

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

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

Your health insurance coverage is coming up for renewal. **On January 1, 2015, you'll be automatically re-enrolled and can keep your current coverage.**

In 2014, you saved \$[2014 APTC] each month because of a tax credit. However, you might be able to get a bigger tax credit or better plan for your budget by visiting Get Covered IllinoisSM, the Official Health Marketplace, during Open Enrollment. The 2015 Open Enrollment period is from November 15, 2014 to February 15, 2015.

Last Year You Saved Each Month	Your Potential Savings This Year
\$[2014 APTC]	Go to: getcoveredillinois.gov

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 January. You'll pay \$[2015 Medical Premium] each month. This amount is based on any premium tax credit you received for the 2014 plan year, which lowers your monthly premium from \$[2015 Medical Rate].
Check to see if you have other options or can get a bigger tax credit at: getcoveredillinois.gov.
- Enclosed in this mailing is a list of significant changes to your plan – [2015 Medical Plan Name], [2015 Medical Plan SCID].
- Please review your 2015 Summary of Benefits and Coverage (SBC) online at bcbsil.com/coverage/individual or that you have received in the mail. You may compare your 2015 SBC to the 2014 SBC you received when you purchased your product to examine details. If you have additional questions, please contact us at the number shown in this letter.

If you qualify for lower out-of-pocket costs, make sure you enroll in a plan in the Silver category through the Marketplace to get these savings (except for members of federally recognized Indian tribes and Alaska Natives).

Important information about your tax credit

Last year, the tax credit that lowered your monthly premium was \$[2014 APTC]. To make sure you get the full savings you deserve, you must update your information with the Marketplace. You can do this online, in person, or by phone. This will help make sure you get the right premium tax credit amount and don't owe money on your next tax return because your household size, income, or other eligibility information was different than you estimated. Your final tax credit is determined when you file your federal income tax return for the year.

If you go back to update your Marketplace application and want to keep this plan, make sure you choose [2015 Medical Plan Name], [2015 Medical Plan SCID] again.

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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.

Questions?

- Call BCBSIL at [Column F][Column I].
 - Monday through Friday, [X] a.m. – [X] p.m. [Central/Mountain] time
 - Saturday, [X] a.m. – [X] p.m. [Central/Mountain] time
 - Sunday, [X] a.m. – [X] p.m. [Central/Mountain] 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 biniyyyéyégó, t'áá shqodí béesh bee hane'í hoyahgo biká'ígíí bee nihich'í' hodílnih.

800-538-8833