

[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. Also make sure to update your information with the Marketplace.

Changes you'll see to your plan in 2019

Your new premium

Your 2018 monthly payment is \$[2018 total premium-2018 subsidy].

This reflects a monthly premium of \$[2018 total premium] minus \$[2018 subsidy] of financial help per month.

Starting in January, your estimated monthly payment will be \$[2019 total premium-2018 subsidy].

This reflects an estimated monthly premium of \$[2019 total premium] minus the same amount of financial help you're getting now. You'll see your new monthly payment when you receive your January bill.

Important: This is only an estimate based on current information we have, including the amount of financial help you got in 2018. It also doesn't reflect any changes to your enrollment, such as adding additional members to your coverage. To find out how much financial help you qualify for in 2019 and your new premium amount, update your Marketplace application. See below for more information.

Other changes

- [benefit changes]
- You can review more details about your plan at optimahealth.com and in your 2019 Summary of Benefits and Coverage.

What you need to do

- **Update your Marketplace application by December 15.**
Review your Marketplace application to make sure the information is still current and correct, and to see if you qualify for more or less financial help than in 2018. This may result in a lower monthly premium payment or lower out-of-pocket costs (like deductibles, copayments, and coinsurance). Plus, you can help avoid paying money back when you file your taxes.
- **Decide if you want to enroll in this plan or choose another one.**

I want to enroll in this plan.

Update your Exchange information, and then select [2019 Plan name and HIOS #] to enroll.

I want to pick a different plan.

You can choose a different plan between November 1, 2018 and December 15, 2018. Enroll by December 15 for coverage to start January 1.

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

- Visit healthcare.gov to see other Marketplace plans. Consumers who shop can save hundreds of dollars per year and can find a plan that best meets their needs and budget.
- 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.

Note: If you got financial help in 2018 to lower your monthly premium, you'll have to "reconcile" using IRS Form 8962 when you file your federal taxes. This means you'll compare the amount of premium tax credit you received in advance during 2018 with the amount you actually qualify for based on your final 2018 household income and eligibility information. If the amounts are different, this will affect the amount of your refund or taxes owed.

We're here to help

- Visit 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.
- Call Optima Health Member Services at the number on the back of your member ID card or visit optimahealth.com.

- Find in-person help from an assister, agent, or broker in your community at 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,

A handwritten signature in black ink, appearing to read "John E. DeGruttola". The signature is written in a cursive style with a large initial "J".

John E. DeGruttola
Senior Vice President, Marketing and Sales