

5. Nongrandfathered with MNsure and SBC

Version 6 - 081314

Remove header before printing (keep footer).

If subscriber is less than 18, then <To the parent or guardian of>; If subscriber is 18 or older, then <Dear>

Blue copy = variable copy

Highlighted copy=data fields

**Important information about
your health plan renewal.**

This is not a bill.

<First> <Middle Initial> <Last Name>

<Month> 2014

<Address1>

<Group>

<Address2>

<City>, <State> <Zip>

<Dear or To the parent or guardian of> <First> <Last Name>:

This is your annual renewal information for your health care coverage with Blue Cross and Blue Shield of Minnesota. We value your membership and look forward to continuing to serve you.

<Your 2015 renewal information

Each year, Blue Cross adjusts the rates for our health plans. As a nonprofit health company, we do everything we can to keep your health plan affordable while meeting new or changing government regulations and the challenge of rising health care costs. Beginning January 1, 2015, your monthly rate for <Product>SM is outlined in the table below. Please review the enclosed Benefit Highlights sheet which will reflect any changes that were made to your health plan for 2015. Please note, the rate listed in the table below does not include any subsidies you may qualify for through the MNsure marketplace.

	Medical coverage
Subscriber, Age <40>	\$<xxx>
<Spouse, Age 37	\$<xxx>
<Dependent, Age 13	\$<xxx>
<Dependent, Age 20	\$<xxx>
<Total	\$<xxx>

In 2014, you received \$<XXX> each month because of a subsidy. With this subsidy included, the total amount you would pay in 2015 is \$<XXX> each month. This rate is based on the subsidies you received for the 2014 plan year and assumes that when you enrolled in your plan, you gave MNsure permission to access your federal tax information. If you want to make sure you gave MNsure permission to access your federal tax information or you believe you qualify for a different subsidy amount in 2015, **please contact MNsure online at www.mnsure.org or call 1-855-366-7873.**

If you don't wish to change your health plan, you don't need to take any action. Your plan will renew automatically. If you have questions about your renewal or want to see other plan options, we're here to help. Blue Cross has a variety of options to consider.

- <<Talk to your agent, <Agent first> <Agent last>, at <Agent Phone>>
- Visit bluecrossmn.com/renewblue to see your plan options and learn why rates change
- Contact MNsure customer service at **1-855-366-7873**.
- Contact Blue Cross customer service Monday through Friday from 7:30 a.m. to 8 p.m. at **(651) 662-5030** or **1-800-531-6685** (TTY **711**)

We're here to walk you through new 2015 health plans and rates available on MNsure or directly with Blue Cross, and we made changing your plan easy — either with your agent, online at the website listed above, or through the MNsure marketplace. Please note, any subsidies you received through MNsure will only apply to plans you purchase there.

This year, the annual open enrollment for individual plans runs from November 15, 2014 through February 15, 2015. You can make changes to your health plan during this time, with January 1, 2015 being the earliest effective date for those changes.

If you or any dependent are currently also enrolled in Medicare or will be enrolled in Medicare at any time during this policy year, and you have not notified Blue Cross, please call Blue Cross at **(651) 662-5030** or **1-800-531-6685** (TTY **711**) to ensure your benefits are properly coordinated.

Get more from your health plan

To help explain how your health plan works, we've created a Summary of Benefits and Coverage (SBC) and a glossary of insurance-related terms. You can find both documents at bluecrossmn.com; search for keywords "SBC" or "Uniform Glossary." Free paper copies are also available by calling **(651) 662-5030** or toll free at **1-800-531-6685** (TTY **711**).>

Thank you for your confidence and trust in Blue Cross. With Blue Cross, you get the brand trusted for over 80 years, and the power of a card that's accepted by more than 90 percent of doctors and specialists in all 50 states.

