



BlueCross BlueShield of Illinois

Answers to Your Questions

For the latest information, please check 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 Do I need to see if I qualify for a premium tax credit in 2015?

The government-required notice shows that your 2014 premium tax credit was \$0. To see if you qualify for a premium tax credit for the 2015 coverage year, log in to 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, where you may be asked to create a new user name and password. Then you will be guided through the process of updating your premium tax credit information.

If you want to choose a new plan:

3 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.

4 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. Click the "Check to see if your doctor is in the network" button. This will take you to our Provider Finder® tool. You will be able to see if your doctors and hospitals are in the network for your plan.

5 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 for the drugs you take.

6 When will coverage under my new plan start?

It depends on the date you enroll:

- If you enroll in a new plan between the 1st and 15th 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 15th 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 don't choose a new plan during the yearly open enrollment, you'll stay in your current plan (subject to the terms of your plan).

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

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

8 What will happen when I choose a new plan?

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

9 If I choose a new plan outside the Marketplace for 2015, do I need to cancel my current Marketplace plan?

If you bought a Marketplace plan through Blue Cross and Blue Shield of Illinois (BCBSIL) or HealthCare.gov in 2014, and you buy a plan outside the Marketplace this year, you will need to log in to HealthCare.gov to cancel the plan you bought last year.

Only a Marketplace plan may offer lower premiums or out-of-pocket costs based on your income.