Health Net of California, Inc.
PO Box 9103
Van Nuys, CA 91409-9103

Commercial Large Group and Grandfathered Small Group Plans

Notice of Changes to Coverage Terms for Groups Effective on and after January 1, 2027

The Health Net of California, Inc. (Health Net) Group Hospital and Professional Service Agreements (GSAs) and Evidences of Coverage (EOCs) issued on or after January 1, 2027 will include the changes to coverage terms as described in this notice to comply with new laws, regulatory requirements and/or to address our administrative changes. The following modifications apply to California Commercial Large Group and Grandfathered Small Group plans and will appear (where applicable) in GSAs and EOCs with the effective date on or after January 1, 2027.

Changes that appear in this notice are in addition to any other 2027 plan change materials that you may have received. This is only a summary of changes. Please refer to the EOC for more details on the terms of coverage. Additional changes, not confirmed at the time of this notice distribution, may be required. Please ensure that enrollees in your groups are informed of the changes described in this notice.

Unless specifically noted otherwise, the following changes apply to all commercial products, including HMO, PPO, SELECT (POS), ELECT Open Access, and Salud HMO.

Legislative/Regulatory Changes

1. **Treatment for infertility and fertility services:** Additional guidance has been provided on implementing infertility coverage under Senate Bill 729 through All Plan Letter 25-021. It includes: a list of required covered services and any applicable limits; detailed requirements for cryopreservation; clarification on prohibited denials of coverage; enrollee notification requirements; coverage requirements for services related to surrogates; and updated filing requirements with the Department of Managed Health Care (DMHC).

   In compliance with APL 25-021, the following sections have been revised:

   - A notice has been posted in the "Introduction to Health Net" section regarding a member's right to receive treatment for infertility and fertility services when applicable legal requirements are met. The notice also includes how to request assistance in obtaining infertility treatment services.
   - The "Infertility Services" provisions of the "Schedule of Benefits and Copayments" and the "Covered Services and Supplies" sections.
   - The "Surrogate Pregnancy" provision in the "Exclusions and Limitations" section.

2. **Preventive Care Services:** To comply with Assembly Bill 144 (vaccine and preventive health guidelines), the "Preventive Care Services" provisions have been revised to include coverage based on recommendations by the California Department of Public Health (CDPH) in addition to applicable federal preventive care guidelines.

Administrative/Policy Changes

1. **Continuity of Care:** To align with current policy, requests for continuity of care for Mental Health or Substance Use Disorders must be directed to the Behavioral Health Contact Center at the phone number located on the member's Health Net ID card.
2. **Maximum Allowable Amount (MAA):** The MAA provisions for Out-of-Network Providers have been revised to align with current Health Net policy. (PPO and SELECT only)

For more information regarding this Notice of Changes to Coverage Terms for 2027, please contact your Health Net sales representative.

Sincerely,

Health Net of California, Inc.

HMO, EOA, POS, PPO and Salud con Health Net HMO plans are offered by Health Net of California, Inc. Health Net of California, Inc. is a subsidiary of Health Net, LLC and Centene Corporation. Health Net is a registered service mark of Health Net, LLC. All rights reserved.