Sincerely,



Monica Engel
Vice President, Consumer Markets

Please review this letter and your Blue Cross coverage. Contact customer service if you believe any information in this letter is mistaken. Blue Cross reserves the right to correct any inadvertent errors concerning rate information.

The data for this letter is dated <date>. If your coverage changed after <date>, please contact your agent or customer service to find your new rate for 2015.

You should always refer to your Plan document for the most detailed and accurate coverage information and definitions.

You may be eligible for a subsidy. Contact your agent or MNsure customer service to learn more.

For policy years beginning on and after January 1, 2015, monthly rates, or premiums, may vary based upon the plan you select, the ages of covered persons, geographic rating area and tobacco use.

The monthly rate charged may be changed to reflect:

1. Adding or deleting a dependent;
2. Your move to a different geographic rating area;
3. Changes in age (on a renewal date);
4. Changes in tobacco use;
5. Your request to transfer to a new health plan; or
6. Other changes required by or otherwise expressly permitted by state or federal law or regulations.

To view a listing of all individual health plans actively marketed by Blue Cross and a description of benefits and premiums, please go to **HealthCare.gov**.

This information is also available in other ways to people with disabilities by calling customer service at **(651) 662-8000** (voice), or **1-800-382-2000** (toll free).

For TTY:

Call **(651) 662-8700**, or **1-888-878-0137** (TTY), or 711, or through the Minnesota Relay direct access numbers at **1-800-627-3529** (TTY, Voice, ASCII, Hearing Carry Over), or **1-877-627-3848** (Speech-to-Speech).

Hours: 7 a.m. to 8 p.m. Central Time, Monday through Friday

Attention: If you want free help translating this information, call the above number.

Atención: Si desea ayuda gratis para traducir esta información, llame al número que aparece arriba.

Important: We're Continuing to Offer Your Health Coverage.

Dear Policyholder,

Your health insurance coverage is coming up for renewal. **On January 1, 2015, you will be automatically re-enrolled and can keep your current coverage.**

In 2014, you saved \$<XXX> each month because of a tax credit. However, you might be able to get a bigger tax credit or better plan for your budget by visiting MNSure during Open Enrollment. The 2015 Open Enrollment period is from November 15, 2014 to February 15, 2015.

Last Year You Saved Each Month	Your Potential Savings This Year
\$<XXX>	Go to: www.mnsure.org

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 2015. Your monthly premium is listed in your information from Blue Cross Blue Shield of Minnesota. Check to see if you have other options or can get a tax credit at: www.mnsure.org
- Changes to your renewed plan are included in the enclosed Benefit Highlights document and are available online at www.bluecrossmn.com .

If you qualify for lower out-of-pocket costs, make sure you enroll in a plan in the Silver category through MNSure to get these savings (except for members of federally recognized Indian tribe and Alaska Natives).

Important information about your tax credit

Last year, the tax credit that lowered your monthly premium was \$<XXX>. To make sure you get the full savings you deserve, you must update your information with MNSure. You can do this online, in person, or by phone. This will help make sure you get the right premium tax credit amount and don't owe money on your next tax return because your household size, income, or other eligibility information was different than you estimated. Your final tax credit is determined when you file your federal income tax return for the year.

If you didn't receive a tax credit in 2014

Tax credits and other cost savings are available to most people who have a plan. To find out if you qualify, go to www.mnsure.org

If you go back to update your MNSure application and want to keep this plan, make sure you choose <Plan name> and <Plan ID>] again.

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 Blue Shield of Minnesota or another insurance company through MNsure. 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 MNsure—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 MNsure.

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.

Questions?

- Call Blue Cross customer service Monday through Friday from 7:30 a.m. to 8 p.m. at **(651) 662-5030** or **1-800-531-6685** (TTY 711)
- Visit www.mnsure.org to learn more about MNsure.

Getting Help in Other Languages

- Spanish (Español): Para obtener asistencia en Español, llame al **(651) 662-5030** or **1-800-531-6685** (TTY 711).