



P.O. Box 659802
San Antonio, TX 78265-9102

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Charles Nance

September 25, 2013

Dear Charles Nance,

Anthem Blue Cross and Blue Shield is discontinuing your individual health benefit plan because it doesn't meet all the requirements of the new health care reform laws (also called the Affordable Care Act). As a convenience to you, we're transitioning you to a health care reform compliant plan upon your renewal date. **Your current individual health benefit plan will remain in effect until January 1, 2014.**

Don't worry, we've got options for you! We've selected a new plan for you that meets the new requirements. This new plan, ANTHEM ESSENTIAL DIRECTACCESS WITH HSA - CBBG* is available at \$1,004.54. You don't need to do anything; you will automatically transition into your new individual health benefit plan. For additional plan details and to view a copy of the Summary of Benefits and Coverage (SBC) go to sbc.anthem.com/dps/CCD0SA4.

Or, we can help you choose a different plan. Just talk to your Anthem agent, go to anthem.com and click "Changemycoverage", or call an Anthem Health Plan Advisor at 855-761-8308 to find a plan that's right for you. You may choose any of the health care reform compliant individual health benefit plans that we offer.

You can also check into whether you're eligible for a government subsidy to help you pay for your health coverage. If you are, you could buy an Anthem plan on the government-run Health Insurance Marketplace (also called the "exchange").

Your current individual health benefit plan is still in effect until January 1, 2014. If you choose to automatically move into the plan we selected for you, payment of the new premium will be considered acceptance into your new plan, ANTHEM ESSENTIAL DIRECTACCESS WITH HSA - CBBG at \$1,004.54. If your premium is currently withdrawn electronically from your account this will continue upon your transition. If you have questions, please call your Anthem agent or Health Plan Advisor team at 855-761-8308. Representatives are here Monday through Friday, 7:30 a.m. - 9:00 p.m. and Saturday 9:00 a.m. - 5:00 p.m. Eastern Time.

Sincerely,

Steve Martenet
President
Anthem BCBS of Missouri & HealthLink

*Please note, all benefits, exclusions and limitations are subject to and pending regulatory review and approval.

In Missouri, (excluding 30 counties in the Kansas City area) Anthem Blue Cross and Blue Shield is the trade name of RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.
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