

6105 Golden Hills Drive
Golden Valley, MN 55416

PreferredOne Individual Plan

Important Message for PreferredOne Individual Plan Members

PreferredOne notified the Minnesota Department of Commerce and MNsure that we will not be offering individual and family plans on MNsure in 2015. This means that PreferredOne will not seek recertification from MNsure for 2015 of our existing individual qualified health plans and will not seek certification of any new individual plans.

We know you may have questions concerning this decision. Our goal is to keep you up-to-date on how this decision affects your health insurance coverage.

How does this affect me and my coverage through PreferredOne?

- There will be no changes to your current 2014 benefits and coverage due to this decision.
- All current PreferredOne individual members will be automatically renewed with a 2015 PreferredOne plan outside of MNsure. You will receive renewal information by mail from PreferredOne later this Fall and before the start of Open Enrollment. Your renewal information will contain details about your PreferredOne renewal plan and other plan options for 2015.
- Those PreferredOne members receiving an Advanced Premium Tax Credit (APTC, also known as APTC premium subsidies) or Cost Sharing Reduction (CSR) through MNsure will be renewed with PreferredOne without a APTC premium subsidy and CSR. In order to receive a APTC premium subsidy or CSR in 2015, you will need to shop and enroll exclusively through MNsure during Open Enrollment.

What options do I have for 2015?

Open Enrollment for individual plans through PreferredOne or through MNsure begins November 15 for coverage effective dates starting January 1, 2015. Here are your options during Open Enrollment:

- 1) If you do nothing, your PreferredOne plan will be automatically renewed outside of MNsure.
- 2) You can shop for other PreferredOne 2015 individual plans at PreferredOne.com.
- 3) You can shop through MNsure.org. If you are currently receiving or are eligible for a APTC premium subsidy or CSR through MNsure, you must shop through MNsure and choose another carrier's plan. You will not be able to choose PreferredOne plans on MNsure in 2015.

Need more Information?

- PreferredOne will be mailing renewal information that outlines your renewal plan and other plan options for 2015. You can expect receiving the mailing later this Fall and before the start of Open Enrollment. Open Enrollment for individual plans begins November 15 for coverage effective dates starting January 1, 2015.
- Call PreferredOne Customer Service at 763-847-4477 or 1-800-997-1750. Hours are Monday through Friday, 7 AM to 7 PM or email us at customerservice@preferredone.com
- For information on MNsure, visit MNsure.org or call MNsure's Contact Center Line at 1-855-366-7873. Hours: 8 AM - 6 PM, Monday – Friday
- Refer to PreferredOne.com for future updates or register or login to your PreferredOne member site.

Thank you for choosing PreferredOne as your health insurance carrier. Please feel free to contact us if you have any questions.

Sincerely,

PreferredOne Customer Service