

<DATE>

<FIRST NAME> <LAST NAME>  
<ADDRESS1> <ADDRESS2>  
<CITY>, <STATE> <ZIP CODE>

## INFORMATION ONLY

### Important Health Plan Renewal Information

Dear < FIRST NAME >,

Thank you for being a valued Optima Health member. Your policy renewal date of December 31, 2018 is approaching and we want to make sure that you understand your options for 2019 health plan coverage.

#### **Did you know more adults may qualify for Virginia Medicaid starting January 1, 2019?**

If you applied for Medicaid in the past and were denied, you may now be eligible to enroll in this low-cost, comprehensive health insurance plan. You must take action to ensure you are getting the right healthcare coverage to meet your needs. **After November 1, 2018**, visit [coverva.org](http://coverva.org) or call 1-855-242-8282 to find out if you are eligible or to enroll in Medicaid coverage.

Each year, health plan benefits and rates must be filed and approved by the Virginia Bureau of Insurance. As of the date of this letter, our 2019 health plan offerings have not been finalized. For further information about rate and form filings, please visit [scc.virginia.gov/boi/index.aspx](http://scc.virginia.gov/boi/index.aspx). In the next few weeks you will begin to receive information about your options for renewing coverage with Optima Health. This will include your new monthly premium amount and any changes to your current plan or benefits. Please note that your monthly premium, deductible, or maximum out-of-pocket amounts you pay are likely to increase or decrease, depending on your plan.

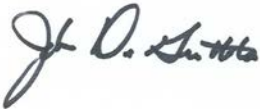
Open Enrollment for an Individual & Family plan begins November 1, 2018 and ends December 15, 2018. Here are some steps you can take to prepare for enrollment before you receive your 2019 renewal letter:

- **Review your current health plan benefits and costs to account for any changes in your healthcare budget and needs.**
- **Update your contact information, including your email address.**
  - If you purchased your plan through the Health Insurance Marketplace, please sign in to [HealthCare.gov](http://HealthCare.gov) or call 1-800-318-2596 / TTY: 1-855-889-4325 to change your contact information. Be sure to update any income or financial changes to ensure you receive the proper subsidy amount in 2019.
  - If you purchased your plan directly through Optima Health, you may update your contact information at [optimahealth.com](http://optimahealth.com) or call Member Services at the number on the back of your member ID card.

- **Check [optimahealth.com](http://optimahealth.com) for helpful tools, tips, and videos** to get the most out of your 2019 open enrollment opportunities.

If you have any questions about your plan benefits or need any additional information, or if you do not receive your plan renewal information within the next 45 days, please contact Member Services at the number on the back of your member ID card.

Sincerely,



John E. DeGruttola  
Senior Vice President, Marketing and Sales



Download the Optima app to update contact information; view claims, benefit information, and your member ID card; search for doctors and hospitals; shop plan options and more—anywhere, anytime, anyplace.