



November 14, 2014

[Primary Member First Name] [Primary Member Last Name] [Suffix]
[Address Line 1]
[Address Line 2]
[City], [State] [Zip+4]

Member ID: [UID]
Group Number: [Member Group Number]
Member Name: [Primary Member First Name] [Primary Member 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 current plan and make appropriate premium payments.
- You may want to see if you qualify for a premium tax credit through bcbsil.com/keepmeblue.

Please review the government-required notice on the next page. This shows your official premium for your renewed plan starting on January 1, 2015.

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.
- If you want to see if you qualify for a premium tax credit for the 2015 coverage year, click on the "Get Your Official Tax Credit" button. You will be sent to HealthCare.gov to create a Health Insurance Marketplace account.
- Review all of the Blue Cross and Blue Shield of Illinois (BCBSIL) plan options.
- If you choose a new plan, your current plan will be canceled. 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.
- Choose a new plan by December 15, 2014, for coverage starting January 1, 2015.

or

Starting November 15, 2014, [if you would like to speak with a licensed BCBSIL sales agent, please call our Sales department at [Column I] to discuss your options]. [if you have any questions, please contact your authorized BCBSIL agent or call [Column F]].

- 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

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.

MPID: [2015 Medical Plan ID]