

**INFORMATION ONLY**

October 25, 2024

[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**, or we'll automatically re-enroll you in the same or similar coverage for 2025. 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. Also make sure to update your information with Virginia's Insurance Marketplace.

## What's changing in 2025

### Your new premium

- **Starting in January, your new monthly payment is estimated to be \$[2025 total premium-2024 subsidy].**

Here's the math: Monthly payment of \$[2025 total premium] minus [2024 subsidy] of possible help. Your actual monthly payment may be different because your financial help may change in 2025. You'll find out your new monthly payment when you get your January bill.

**Important:** This estimated monthly payment is based on current information we have for 2024. It might not account for some or all changes that could impact your monthly payment, like cost changes in your area for next year, or changes to your household income or family size. To find out the actual amount of your monthly payment, update your Virginia's Insurance Marketplace application. Get details in "What you need to do" below.

- Your 2024 monthly payment is \$[2024 total premium – 2024 subsidy amount].

Here's the math: Monthly premium of \$[2024 total premium] minus \$[2024 subsidy amount] of financial help you get each month.

### Other changes

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

## What you need to do

1. **Update your Virginia's Insurance Marketplace application by December 31.**  
Review and if necessary, update your Virginia's Insurance 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 2024. This may result in a lower monthly 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.
2. **Decide if you want to enroll in this plan or choose another one.**

☐ **I want to enroll in this plan.**

Choose [2025 Plan name and HIOS #].

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

You can choose a different plan between November 1, 2024 and January 15, 2025. 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:

- Visit [marketplace.virginia.gov](https://marketplace.virginia.gov) to see other Virginia's Insurance Marketplace plans. Compare plans to save money and find a plan that best meets your needs and budget.
- 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 Virginia's Insurance Marketplace.

**Note:** If you got financial help in 2024 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 2024 with the amount you actually qualify for based on your final 2024 household income and eligibility information. If the amounts are different, it may change the amount you owe or get back when you file your taxes. For more information about the premium tax credit, visit: <https://www.irs.gov/affordable-care-act/individuals-and-families/the-premium-tax-credit-the-basics>.

## We're here to help

- Visit [marketplace.virginia.gov](https://marketplace.virginia.gov), or call **1-888-687-1501 (TTY: 711)** to learn more about Virginia's Insurance Marketplace and to see if you qualify for lower costs.
- Call Sentara Health Plans member services at the number on the back of your member ID card or visit [sentarahealthplans.com](https://sentarahealthplans.com).
- Find in-person help from an assister, agent, or broker in your community at [marketplace.virginia.gov](https://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.

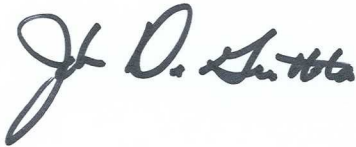
Kailangan ng tulong sa ibang wika? Tawagan kami.

¿Necesita ayuda en algún otro idioma? Llámenos.

Saad fahgo át'éhígíí daa ts'í bee shíká a'doowoł nínízin. Nihich'í' hólné'.

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