



Underwritten by Health First Commercial Plans

6450 US Highway 1,
Rockledge, FL 32955

Important Annual Renewal Information
Please Review Carefully

Jane Doe
100 main st
Ormond Beach, FL 32174

Renewal Notification with Preliminary Rates

Thank you for choosing AdventHealth Advantage Plans to be your wellness partner. We understand you have options and we are working hard to provide you with the best health plan possible.

The open enrollment period for 2021 health insurance plans **begins on November 1 and ends on December 15**. This package includes your official renewal notification for your health plan and a comparison of 2020 and 2021 benefits. Please also review the flyer at the back of this packet for information on the easiest and quickest way to renew your healthcare coverage for 2021.

If you receive a subsidy in 2020 and anticipate any changes to your income for 2021, you will need to update your financial information beginning November 1 at [HealthCare.gov](https://www.healthcare.gov) or by calling a local agent toll-free 1-855-737-4347. If you do not make any changes to your income information, the Marketplace will use your latest tax return information to determine your income estimate for 2021.

Whether you keep your current plan or choose a different AdventHealth Advantage plan, you will receive coverage that can help you and your family live a healthy lifestyle, including:

- An annual \$0 wellness checkup with your in-network provider and additional preventive screenings so your provider can help coordinate your care.
- Earn up to \$75 by joining CaféWell®, an online rewards program that provides many resources to help you get and stay healthy.
- Comprehensive prescription benefits: To review covered prescription drugs (your Pharmacy Formulary) visit myAHplan.com, click on **Find an Individual Plan**, select **Current/Renewing Members** and then click on **Online Search**, located in the **2020 Pharmacy Information** section.
- \$0 preventive vaccinations and immunizations
- No referrals required to see a specialist
- An extensive network of more than 4,000 providers

Have questions? Our licensed insurance agents are here to help. Call us at 1-855-737-4347. You can also review your options online at myAHplan.com, select **Find an Individual Plan**, click on **Current/Renewing Members** and click on **Renew my plan**.



October 16, 2020

Jane Doe
100 main st
Ormond Beach, FL 32174

Important: Your plan will no longer be offered through the Exchange in your area. Take action by December 15, 2020 or you'll be automatically enrolled in a different Exchange plan. This may change some of your costs and coverage, so review your options carefully.

Thank you for choosing Health First Commercial Plans, Inc. for your health care needs. We're here to help you prepare for Open Enrollment.

Why am I getting this letter?

Beginning January 2021, we won't offer in your area your current health coverage in the Exchange. The last day of your current Exchange coverage is December 31, 2020. Read this letter carefully and review your options. Also, make sure to update your information with the Exchange.

Your new plan for 2021

We found another Exchange plan that may meet your needs. Starting in January 2021, you'll automatically be enrolled in AH SILVER AV87 HMO 65 1812.

Your new premium

- Your 2020 monthly payment is \$102.21.
This reflects a monthly premium of \$403.21 minus \$301.00 of financial help per month.
- **Your new monthly payment (starting in January) is estimated to be: \$193.98.**
This reflects an estimated monthly premium of \$393.98 minus \$200.00. **However, your financial help may be different next year.** You'll see your new monthly payment when you receive your January bill.
Important: This estimated monthly payment is based on current information we have for 2020. 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 Exchange application. See below for more information.

Other changes

- You can review more details about your plan at myAHplan.com and in your 2021 Summary of Benefits and Coverage.

Benefit changes:

Benefit Changes	2020 AdventHealth Silver AV87 HMO 80 1764	2021 AH SILVER AV87 HMO 65 1812
Ambulance	Deductible then 20% Coinsurance	Deductible then 35% Coinsurance
Chiropractic Services	\$25.00	Deductible then 35% Coinsurance
Family Deductible	\$1,700.00	\$1,000.00
Family Maximum Out of Pocket	\$5,400.00	\$3,600.00
Individual Deductible	\$850.00	\$500.00
Individual Maximum Out of Pocket	\$2,700.00	\$1,800.00
Pharmacy Deductible	\$0.00	N/A
Podiatry Services	\$25.00	Deductible then 35% Coinsurance
Primary Care Physician Office Visit	\$10.00	Deductible then 35% Coinsurance
Specialist Office Visit	\$25.00	Deductible then 35% Coinsurance



If you want to pick another plan, enroll by December 15, 2020 to make sure you have the coverage you want. See below for more information.

What you need to do

1. **Update your Exchange application by December 15.**
Review your Exchange 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 2021 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. **Decide if you want to enroll in this plan or choose another one.**
 - **I want to enroll in this plan.**
Update your Exchange application information, and then select **AH SILVER AV87 HMO 65 1812** and **36194FL034001305** to enroll.
 - **I want to pick a different plan.**
You can choose a different plan between November 1, 2020 to December 15, 2020. Enroll by December 15, 2020 for coverage to start January 1, 2021.

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

- Visit Healthcare.gov to see other Exchange plans. Consumers who shop can save hundreds of dollars per year and can find a plan that best meets their needs and budget.
- Check with Health First Commercial Plans, Inc. to see what other plans may be available.
Important: You may be able to keep your current coverage, but in 2021 it won't be offered as a Silver plan through the Exchange. Remember, you won't get financial help to lower your out-of-pocket costs unless you qualify and enroll in a Silver plan through the Exchange.

Note: If you got financial help in 2020 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 2020 with the amount you actually qualify for based on your final 2020 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 HealthCare.gov, or call 1 (800) 318-2596 (or TTY: 1 (855) 889-4325) to learn more about the Exchange and to see if you qualify for lower costs.
- Call Health First Commercial Plans, Inc. at 1 (844) 522-5279 (or TTY 1 (800) 955-8771) or visit myAHplan.com.
- Find in-person help from an assister, agent, or broker in your community at LocalHelp.Healthcare.gov.
- Contact an agent or broker you've worked with before like A-1 Insurance Agency, call 1 (321) 222-1111.
- Call 1 (800) 318-2596 (or TTY 1 (855) 889-4325) for a reasonable accommodation to get this information in an accessible format, like large print, braille, or audio, at no cost to you.

Your updated premium based on your estimated 2021 tax credit

Valued Member Jane Doe

10/16/2020



Total Premium
\$393.98

Less estimated
2021 tax credit applied
\$200.00

Total member
responsibility amount
\$193.98

For questions regarding your 2021 premium, plan benefits or changes, you can:

- Contact your broker Kyle Lamond at 1 (321) 222-1111
- Call our agents toll-free at 855.737.4347
- Log in to myAHplan.com

Our experts are here to help you understand your options and choose a plan that fits your needs.

Please Note: You will automatically be re-enrolled in the plan listed on your renewal letter. Should you make a change, your current plan will end on December 31, 2020, and your new plan will begin January 1, 2021.

If you received notification from the Marketplace that told you to “[Act Now](#),” you will need to update your Application through the Marketplace during Open Enrollment.

Health First Commercial Plans, Inc. is doing business under the name of AdventHealth Advantage Plans. AdventHealth Advantage Plans does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.

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Advantage Plans