

Month X, 2020

<SBR_FIRST_NAME>
<SBR_LAST_NAME>
<ADDR1>, <ADDR2>
<CITY>, <STATE> <ZIP>

Important: It's time to review your health coverage. Take action by May 1, 2020, or you'll be automatically re-enrolled in the same or similar coverage. This may change some of your costs and coverage, so review your options carefully.

Thank you for choosing Premera Blue Cross Blue Shield of Alaska for your health care needs.

Why am I getting this letter?

Your health coverage is still being offered in May 2020, but some details may have changed. Read this letter carefully and decide if you want to keep this plan or choose another one. Unless you take action by May 1, 2020, you'll be automatically enrolled in this plan for May 2020.

Important: This isn't a Marketplace plan. This means you won't get any financial help lowering your monthly premium or out-of-pocket costs (like deductibles, copayments, and coinsurance) if you remain enrolled in this plan. To see if you qualify for these savings and to enroll in a Marketplace plan, visit [HealthCare.gov](https://www.healthcare.gov) by June 30, 2020. If you don't enroll in a Marketplace plan by June 30, 2020, you may not be able to switch to one for 2020, even if your finances change.

Changes you'll see to your plan in 2020

Your new premium

- Your 2019 monthly premium is <<2019_RATE>>.
- **Starting in May, your monthly premium will be <<2020_RATE>>. Important:** This is only an estimate based on current information we have. It doesn't reflect any changes to your enrollment, such as adding additional members to your coverage. You'll see your new monthly payment amount when you get your May bill.

What you need to do

Decide if you want to enroll in this plan or choose another one.

- **I want to enroll in this plan.**
Pay the new monthly premium and you'll be automatically enrolled.
- **I want to pick a different plan.**
The end of your non-calendar year health plan policy qualifies you for a special enrollment opportunity. You can choose a different plan within 60 days of May 1, 2020. If you don't choose another plan, your next opportunity to enroll will be 2021 Open Enrollment in the fall.

Here are some ways to look at other plans and enroll:

- Check with Premera to see what other plans may be available. Remember, you won't get financial help unless you qualify and enroll through the Marketplace.
- Visit HealthCare.gov to see Marketplace plans. Consumers who shop can save hundreds of dollars per year and can find a plan that best meets their needs and budget.

We're here to help

- Call Premera at 800-809-9361 or visit premera.com.
- Visit HealthCare.gov, or call 1-800-318-2596 (TTY: 1-855-889-4325) to learn more about the Marketplace and to see if you qualify for lower costs.
- Find in-person help from an assister, agent, or broker in your community at LocalHelp.HealthCare.gov.
- [\[IF PRODUCER_IND = Y\]](#) Contact an agent or broker you've worked with before, like [<<PRODUCER_NAME>>.](#) [\[IF PRODUCER_PHONE_IND = Y\]](#) Call [<<PRODUCER_PHONE>>.](#)
- Call 800-809-9361 to request a reasonable accommodation at no cost to you if you have a disability.

Sincerely,



Jim Havens
Senior Vice President
Individual and Senior Markets
Premera Blue Cross Blue Shield of Alaska

Getting help in other languages