

**INFORMATION ONLY**

October 25, 2023

[First Name] [Last Name]

[Address line 1]

[Address line 2]

[City][State][Zip]

**Important:** It's time to review your health coverage. Take action by December 15, 2023, or you'll be automatically re-enrolled in the same or similar coverage. This may change some of your costs and coverage, so review your options carefully.

Thank you for choosing Sentara Health Plans for your healthcare needs. We're here to help you prepare for Open Enrollment.

**Why am I getting this letter?**

Your health coverage is still being offered in 2024, but some details may have changed. Read this letter carefully and decide if you want to keep this plan or choose another one. Unless you take action by December 15, you'll be automatically enrolled in this plan for 2024.

**Important: This isn't an Exchange plan. This means you won't get any financial help lowering your monthly premium or out-of-pocket costs (like deductibles, copayments, and coinsurance) if you remain enrolled in this plan. To see if you qualify for these savings and to enroll in an Exchange plan, visit the Exchange by December 15. If you don't enroll in an Exchange plan by December 15, you may not be able to switch to one for 2023, even if your finances change.**

Changes you'll see to your plan in 2024:

**Your new premium**

- Your 2023 monthly premium is \$[2023 premium amount].  
**Starting in January, your estimated monthly premium will be \$[2023 premium amount].**  
**Important:** This is only an estimate based on current information we have. It doesn't reflect any changes to your enrollment, such as adding additional members to your coverage. You'll see your new monthly payment amount when you get your January bill.

**Other changes**

- [benefit changes]
- You can review more details about your plan at [sentarahealthplans.com/member](https://sentarahealthplans.com/member) and in your 2024 Summary of Benefits and Coverage.

**What you need to do**

Decide if you want to enroll in this plan or choose another one.

**I want to enroll in this plan.**

Pay the new monthly premium January 1 and you'll be automatically enrolled.

**I want to pick a different plan.**

You can choose a different plan between November 1 and January 15. Enroll by December 15 for coverage to start January 1.

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

- Check with Sentara Health Plans to see what other plans may be available. Remember, you won't get financial help unless you qualify and enroll through the Exchange.
- Visit [marketplace.virginia.gov](http://marketplace.virginia.gov) to see Exchange 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 Sentara Health Plans member services at the number on the back of your member ID card or visit [sentarahealthplans.com](http://sentarahealthplans.com).
- Visit [marketplace.virginia.gov](http://marketplace.virginia.gov), or call 1-888-687-1501 (TTY: 711) to learn more about the Exchange and to see if you qualify for lower costs.
- Find in-person help from an assister, agent, or broker in your community at [marketplace.virginia.gov](http://marketplace.virginia.gov).
- Call 1-855-687-6260 for a reasonable accommodation to get this information in an accessible format, like large print, Braille, or audio, at no cost to you.

**Getting help in other languages****Need help in another language? Call us.**

需要以其他语言获得帮助？联系我们。

다른 언어로 도움이 필요하십니까? 저희에게 연락 해 주세요.

Quý vị cần được giúp đỡ bằng một ngôn ngữ khác? Hãy gọi cho chúng tôi.

Kailangan ng tulong sa ibang wika? Tawagan kami.

¿Necesita ayuda en algún otro idioma? Llámenos.

Saad lahgo át'éhígíí daa ts'í bee shíká a'doowoł nínízin. Nihich'ì' hólné'.

1-855-687-6260

Sincerely,



John Degruttola  
Senior Vice President, Marketing and Sales