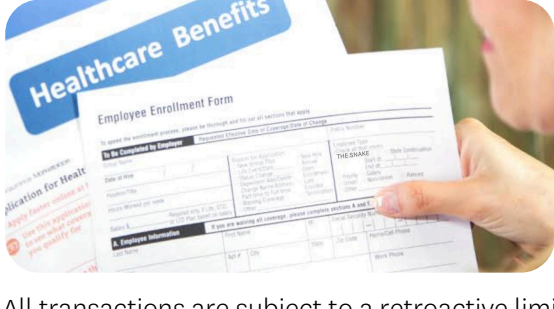


HEALTH NET NEWS



Retro Policy for Enrollments & Cancellations for Large Group (101+)

Health Net's Large Group rules for new hire enrollments, cancellations, and plan changes

All transactions are subject to a retroactive limit of the current month plus the two (2) prior months. For example, if someone requests a 12/1 termination date and submits the request on 3/2, Health Net would only process the termination back to 1/1. Late submissions may be denied or only partially refunded. Clients are responsible for submitting changes on time and reviewing monthly billing. Plan changes are limited to open enrollment or service area moves.

New Hire Enrollments

Once any applicable probationary period is met, the client is responsible for submitting enrollment eligibility information. Requests that exceed the maximum retroactive limit (current month plus two prior months) will be declined, and the employee will need to wait until the next open enrollment period to enroll. Clients should ensure enrollments are submitted timely and review monthly billing to confirm all changes are accurately reflected. Groups with access to the Employer Portal may submit enrollments online and verify completion directly in the portal.

Cancellations

Cancellation's must be submitted by the client in a timely manner. Requests beyond the retroactive limit (current month plus two prior months) will be declined. If a cancellation request is submitted outside this retroactive window, Health Net will process the cancellation back to the earliest date permitted under the retroactive limit and refund premiums for that adjusted period only; premiums beyond the retroactive limit are nonrefundable..

Plan Changes During the Plan Year

Members may change plans only during open enrollment or if they permanently move outside the current plan's service area. The same retroactive limit (current month plus two prior months) applies. Requests submitted outside of these guidelines will be denied, and the member will need to wait until the next open enrollment.

Member Adds During the Plan Year

If a member needs to add a dependent member to the plan due to a qualifying life event during the plan year (examples: Newly married spouse, newborn, loss of coverage), Health Net must receive the enrollment form/change within 30 days of the qualifying event). Requests submitted outside of these guidelines will be denied, and the member will need to wait until the next open enrollment to add the dependent.

For more information contact your Health Net Large Group Sales Representative

MORE HEALTH NET NEWS

Sign Up for Health Net's Market Insights June Webinar

We are pleased to invite you to our next session of the 2026 Health Net Market Insights Webinar Series. This event will be hosted by Commercial Officer, Alyson Stone.

Join Alyson and special guests for our quarterly webinar where we'll draw upon expertise in thought leadership and explore the latest healthcare trends. This is an excellent chance for you to gain valuable insights and stay informed about industry developments. Learn about the latest:

- Wellness Programs
- Legislation and industry mandates
- And more!

WHEN

June 30th

1:00 - 2:00 P.M. PST

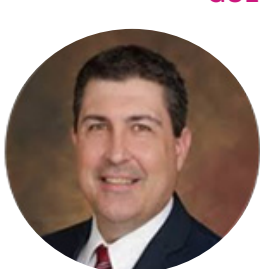
REGISTER NOW!

HOSTED BY:



Alyson Stone
Commercial Officer

GUEST SPEAKERS:



Jason Gabhart
Government Affairs Advocate



Louba Aaronson
Director, Quality Improvement/
Health Education/Wellness

INDUSTRY NEWS

This Is a Time to Double Down: Major Insurers Expand Doula Coverage

[Becker's Payer Issues](#) (5/5) reports, "Major insurers continue to expand access to doula care, citing worsening maternal health outcomes nationwide and a growing body of evidence that doula support improves clinical results and member experience."

Centene and Heartland Forward "last year launched the Maternal and Child Health Center for Policy and Practice, with an initial focus on expanding midwifery and doula workforce pipelines in rural areas." Alice Hm Chen, MD, executive vice president and chief health officer at Centene, said, "In 2024, we were responsible for more than 330,000 births, a third of whom are high risk. Community-based doula care has the greatest benefits in some of the most vulnerable populations, so it really does seem to have a mitigating effect on some of the structural barriers."

Visit Health Net's [Doula Resources](#) page for more information.



IN THE COMMUNITY

Health Net Invests \$3M to Expand Affordable Housing for Sacramento Seniors



Health Net is investing \$3 million in the Sacramento region to support affordable housing and infrastructure through partnerships with the Sacramento Area Council of Governments (SACOG) and Mutual Housing California.

Investment highlights:

- **\$2M to SACOG** to support infrastructure for at least 50 affordable housing units through the Green Means Go program
- **\$1M to Mutual Housing California** to help deliver permanent housing for more than 100 seniors in Phase Two of the San Juan Apartments

"At Health Net, we recognize that where people live impacts their health," said Amber Kemp, Vice President of Medi-Cal Strategy, Execution, and Engagement. "These partnerships help create healthier, more connected communities."

