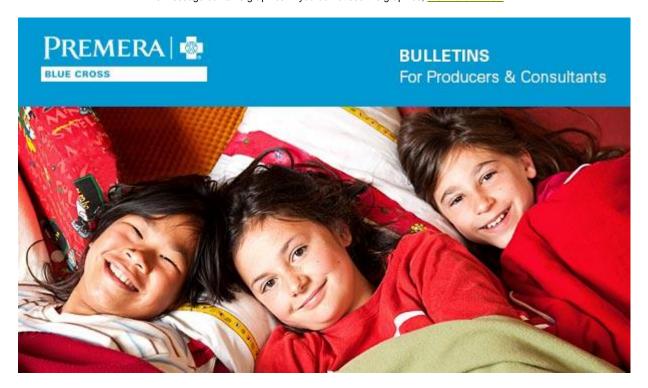
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John Mychalishyn Director, Individual Market Segment Premera Blue Cross

Important open enrollment reminders

The open enrollment period for Individual metallic plans ends March 31. Premera Blue Cross would like to remind you about important enrollment rules as you complete applications with your clients.

- Individual consumers need to apply by March 31, 2014, or wait for the start of the next annual enrollment period, which runs November 15, 2014, to February 15, 2015.
- In some cases, consumers may qualify for special enrollment outside the open enrollment period. They need to demonstrate they had a qualifying event. More information is coming.

Third-party payer rules

A third party cannot pay your clients' subscription charges for them. For example, a not-for-profit

agency cannot pay for their coverage. However, there may be times when we must accept third-party payments by law.

Exchange enrollment timelines

Your clients can enroll directly through us as late as March 31 for an April 1 effective date. If they prefer to apply on the exchange, here are the cutoff dates.

For Washington Healthplanfinder

- Enroll by March 23 for an April 1 effective date.
- Enroll between March 24 and 31 for a May 1 effective date.

You can find health plan summaries and rate sheets for our <u>Individual plans</u> on our website. Please contact your sales executive or Producer Support at 877-205-9725, Option 1.

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