

<date>

<Member first name Member last name>

<Member address>

<Member city, state and zip>

Dear <Member first name Member last name>,

Thanks for choosing Anthem Blue Cross and Blue Shield in Maine.

We previously sent you a letter explaining that, as membership in your existing legacy plans declines, premiums will rise significantly. As a result, we requested that the Bureau of Insurance approve replacing the legacy block plans with plans that are in compliance with the health care reform law (also called the Affordable Care Act or ACA).

The Bureau of Insurance has approved replacing your current plan with the plan described below. Your new plan will include a similar network of physicians and hospitals as your current plan.

If you want to move right into the new plan that we have chosen for you, you don't need to do anything. This new plan, <New health plan name> is available at <new plan rate>* effective January 1, 2017. We'll automatically move you to this new plan if we don't hear from you. <New health plan name> has some different deductibles, copays and coinsurance coverage. For example, under the ACA, plans aren't allowed to have a calendar year out-of-pocket limit greater than \$6,850 per individual or \$13,700 per family for in-network services. Your current plan may have a deductible that's higher than this limit.

For additional plan details and to view a copy of the Summary of Benefits and Coverage (SBC) go to <link> or call a Health Plan Advisor at <number>.

You do not have to stay on the plan we have selected. You can buy any plan that we offer including some that may cost less. However, our other plans do not use the same broad provider network as your proposed replacement plan. Also, non-emergency out-of-network care is not covered under these plans. If you are interested in switching to one of these plans, it is important to know if your doctors, hospitals, pharmacies, and medicines are still covered and make the decision that is right for you. If you would like to choose a different plan or learn more about the other plan options, just talk to your insurance producer or go to MyAnthemChoices.com to find a plan that's right for you. If you wish to change your plan for 2017, you must do so no later than January 31, 2017. You may only change your plan for 2017 after that date if you have a qualifying event, such as marriage or birth of a child.

You can also see whether you're eligible for financial assistance to help you pay for a health plan. To take advantage of financial assistance, you need to be enrolled in a plan offered in Maine through the Health Insurance Marketplace. We have Anthem plans available on the Marketplace, so you could continue receiving your health care benefits from us at a lower cost— an organization you know and one that has many options to fit your needs. On the Marketplace, you can choose any plan available to you, even if it's offered by another carrier. Information about the Marketplace is available at healthcare.gov, enroll207.com or at 1-800-318-2596. You can also contact the Maine Bureau of Insurance at 1-800-300-5000, (207) 624-8475 or visit their website at maine.gov/insurance.

Don't worry; your current health insurance plan is still in effect until December 31, 2016. And if you choose to move to your new plan automatically, paying your new premium will show that you accept the new plan.

When considering your choices, we want to make sure you're choosing the right plan for you and your family. If you have questions, call your insurance producer or one of our Health Plan Advisors at <phone number>. Representatives are here Monday – Friday 7:30 a.m. – 9:00 p.m., and Saturday 9:00 a.m. – 5:00 p.m., Eastern Time.

<form #> 5/13

Sincerely,

William Whitmore
Regional Vice President of Sales