

Date

<<subscriber first name last name>>

<<street address>>

<<City, State, zip>>

Important: We're continuing to offer your health coverage for next year. Some plan details have changed, as outlined in this letter. You will be automatically enrolled to continue this coverage next year, unless you take action by Dec. 15.

Dear <<first name subscriber>>,

Thank you for choosing Priority Health for your health insurance needs. Every year, insurance companies can make changes to the plans and coverage options they offer. This letter summarizes any changes to your coverage, so you can decide if you want to keep your plan or enroll in a different one. **Changes described in this letter will be effective Jan. 1, 2015.** You should also update your Marketplace application to make sure you are getting the right amount of financial assistance.

You can choose a new plan during Open Enrollment from Nov. 15, 2014 through Feb. 15, 2015. If you choose a new plan and want coverage to start January 1, you need to enroll by December 15.

Changes we're making to your coverage

- Premium – Every year your premium could be affected by changes in your enrollment information (age of you and covered family members, your household income for tax credits, etc.) as well as changes in the benefits offered as part of your plan. Your new premium will start in January and is **estimated** at \$<<monthly premium>>. This amount does not include any Advanced Premium Tax Credit (APTC) savings you may have received from the federal government. You will receive an invoice in late December for your January premium with the actual amount that will reflect the APTC savings.
- Plan changes - Changes take effect starting in January and are designed to help you get the best overall value from your health insurance.
 - Your plan name is changing to <<**plan name**>>. Please reference the enclosed 2015 Plan Changes chart to view significant changes for your plan.
- You can review more details about your plan at priorityhealth.com/mypriority where you can also find your plan Summary of Benefits and Coverage (SBC).

Update your Marketplace application by Dec. 15.

In 2014 you may have saved on your monthly premium because of advance payments of the premium tax credit. However, you might be able to get more savings or a better plan for your budget next year. Visit MyPriority.com or HealthCare.gov during Open Enrollment to see if you qualify.

It's important to review your Marketplace application to make sure the information is still current and correct. The Marketplace uses this information to determine the amount of any advance credit payments and lower copayments, coinsurance, and deductibles you may be eligible for.

When it's time to file your federal income tax return, you will compare the amount of advance credit payments you get for the year with the amount you're due based on the income you report on your tax return. You may have to pay back some or all of your advance credit payments if your income is higher than what you told the Marketplace in your application.

To help make sure you're getting all the financial assistance you deserve and don't owe back money, contact the Marketplace by Dec. 15 to update your application and enroll.

If you didn't receive advance payments of the premium tax credit in 2014

Tax credits and other cost savings are available to many people who have a Marketplace plan. Even if you didn't get these savings last year, it's worth checking to see if you qualify this year. Visit HealthCare.gov to update your application and find out if you qualify.

So what are my options if ...

- **I like the plan changes presented above, and there are no changes to my Marketplace application information?**
 - You don't have to do anything. You'll automatically be enrolled and just have to continue to pay the monthly premium.
- **I like the plan changes presented above and there are changes to my Marketplace application information?**
 - You'll need to go into your Marketplace application on healthcare.gov to update your information and identify that you want to re-enroll in <<PLAN NAME>> with the Qualified Health Plan (QHP) ID <<QHP ID>>.
- **I don't like the plan changes presented above?**
 - You have three ways to look into other plans and enroll:
 1. Visit HealthCare.gov and look at other Marketplace plans, including new options from Priority Health.
 2. Visit priorityhealth.com or HealthCare.gov and see if you or your family qualifies for Medicaid or the Children's Health Insurance Program.
 3. Look at other plans outside the Marketplace. Visit mypriority.com for affordable plans to meet your needs.

Please keep in mind that if you qualify for financial assistance to lower your monthly premiums or out-of-pocket costs, you can only get these savings if you enroll through the Marketplace.


Questions?

- Call Priority Health at 800.528.8762, or visit priorityhealth.com/mypriority. You can also work with a licensed insurance agent or broker.
- 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.
- Visit LocalHelp.HealthCare.gov to find personal help in your area.

This notice is also available in alternative formats upon request and at no cost to persons with disabilities.

Thank you for choosing Priority Health for excellent and affordable benefits.

Sincerely,



Ray Sohn
Director, Individual and Small Group Markets

Enclosure

CC: agent <<agent first name last name>>