

Date

ID:<Subscription ID>

Important Information About Your 2015 Health Insurance

Dear <Subscriber_First_Name>,

It's annual open enrollment and time to either renew your health insurance or select a new plan for 2015. Save this packet of important information to help you with your decision.

What's Included Today

- A letter explaining your options, including:
 - What's changing in your current plan
 - Your new monthly premium beginning January 1, 2015
- Frequently Asked Questions

We're Listening

We listened to you and made changes:

- Your 2015 plan includes a new travel network with Multiplan's PHCS Healthy Directions Network. This gives you network-level coverage outside of our Medica service area. PHCS has more than 700,000 providers nationwide that you can use. You will receive a new Medica ID card that has the PHCS logo on the card. Expect the card in your mailbox in early January.
- You can access your claims and other information on our mobile site. Just go to **medicamember.com** from your smart phone, tablet or personal computer to register.
- If you need medical care for minor ailments and don't want to leave your home, you can get care 24/7 with **virtuwell.com**, an online medical service.

Important Reminders

Open enrollment for 2015 starts November 15, 2014 and goes through February 15, 2015. You can only buy or change individual health insurance coverage during the annual open enrollment period. The only other times you can buy or change health insurance during the year is when you have a "special enrollment period." Special enrollment periods include things like getting married or having a baby.

We calculated your new monthly premium based on your current plan. If you have any recent changes just prior to or since the date of this letter, the new premium amount could be different.

You can find an updated copy of your Policy document and Summary of Benefits and Coverage at **medica.com**.

Have Questions?

We know choosing insurance is complex and we're here to help. You can:

1. Call your health insurance agent
2. Call our customer service representatives at the number on the back of your ID card.
3. Check out more information in the enclosed Frequently Asked Questions.

Thank you for being our customer. We look forward to serving you in the future.

Sincerely,

Dannette Coleman
Senior Vice President and General Manager
Medica Individual and Family Business

Enclosures: Standard Renewal Notice
Frequently Asked Questions

Important Note to Members:

You can view and download the following legal documents online at **medica.com**, or you can request a free paper copy by calling the Customer Service number on the back of your member ID card:

➤ **Policy Document, Related Amendments and Other Notices**

This is the legal document that describes your coverage in detail, plus any related amendments or state notices. You also have the right to view a uniform Summary of Benefits and Coverage.

➤ **Privacy Notice**

How Medica Protects Your Privacy explains how we may use or disclose your medical and financial information under state and federal law. It also tells how you can access this information. You can find this information at **medica.com/about-us/privacy**.

➤ **How to Get the Care You Need Guide**

This guide includes many important notices that Medica provides to members each year. Use this guide to find information about how to get the most out of your health insurance, such as:

- Guidance on preventive screenings and immunizations
- Your rights and responsibilities as a Medica member
- How to file a complaint or appeal