A reminder about your Individual client’s December renewals
October 6, 2014

We wanted to let you know, beginning October 7, 2014, we will begin mailing to your non-grandfathered, non-ACA clients that will be renewing December 1, 2014 to provide them with their renewal options.

As a reminder, non-grandfathered members with December 1, 2014 renewal dates will have more options during the upcoming Open Enrollment period. Previously we told you that because of changes to the Affordable Care Act, (ACA, Health Care Reform law), non-grandfathered members’ health coverage would end as of their 2014 renewal. Members with December renewals will now be allowed to stay on their plans through the end of 2014, if they choose to do so. And they will be notified of their plan’s December 31, 2014 discontinuation in the coming weeks.

In other words, instead of moving to a 2014 ACA compatible plan for only one month, your non-grandfathered, non-ACA clients renewing December 1, 2014 can choose to stay on the plan they have now through December 31, 2014. These members also have other options, as outlined below.

Let us help you serve your clients by helping them understand their options during this time.

The mail dates below are projected as of now.

<table>
<thead>
<tr>
<th>Type of Plan</th>
<th>Description</th>
<th>Samples</th>
<th>Mail dates</th>
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</thead>
<tbody>
<tr>
<td>Individuals with December renewal dates (also mentioned above this table)</td>
<td>These are individuals that have a non-ACA plan we can no longer offer and need to be discontinued at their renewal date. They will be offered the option to continue on that plan until December 31, 2014 then automatically move to a similar ACA plan or choose to select a different ACA plan. No action is required for these members to remain on their plans until December 31, 2014.</td>
<td>SAMPLE COMMUNICATION</td>
<td>October 7th-8th</td>
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<td>Communication Strategy:</td>
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| • They can be automatically moved to a new plan starting January 1, 2015. Information about the **new plan name** and rate will be included.  
  • Clients may also shop for other 2014 ACA plans; that will renew with benefit and premium changes on January 1, 2015. Deductibles and accumulators will reset on January 1, 2015.  
  • Since it is Open Enrollment, they also have the option to continue on their current plan until December 31, 2014 and choose a different plan by December 15, 2014 with coverage beginning as early as January 1, 2015, but may have to change networks if they do. |

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**We will provide you with additional information about your client's 2015 Open Enrollment and Renewal options in the coming weeks along with important tools and resources to help you retain your book of business.**

**Your clients need YOU**

Thank you for all you do to improve the lives of the people we serve and the health of your communities. Together we can help guide your clients through the health care changes coming in the future. Email Broker Services at NVindbroker@anthem.com or contact your Account Executive for more information.

*This article applies to:*
  * Nevada
  * Individual (under 65)*