



BlueCross BlueShield of Illinois

# Answers to Your Questions

For the latest information, please check [bcbsil.com/keepmeblue](http://bcbsil.com/keepmeblue).

## If you want to keep your plan:

- 1 How do I keep my current plan?**  
You don't have to do anything. Your plan is scheduled to renew on January 1, 2015. Continue to use your current plan and make appropriate premium payments.
- 2 If I keep my current plan, will I receive new ID card(s)?**  
No, you can keep using the ID card(s) you have now. To get a replacement ID card, order online through Blue Access for Members<sup>SM</sup> at [bcbsil.com/member](http://bcbsil.com/member).
- 3 If I keep my current health plan, can I also keep my dental coverage?**  
Yes. If you keep your current health plan, you can keep your current dental coverage. However, if you cancel your health plan, your dental plan will also be canceled.
- 4 Is the rate shown in the government-required notice guaranteed?**  
The rate shown in the enclosed government-required notice is for your medical plan only and may not include recent or future changes you made to your plan, such as adding a dependent, receiving an adjustment due to age or moving. We will send you another notice before your new rate becomes effective which will include your medical and dental rates (dental rates will not be included if you do not have a dental plan).

## If you want to choose a new plan:

- 5 When should I choose a new plan?**  
Yearly open enrollment is scheduled from November 15, 2014, through February 15, 2015 (dates subject to change). Choose a plan on or before December 15, 2014, for coverage starting on January 1, 2015.
- 6 How can I see if my doctors and hospitals are in the network for the new plan I choose?**  
Log in to [bcbsil.com/keepmeblue](http://bcbsil.com/keepmeblue). Click the "Check to see if your doctor is in the network" button. This will take you to our Provider Finder<sup>®</sup> tool. You will be able to see if your doctors and hospitals are in the network for your plan.
- 7 How can I find out if my prescription drugs are covered under my new plan?**  
Please review the drug list (sometimes known as a formulary) for your new plan at [bcbsil.com/member/prescription-drug-plan-information](http://bcbsil.com/member/prescription-drug-plan-information) for the drugs you take.

## **8 When will coverage under my new plan start?**

It depends on the date you enroll:

- If you enroll in a new plan between the 1<sup>st</sup> and 15<sup>th</sup> of the month, your plan will be effective on the first day of the next month. For example, if you enroll in a new plan on December 10, coverage under your plan will start on January 1.
- If you enroll in a new plan after the 15<sup>th</sup> of the month, your plan will be effective on the first day of the second month following the date you enrolled. For example, if you enroll in a plan on December 17, coverage under your new plan will start on February 1.
- If you choose a new plan, your current plan will be canceled. If you don't choose a new plan during the yearly open enrollment, you'll stay in your current plan (subject to the terms of the plan).

## **9 What is a premium tax credit and how can I see if I can get one?**

If you buy a new plan, you may be able to get a premium tax credit. This is a tax credit that lowers your monthly premium.

To see if you qualify for a premium tax credit, log in to [bcbsil.com/keepmeblue](https://bcbsil.com/keepmeblue) and click on the "Get Your Official Tax Credit" button. You will be sent to the Health Insurance Marketplace at [HealthCare.gov](https://HealthCare.gov) to create an account. Then you will be guided through the process of providing your premium tax credit information to see if you qualify for a tax credit.

## **Will I be able to get adult dental coverage with a new plan?**

**10** Yes. After you've chosen your new health plan online, you'll see an option to add adult dental coverage.

## **What will happen when I choose a new plan?**

**11** You'll receive new ID card(s), plan details, and information about how you'll get billed and how to pay your premiums.