The Green Means Go program supports development in urban cores and commercial corridors, improving access to housing near jobs, services, and transit.

The San Juan Apartments Phase Two project expands affordable housing along the Stockton Boulevard corridor using an innovative factory-built model—delivering high-quality homes more efficiently while supporting seniors aging in stable environments.

What's next:

Partners will continue planning and predevelopment work for Phase Two, alongside additional infrastructure improvements across the region.

Together, these efforts highlight how collaboration across healthcare, housing, and community development can strengthen communities and improve health outcomes.

For more information, visit our [Health Net Newsroom](#).

WELLNESS

June is National Men's Health Month

June marks National Men's Health Month, with International Men's Health Week observed June 15–21, 2026—a time to raise awareness and encourage healthier outcomes for men and boys at every stage of life.

This year's theme, "Partners in Care: Advancing Men's Health Through Connection, Education, and Advocacy," highlights the important role relationships play in improving health. From families and caregivers to workplaces and communities, strong support systems help drive better outcomes.

Despite this, men continue to experience higher rates of preventable illness and premature death. In the U.S., men die an average of **six years earlier than women**, often from conditions that could be prevented or managed with early detection and regular care.

Key areas of focus include:

- Heart disease and stroke (leading causes of death)
- Prostate, testicular, colorectal, and lung cancers
- Diabetes and metabolic conditions
- Mental health challenges, including depression and suicide
- Substance use disorders
- Workplace safety and injury prevention
- Healthy aging and chronic disease management

Improving men's health requires a comprehensive approach—encouraging preventive screenings, early intervention, and open conversations about physical and mental well-being. It also means recognizing men not just as patients, but as caregivers, partners, fathers, mentors, and community leaders.

As Jennifer Thompson, VP at Men's Health Network, notes:

"Supporting men's health strengthens families and communities. By recognizing care as a partnership, we can encourage earlier conversations, proactive health decisions, and better outcomes for everyone."

By strengthening connection, education, and advocacy, we can help close the lifespan gap and support healthier, longer lives for men and boys."

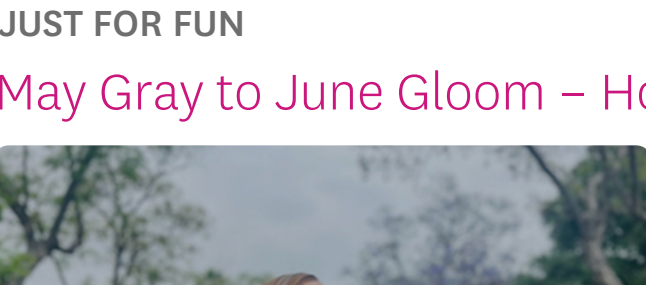
For more information visit [MHN Men's Health Network.org](#).

Health Net offers multiple Health Support Programs to help members maintain healthier lifestyles. Virtual programs are also available through [Sharecare](#) and [Teladoc Health](#), making it easier to access support anytime, anywhere.



JUST FOR FUN

May Gray to June Gloom – How to Cope



June gloom is a Southern California weather phenomenon characterized by cloudy, overcast skies and cool, damp mornings during late spring and early summer (primarily May and June).

It occurs when the cool, moist marine layer from the Pacific Ocean moves inland, trapped by a temperature inversion that prevents the clouds from dissipating, often resulting in "May Gray" or "June Gloom" before the sun breaks through in the afternoon.

Why It Happens (The Mechanism)

- **The Marine Layer:** Cold water in the Pacific Ocean cools the air directly above it. This air becomes moist and cools to its saturation point, forming low-altitude stratus clouds.
- **Temperature Inversion (The Lid):** A high-pressure system brings warm air over the coastal region. This warm air acts like a "lid," trapping the cool, dense marine air near the surface and preventing the clouds from rising and breaking up.
- **Inland Heating:** As inland areas heat up, a vacuum is created, pulling the cold marine air inland.

Strategies for Coping with June Gloom:

- **Adjust Your Schedule:** Plan outdoor activities for the afternoon, as the fog usually clears between mid-morning and 1 p.m.
- **Seek Sun Inland:** Head toward the mountains, such as the San Gabriel Mountains or Mt. Wilson, to get above the cloud layer and find direct sunlight.
- **Boost Your Mood:** Counteract the gloom with physical activity, such as taking a yoga class, going for a run, or doing a workout at home to stay energized.
- **Embrace the Coziness:** Treat the cloudy mornings as a "second winter" by enjoying hot tea or coffee and engaging in indoor hobbies, such as reading or watching movies.
- **Stay Active Socially:** Fight the lethargy of the grey weather by meeting friends, taking a walk, or staying social.
- **Monitor Your Health:** Ensure you are getting enough Vitamin D, as the lack of sun can affect mood, and take nature walks to break up the monotony.