

October 25, 2024

INFORMATION ONLY

[First Name] [Last Name]

[Address line 1]

[Address line 2]

[City][State][Zip]

Important: It's time to review your health coverage. Take action by December 31, 2024, we'll automatically re-enroll you in the same or similar coverage. This may change some of your costs and coverage, so review your options carefully.

Thank you for choosing Sentara Health Plans for your health care 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 2025, 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 31, you'll be automatically enrolled in this plan for 2025.

Important: This isn't an Exchange 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 stay in this plan.

- To see if you qualify for these savings and to enroll in a plan through Virginia's Insurance Marketplace, visit the Exchange by December 31.
- If you don't enroll in a plan through Virginia's Insurance Marketplace plan by December 31, you may not be able to do so for 2025, even if your finances change.

What's changing in 2025**Your new premium**

Starting in January, your estimated monthly premium in Sentara Health Plans will be \$[2025 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.

- Your 2024 monthly premium is \$[2024 premium amount].

Other changes

- **[benefit changes]**
- You can review more details about your plan at **sentarahealthplans.com/member** and in your 2025 Summary of Benefits and Coverage.

What you need to do

Decide if you want to enroll in **[plan name]** or choose another one.

☐ **I want to enroll in this plan.**

Pay the new monthly premium by 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 January 15. Enroll by December 31 for coverage to start January 1. If you choose a plan between January 1 and January 15, the new plan will start February 1.

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

- Check with Sentara Health Plans to see what other plans may be available. Remember, you won't get financial help unless you qualify and enroll through the Exchange.
- Visit **marketplace.virginia.gov** to see Virginia's Insurance Marketplace plans. Compare plans to save money and find a plan that best meets your needs and budget. Select the Plan name and ID of the plan you want to enroll in.

We're here to help

- Call Sentara Health Plans member services at the number on the back of your member ID card or visit **sentarahealthplans.com**.
- Visit **marketplace.virginia.gov**, or call **1-888-687-1501 (TTY: 711)** to learn more about the Exchange and to see if you qualify for lower costs.
- Find in-person help from an assister, agent, or broker in your community at **marketplace.virginia.gov**.
- Contact an agent or broker if you've worked with one before.
- Call **1-855-687-6260** to get this information in an accessible format, like large print, Braille, or audio, at no cost to you.

Getting help in other languages

Need help in another language? Call us.

需要以其他语言获得帮助? 联系我们。

다른 언어로 도움이 필요하십니까? 저희에게 연락 해 주세요.

Quý vị cần được giúp đỡ bằng một ngôn ngữ khác? Hãy gọi cho chúng tôi.

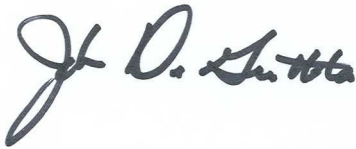
Kailangan ng tulong sa ibang wika? Tawagan kami.

¿Necesita ayuda en algún otro idioma? Llámenos.

Saad lahgo át'éhígíí daa ts'í bee shíká a'doowoł nínízin. Nihich'į' hólne'.

1-855-687-6260

Sincerely,

A handwritten signature in black ink, appearing to read "John Degruttola". The signature is fluid and cursive, with the first name "John" being more prominent and the last name "Degruttola" following in a similar style.

John Degruttola

Senior Vice President, Marketing and Sales