



November 1, 2014

[Primary First Name] [Primary Last Name]
[Address Line 1]
[Address Line 2]
[City], [State] [ZIP Code]

Member ID: [UID]
Group Number: [Member Group Number]
Member Name: [Primary First Name] [Primary Last Name]
Spouse Name: [Spouse First Name] [Spouse Last Name]
No. of Dependents: [Number of Dependents]

Your health plan is scheduled to renew on January 1, 2015. You have options.

Option 1. To keep your current plan:

- Do nothing. Your plan is scheduled to renew on January 1, 2015.
- Continue to use your plan and make appropriate payments.

Please review the government-required notice on the next page. This letter shows your estimated new medical premium and the date your rate will be effective, based on your current family information and address. You will receive a second, official rate notice prior to your rate effective date. Dental rates will only be shown on the second, official notice if you have a dental plan.

We've also included Answers to Your Questions for more information.

If you want to buy a new plan, you can review any of the options we offer starting on November 15, 2014. See below for more details.

Option 2. To choose a new plan:

- **Starting November 15, 2014**, log in to bcbsil.com/keepmeblue to review all the Blue Cross and Blue Shield of Illinois (BCBSIL) options and see if you qualify for a premium tax credit.
 - For any other questions regarding your BCBSIL policy, please contact a Customer Advocate at 800-538-8833.
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- Yearly open enrollment is scheduled to begin on November 15, 2014.
 - Choose a plan on or before December 15, 2014, for coverage starting on January 1, 2015.
 - Open enrollment is scheduled to end on February 15, 2015 (dates subject to change).

If you choose a new plan, your current plan will be canceled. **You cannot go back to your previous plan once you cancel it.** Make sure your doctors and hospitals are in the new plan's network and that any prescriptions you take are covered through the new plan.

Thank you for being our member. We look forward to serving your health insurance needs through all of life's changes. If you have any questions, our team stands ready to help.

Sincerely,

Your Customer Advocates

Blue Cross and Blue Shield of Illinois

Spanish (español): Para obtener ayuda en español, por favor llame al 800-538-8833.

The following letter is a government-required notice.

GRPNBR: [Member Group Number]