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<CITY>, <STATE> <ZIP CODE>

Urgent: Your health coverage is at risk. Take action by January 31, 2018, or you may not have health coverage in 2018. Without health coverage or an exemption, you may have to pay a penalty of \$695 or more when you file your taxes.

Thank you for choosing Anthem for your health care needs. We're here to help you prepare for Open Enrollment.

Why am I getting this letter?

Beginning 2018, we won't offer in your area your current health coverage on Covered California.

The last day of your current Covered California coverage is December 31, 2017. Read this letter carefully and review your options.

You can choose a different plan between November 1, 2017 and January 31, 2018. **To make sure there isn't a gap in your coverage, and avoid paying a penalty, enroll in a different plan by December 15, 2017.**

What you need to do

Review your coverage options and pick a different plan. If you don't have health coverage, you'll have to pay for all of your health care.

If you don't have coverage or an exemption, you may also have to pay a penalty of \$695 or more when you file your taxes.

1. **Update your Covered California application by December 15.**

Review your Covered California application to make sure the information is still current and correct, and to see if you may qualify for more or less financial help in 2018 than you're getting now. 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.

2. **Choose a different plan.**

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

- After you've updated your Covered California application, you'll be able to compare Covered California plans in your area. You may even see that Covered California has picked a plan for you. Consumers who shop can save hundreds of dollars per year. Compare your options and enroll in a plan that best meets your needs and budget. If you don't enroll in a plan on your own, you may be automatically enrolled in the plan Covered California picked for you.
- Check with Anthem to see what other plans may be available.

Note: If you received financial help in 2017 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 2017 with the amount you actually

qualify for based on your final 2017 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 CoveredCA.com, or call 1-800-300-1506 (TTY: 1-888-889-4500) to learn more about Covered California and to see if you qualify for lower costs.
- Call Anthem at 1-855-817-4403 or visit MyAnthemChoices.com.
- Find in-person help from an assister, agent, or broker in your community at CoveredCA.com
- Call 1-800-300-1506 (TTY: 1-888-889-4500) to request a reasonable accommodation at no cost to you if you have a disability.

Getting help in other languages

Need this info in another language? The last page explains how to get help.

It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1-800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Sincerely,



Colin Havert
Vice President and General Manager
California Individual Business