

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.** 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. **Check to see if you have other options or can get a tax credit at: getcoveredillinois.com.**
- 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.

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 [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 biniyyyyégó, t'áá shqódí béesh bee hane'í hoyahgo biká'ígíí bee nihich'í' hodiilnih.

800-538-8833