

Important: We're Continuing to Offer Your Health Coverage.

Dear [Primary First Name] [Primary Last Name],

Your health insurance coverage is coming up for renewal. **On January 1, 2015, you will be automatically re-enrolled and can keep your current coverage.** Below are changes we'll be making to your plan and options to consider to possibly lower your costs or choose a new plan.

Changes we're making to your current health plan

- Premium — Your new premium starts in [Month]. Your monthly premium will be \$[New Medical Premium]. Check to see if you have other options or can get a tax credit at: getcoveredillinois.gov.
- The following is a list of significant changes to your policy:
 - [Adds coverage for residential treatment facilities for Mental Health.]
 - [For plans where your individual deductible is less than \$1,300, your new deductible for 2015 is \$1,300. For family plans where your family deductible is less than \$2,600, your new family deductible for 2015 is \$2,600.]

This plan isn't being offered through Get Covered IllinoisSM, the Official Health Marketplace. If you qualify for lower costs on monthly premiums or lower out-of-pocket costs, you can get those savings only if you enroll in a plan through the Marketplace.

What if I want to change plans?

- The 2015 Open Enrollment period is from November 15, 2014 to February 15, 2015. If you want a new plan with coverage that starts on January 1, 2015, the deadline to enroll is December 15, 2014.
- You may be able to choose a new health plan from Blue Cross and Blue Shield of Illinois (BCBSIL) or another insurance company through the Marketplace. You or your family may also qualify for Medicaid or the Children's Health Insurance Program (CHIP).
- You can choose to buy a new health plan outside the Marketplace — directly from an insurance company or with the help of an agent or broker. But remember: If you qualify for lower costs, you can get those savings only if you enroll through the Marketplace.

What else should I look at before deciding to keep or change my plan?

Call or visit the plan's website to make sure your doctor and other health care providers will be in the plan network next year. Also check to make sure any prescription medications you take will be covered.

Continued on the back

Questions?

- Call BCBSIL at 800-538-8833, Monday - Friday, 7 a.m. - 10 p.m. Central time.
- Visit getcoveredillinois.gov or call 1-866-311-1119 to learn more about Get Covered Illinois, the Official Health Marketplace.

Getting Help in Other Languages

We're happy to provide our letters, at no cost, in Spanish, Tagalog, Chinese, Navajo, or Braille.

- **Español:** Para asistencia en español, llámenos al número que se encuentra debajo.
- **Tagalog:** Para sa tulong sa Tagalog, paki tawagan kami sa numero sa ibaba.
- **中文:** 如需以中文獲得協助，請致電以下電話號碼與我們聯絡。
- **Dine:** Diné k'ehgo 'áka'e'eyeed biniyyyéégo, t'áa shqodí béesh bee hane'í hoyahgo biká'ígíí bee nihich'í' hodílnih.

800-538-8833