

8. Nongrandfathered BlueBasic 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>

<Address 1>

<Address 2>

<City>, <State> <ZIP>

<Month> 2014

<Group>

<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 BlueBasicSM is outlined in the table below. Please review the enclosed Benefit Highlights sheet to see any changes that were made to your health plan for 2015.

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

Our records show that you purchased your plan through the MNsure marketplace, but, in 2015, this plan will not be available to purchase through MNsure. If you would like to keep your health plan, you don't need to take any action. Your plan will renew automatically through Blue Cross. Please note, any subsidies you may have received in 2014 will not apply to this plan for 2015.

In 2014, you received \$<XXX> each month because of a subsidy. If you believe you may qualify for subsidies in 2015, Blue Cross has many plan choices available through MNsure for you to consider. Please contact MNsure online at www.mnsure.org or call **1-855-366-7873** to learn about other Blue Cross plans available to you.

If you would like to see other plans available directly with Blue Cross, we have a variety of options to consider.

- <<Talk to your agent, <Agent first> <Agent last>, at <Agent Phone>>
- Visit bluecrossmn.com/renewblue to see plan options and learn why rates change
- 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)

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 also currently 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 **(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 you better understand how your health plan works, a Summary of Benefits and Coverage (SBC) and a glossary of insurance-related terms are available. You can find both documents at bluecrossmn.com; search for the 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 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 2014.

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 Blue Cross customer service to learn more.

For policy years beginning on and after January 1, 2014, monthly rates, or premiums, may vary based upon the plan you select, the ages of covered persons, geographic rating area.

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. Your request to transfer to a new health plan; or
5. 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.