

[Date of Notice]

[First Name][Last Name]

[Address line 1]

[Address line 2]

[City][State][Zip]

## INFORMATION ONLY

**Important:** It's time to review your health coverage. Take action by December 15, 2018, or you'll be automatically re-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 Optima Health for your healthcare 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 2019, 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 15, you'll be automatically enrolled in this plan for 2019.**

**Important:** This isn't a Marketplace 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 a Marketplace plan, visit [healthcare.gov](http://healthcare.gov) by December 15. If you don't enroll in a Marketplace plan by December 15, you may not be able to switch to one for 2019, even if your finances change.

Changes you'll see to your plan in 2019

### Your new premium

- Your 2018 monthly premium is \$[2018 premium amount]. **Starting in January, your estimated monthly premium will be \$[2019 premium 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 additional members to your coverage. You'll see your new monthly payment amount when you get your January bill.

### Other changes

- [benefit changes]

- You can review more details about your plan at [optimahealth.com/member](http://optimahealth.com/member) and in your 2019 Summary of Benefits and Coverage.

### **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 January 1 and you'll be automatically enrolled.

#### **I want to pick a different plan.**

You can choose a different plan between November 1 and December 15. Enroll by December 15 for coverage to start January 1.

Here are some ways to look at other plans and enroll:

- Check with Optima Health to see what other plans may be available. Remember, you won't get financial help unless you qualify and enroll through the Marketplace.
- Visit [healthcare.gov](http://healthcare.gov) to see Marketplace 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 Optima Health Member Services at the number on the back of your member ID card or visit [optimahealth.com](http://optimahealth.com).
- Visit [healthcare.gov](http://healthcare.gov), or call 1-800-318-2596 (TTY: 1-855-889-4325) to learn more about the Marketplace 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](http://localhelp.healthcare.gov).
- Call 1-855-687-6260 for a reasonable accommodation to get this information in an accessible format, like large print, Braille, or audio, at no cost to you.

Sincerely,



John E. DeGruttola  
Senior Vice President, Marketing and Sales