

Your new premium

- Your 2020 monthly premium is \$[20 Dollar amount].
- **Starting in January, your [22 estimated] monthly premium will be \$[23 Dollar amount]. Important:** This is only an estimate based on current information we have. It doesn't reflect any changes to your enrollment, such as adding additional members to your coverage. You'll see your new monthly payment amount when you get your January bill.

¹ The data in this letter is based on the information we have in our system as of this date. Premium amounts are subject to change if your information changes.

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Other changes

The difference between your 2020 monthly premium and your 2021 monthly premium is due to:

- ***General costs to administer and deliver essential health benefits.***
- ***Changes to your benefits.***
 - Your Evidence of Coverage contains a complete description of your benefits. See the “2021 Changes to Your Plan” insert which highlights some of the benefit changes to your existing plan that will be effective January 1, 2021.
 - You can review more details about your plan at www.myhealthnetca.com and in your 2021 Summary of Benefits and Coverage.

What you need to do

Decide if you want to enroll in this plan or choose another one.

I want to enroll in this plan.

Pay the new monthly premium by December 31, 2020 and you'll be automatically enrolled.

I want to pick a different plan.

You can choose a different plan between November 1, 2020 - January 31, 2021. Enroll by December 15, 2020, for coverage to start January 1.

Here are some ways to look at other plans and enroll:

- Check with Health Net to see what other plans may be available. Remember, you won't get financial help unless you qualify and enroll through Covered California.
- Visit CoveredCA.com to see Covered California plans. Consumers who shop can save hundreds of dollars per year and can find a plan that best meets their needs and budget.

We're here to help

- If you have questions about your current plan, call 1-800-839-2172 (TTY: 711). If you want to explore plan options, call Health Net at 1-877-609-8711, Monday through Friday, between 8:00 a.m. and 6:00 p.m. PT, or visit us at www.myhealthnetca.com.
- Visit CoveredCA.com, or call 800-300-1506 or (TTY 888-889-4500) to learn more about Covered California and to see if you qualify for lower costs.
- Find in-person help from an assister, agent, or broker in your community at <http://www.coveredca.com/get-help/local/>
- Contact your agent or broker you've worked with before.
- Call 1-877-609-8711 for a reasonable accommodation to get this information in an accessible format, like large print, Braille, or audio, at no cost to you.

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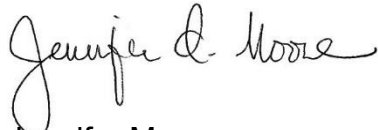
Getting help in other languages

Para recibir ayuda en español, llame al 1-877-609-8711 y un intérprete le asistirá con este aviso sin ningún costo.

如需中文協助，請致電 1-877-609-8711，將有口譯員會免費協助您處理本通知相關事宜。

한국어 도움을 받기 원하시면 1-877-609-8711 번으로 문의해 주십시오. 본 통지서에 대해 통역사가 무료로 도움을 드릴 것입니다.

Sincerely,



Jennifer Moore
Commercial Officer

PRA Disclosure Statement

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(HNCA Renewal)