

October 22, 2022

[FirstName][LastName]

[Address line 1]

[Address line 2]

[City], [State] [Zip]

Important: It's time to review your health coverage. Take action by December 31, 2022, or you'll be automatically enrolled in the same or similar coverage. This may change some of your costs and coverage, so review your options carefully.

Thank you for choosing BlueChoice[®] HealthPlan for your health care needs. We're here to help you prepare for open enrollment.

Why am I getting this letter?

Your health coverage is still being offered in 2023, but some details may have changed. Read this letter carefully and decide if you want to keep this plan or choose another one. Unless you take action by December 31, you'll be automatically enrolled in this plan for 2023.

Important: This isn't an Exchange plan. This means you won't get any financial help lowering your monthly premium or out-of-pocket costs, like deductibles, copayments and coinsurance, if you remain enrolled in this plan. To see if you qualify for these savings and to enroll in an Exchange plan, visit www.HealthCare.gov by December 15. If you don't enroll in an Exchange plan by December 15, you may not be able to switch to one for 2023, even if your finances change.

Changes you'll see to your plan in 2023:

Your new premium:

- Your 2022 monthly premium is \$[20 Dollar amount].
- **Starting in January 2023, your estimated monthly premium will be \$[23 Dollar amount]. Important:** This is only an estimate based on current information we have. It doesn't reflect any changes to your enrollment, such as adding members to your coverage. You'll see your new monthly payment amount when you get your January bill.

Other changes:

- Please see the enclosed insert for more information about the benefit changes. For complete information about our plan changes, visit www.BlueOptionSC.com.
- You can review more details about your plan at www.BlueOptionSC.com and in your 2023 Summary of Benefits and Coverage.

If you want to pick another plan, enroll by December 31, 2022, to make sure you have the coverage you want. See below for more information.

What you need to do:

Decide if you want to enroll in this plan or choose another one.

I want to enroll in this plan.

Pay the new monthly premium by January 1, 2023, and you'll be automatically enrolled.

I want to pick a different plan.

You can choose a different plan between October 15, 2022, and December 31, 2022. Enroll by December 31, 2022, for coverage to start January 1, 2023. You also have the option to pick a new plan between January 1, 2023 and January 15, 2023, for coverage to start on February 1, 2023.

Here are ways to look at other plans and enroll:

- Check with BlueChoice® to see what other plans may be available.
- Visit www.HealthCare.gov to see Exchange plans. Consumers who shop can save hundreds of dollars per year and can find a plan that best meets their needs and budget.

We're here to help:

- Call BlueChoice at 855-433-2132 or visit www.BlueOptionSC.com.
- Visit www.HealthCare.gov or call 800-318-2596 (TTY: 855-889-4325) to learn more about the Exchange and to see if you qualify for lower costs.
- Find in-person help from an assister, agent or broker in your community at LocalHelp.HealthCare.gov.
- Call 855-433-2132 for a reasonable accommodation to get this information in an accessible format, like large print, Braille or audio, at no cost to you.
- [Contact an agent or broker you've worked with before like [45 Agent/broker name]. [Call [46 Agent/broker phone number].

PRA Disclosure Statement

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