

Important: Your Group Health Coverage Will Not Be Available Next Year.

Group name
Contact
Address1
Address2
City, State Zip

Dear Group Administrator,

Welcome to Highmark Blue Cross Blue Shield!

Thank you for being a valued customer. With your upcoming health insurance plan renewal, and the recent merger of Blue Cross of Northeastern Pennsylvania and Highmark Inc., we're looking forward to continuing to serve you in 2016 and counting you among the many satisfied Highmark Blue Cross Blue Shield customers.

We have decided not to offer your group's current health coverage again next year. The current coverage will end on [REDACTED]. This means **you may need to choose a new plan for your group members to have health insurance coverage**. This letter explains the options available to you.

Options from Highmark Blue Cross and Blue Shield

We have selected a new **Highmark Blue Cross and Blue Shield** plan for your group members that's similar to their current plan. **We'll automatically enroll your group members in BlueCare® [REDACTED] unless you choose another option.** Below are key differences between the new coverage and the current coverage. You can review all the benefits and coverage for this plan at www.highmarkbcbs.com.

- Premium – Your new premium starts in [REDACTED] 2016. Your monthly premium will be \$[REDACTED]. 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 declaration page and renewal notification to review the changes to your contract.

You can also choose any of our other small group plans available to you.

What other options do I have?

- 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?

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.

When do I need to make a decision?

You generally can buy coverage any time. If group members enroll by the 15th of the month, coverage can begin on the 1st of the following month.

We are notifying your employees

Federal law requires that we notify all group members with this coverage that it is no longer being offered. Because we might not know about other coverage decisions you have made, we'll tell your employees to check with the plan sponsor or administrator about coverage options that might be available through your organization.

Questions?

- Contact your Highmark Blue Cross and Blue Shield Small Group Client Manager weekdays, between 8 a.m. and 5 p.m. at the number or email listed below.
- Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-706-7893 (TTY: 1-800-706-7915) to learn more about the Health Insurance Marketplace.

Sincerely,

name
email
Small Group Client Manager
Highmark Blue Cross and Blue Shield