

**INFORMATION ONLY**

&lt;DATE&gt;

&lt;SIEBEL\_FIRST\_NAME&gt;&lt;SIEBEL\_LAST\_NAME&gt;

&lt;SIEBEL\_ADDRESS1&gt; &lt;SIEBEL\_ADDRESS2&gt;

&lt;SIEBEL\_CITY&gt;, &lt;SIEBEL\_STATE&gt; &lt;SIEBEL\_ZIP&gt;

**Important Health Plan Renewal Information**

Dear &lt;SIEBEL\_FIRST\_NAME&gt;,

Thank you for being a valued Individual & Family Health Plan member.

Your policy renewal date of January 1, 2025 is approaching and we want to make sure that you understand your options for 2025 health plan coverage.

In the next few weeks, you will begin to receive information about your options for renewing coverage with Sentara Health Plans. This will include your new monthly premium amount and any changes to your current plan or benefits. Please note that your monthly premium, deductible, or maximum out-of-pocket amounts you pay are likely to increase or decrease, depending on your plan.

If you were enrolled in a Sentara Direct® network plan last year, you will notice the name of your plan will change next year. In the 2025 plan year, all Individual & Family Health Plans will be offered in our standard one-tiered network. ***No matter what in-network provider you choose to visit, the cost share will be the same.***

Open enrollment begins November 1, 2024 and ends January 15, 2025. Here are some steps you can take to prepare for enrollment before you receive your 2025 renewal letter:

- **Review your current health plan benefits and costs to account for any changes in your healthcare budget and needs.**
- **Update your contact information, including your email address.**
  - If you purchased an Off-Exchange plan directly through Sentara Health Plans, you can make updates for 2025 at [sentarahealthplans.com/individual](https://sentarahealthplans.com/individual). If you purchased your plan through the Health Insurance Marketplace in 2024, for 2025 you will make your plan selections on Virginia's Insurance Marketplace at [marketplace.virginia.gov](https://marketplace.virginia.gov). If you need to change your income to ensure you get
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the correct subsidy in 2025, or have other Open Enrollment questions, call a Personal Plan Advisor at 1-800-741-4825.

**Check [sentarahealthplans.com](https://sentarahealthplans.com)** for helpful tools, tips, and videos to get the most out of your 2025 open enrollment opportunities.

If you have any questions about your plan benefits or need any additional information, or if you do not receive your plan renewal information within the next 45 days, please contact member services at 1-866-514-5916.

Sincerely,

A handwritten signature in dark ink, appearing to read "John Degruttola". The signature is fluid and cursive, with the first name "John" being more prominent.

John Degruttola  
Senior Vice President, Marketing and Sales



Download the Sentara Health Plans mobile app to view claims and benefit information, download your member ID card, search for doctors and hospitals, and more—anytime, anyplace.