

**Important: UCare is continuing to offer your health coverage for next year. Some plan details may have changed. Unless you take action by December 15, 2014, you will be automatically enrolled to continue this coverage next year [but the plan will no longer offer lower copayments, coinsurance, and deductibles based on income].**  
**Read this letter to learn more and to review your options.**

November 1, 2014

<Name>  
<Address>  
<City, State ZIP>

Dear [First Name of Subscriber]:

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 January 1, 2015. **You should also update your MNsure application to make sure you are getting the right amount of financial assistance.**

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

#### **Changes we're making to your coverage**

- Premium – Your new premium starts in January. Your monthly premium will be \$[Dollar amount]. [This amount assumes you get the same advance payments of the premium tax credit you received for 2014, which would lower your monthly premium from \$[Dollar amount]].
- We are increasing deductible and/or maximum out-of-pocket amounts for some of our plans. Also, for all of our plans we are reducing member cost sharing for some benefits. Please see the enclosed cover letter for more information.
- You can review more details about your plan at [ucare.org](http://ucare.org) and in your Summary of Benefits and Coverage.

#### **Update your MNsure application by December 15, 2014.**

[In 2014 you saved \$[Dollar amount] on your monthly premium because of advance payments of the premium tax credit. However, you might be able to get more savings or better plan for your budget next year. Visit [MNsure.org](http://MNsure.org) during Open Enrollment to see if you qualify.

Estimated Monthly Savings in 2014	Your Potential Savings in 2015
\$[Dollar amount]	Visit: <a href="http://MNsure.org">MNsure.org</a>

It's important to review your MNsure application to make sure the information is still current and correct. MNsure 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 MNsure in your application.

To help make sure you're getting all the financial assistance you deserve and don't owe back money, contact MNsure by December 15, 2014 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 MNsure plan. Even if you didn't get these savings last year, it's worth checking to see if you qualify this year. Visit MNsure 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 MNsure application information?**
  - YOU DON'T HAVE TO DO ANYTHING. You'll automatically be enrolled and just have to pay the monthly premium.
- **I like the plan changes presented above and there are changes to my MNsure application information?**
  - YOU HAVE TO GO BACK TO MNSURE TO UPDATE YOUR INFORMATION AND TELL US YOU WANT TO RE-ENROLL IN [PLAN NAME and ID].
- **I don't like the plan changes presented above?**
  - YOU HAVE THREE WAYS TO LOOK INTO OTHER PLANS AND ENROLL:
    1. Visit [MNsure.org](http://MNsure.org) and look at other MNsure plans.
    2. Visit [MNsure.org](http://MNsure.org) and see if you or your family qualify for Medicaid or the Children's Health Insurance Program.
    3. Look at other plans outside MNsure.

*Just 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 MNsure.*

**Questions?**

- Call UCare at 612-676-6600 or 1-877-903-0070 toll free, 8 a.m. to 6 p.m., Monday through Friday, or visit [ucare.org](http://ucare.org). You can also work with a licensed insurance agent or broker.
- Visit [MNsured.org](http://MNsured.org), or call 1-855-366-7873 (1-855-3MNSURE) to learn more about MNsure and to see if you qualify for lower costs.
- Visit [LocalHelp.HealthCare.gov](http://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.

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