

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

Dear **Plan Sponsor**,

Your group health insurance coverage is coming up for renewal. On **January 1, 2015**, your group members will be automatically re-enrolled and can keep your group's current coverage. Below are changes we'll be making to the plan and options to consider to possibly lower your costs or choose a new plan.

Changes we're making to your group's current coverage

- Premium – Your new premium starts in **January**. Your monthly premium will be **\$Dollar amount**. This is an estimate based on current enrollment. This amount may change depending on the individuals who actually enroll in the plan. **Check to see if you have other options at HealthCare.gov.**
- Refer to the attached renewal notification to review the changes to your contract.

[This plan isn't being offered through the Small Business Health Options (SHOP) Marketplace.] If you're eligible for a small business health care tax credit, you usually can get that credit only if you buy insurance through the SHOP Marketplace.

What if I want to change plans?

- You may be able to choose a new health plan, or offer your employees a choice of plans, through different insurance companies, through the SHOP Marketplace. If you have fewer than 25 full-time-equivalent employees, you might qualify for a small business health care tax credit if you buy insurance through the SHOP Marketplace.
- You can choose to buy a new health plan outside the SHOP Marketplace—directly from an insurance company or with the help of an agent or broker. But remember: If you're eligible for a small business health care tax credit, you usually can get that credit **only** if you buy a plan through the SHOP Marketplace.

What else should I look at before deciding to keep or change my plan?

Call or visit the plan's website to check which doctors, other health care providers, and prescription medications are covered by the plan. This is an important step when choosing a plan that meets the needs of your group members.

Questions?

- Contact your Small Group Account Manager at the number or email listed below.
- Visit HealthCare.gov or call 1-800-706-7893 (TTY: 1-800-706-7915) to learn more about the Health Insurance Marketplace.

Sincerely,

Account Manager Name

Small Group Account Manager

570.200.XXXX

Email Address