

HEALTH NET TRANSITION EMPLOYER GROUP CHECKLIST

1. Quote, Compare, Decide

Your Amwins sales team is ready to generate and deliver a quote with your group's current Health Net census data.

We also have resources available to help you through this transition:

- [Carrier Transition Programs](#)
- [Master Plan List \(2026\)](#)
- [Network Comparisons](#)

2. Communication and Notices

- ❑ [Summary of Material Modification](#): If the change takes effect mid-plan-year, federal rules generally require 60 days' advance notice of a material modification (via updated SBC or a Summary of Material Modifications).
- ❑ [COBRA / Cal-COBRA](#): Include active continuants in all open enrollment communications. Federal continuants can be found on your Health Net group invoice. Cal-COBRA (carrier direct billed) continuants can be viewed through the Health Net Employer Portal.
- ❑ [Summary of Benefits and Coverage \(SBC\)](#): Issue new SBC(s) for the replacement plan(s).
- ❑ [ERISA Summary Plan Description \(SPD\)](#): Also known as a wrap plan document; update to reflect the new carrier, plan numbers, and effective dates. Amend the wrap document and component summaries if applicable.
- ❑ [Medicare Part D Creditable Coverage](#): If any enrollees are Medicare-eligible, disclose creditable-coverage status to affected enrollees and report to CMS within the disclosure timeline.

3. Employee Transition Tips and Reminders

- ❑ [Prior Authorizations](#): Rx and medical procedure authorizations will not transfer. Work with the provider to initiate prior authorization with the new carrier as soon as the group number/member number is available.
- ❑ [Continuity of Care](#): Available for members undergoing care for certain conditions. Complete and submit a request as soon as the group/member number is available.
- ❑ [Mail Order Drugs](#): Complete the new carrier's form (online or paper) for any existing specialty and/or mail delivered drugs as soon as the group/member number is available.
- ❑ [Deductible Credit](#): Collect the most current EOB(s) to submit for deductible credit (when available).
- ❑ [HSA Contributions](#): Understand the prorate rules and 6% excise tax for excess contributions if currently enrolled in a Health Net HSA-qualified plan and not continuing with the new carrier's HSA-qualified plan.

4. Aligning Anniversary Dates

- ❑ [FSA, LP-FSA, DCAP](#): Consider a short plan year to align the anniversary date of your cafeteria plan with your future medical plan renewal.
 - Pick the short-year end date and adopt a formal cafeteria plan amendment
 - Prorate the maximum election for the short period
 - Open a new, compressed enrollment window and watch the combined-year math in comparison to the limits
- ❑ [Ancillary Plans](#): Consider adding an ancillary line of coverage when replacing Health Net. Alternatively, if ancillary lines are currently in place, request a long plan year or an anniversary date change to align renewal dates.

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CONTACT US:

866.570.5474 • www.amwinsconnect.com