

<DATE>

<SUBSCRIBER FIRST NAME> <SUBSCRIBER LAST NAME>
<SUBSCRIBER CARE OF>
<SUBSCRIBER ADDRESS LINE 1>
<SUBSCRIBER ADDRESS LINE 2>
<CITY>, <STATE> <ZIP CODE>

Urgent: Your health coverage is at risk. Take action by January 31, 2018, or you won't 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 your current health coverage in your area. This means you may lose your health coverage. You must enroll in a new plan to have health coverage. The last day of your current 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.

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

- Check with Anthem to see what other plans may be available. You won't get financial help unless you qualify and enroll through Covered California.
- Visit CoveredCA.com to see Covered California plans. Consumers who shop can save hundreds of dollars per year and can find a plan that best meets their needs and budget.

We're here to help

- Call Anthem at 1-855-817-4403 or visit MyAnthemChoices.com.
- 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.
- Find in-person help from an assister, agent, or broker in your community at CoveredCA.com
- Call 1-800-300-1506 (TTY/TDD: 711) 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