

**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. Also make sure to update your information with the Exchange.

Changes you'll see to your plan in 2024

**Your new premium**

Your 2023 monthly payment is \$[2023 total premium-2023 subsidy].

This reflects a monthly premium of \$[2023 total premium] minus \$[2023 subsidy] of financial help per month.

**Your new monthly payment (starting in January) is estimated: \$[2024 total premium-2023 subsidy].**

This reflects an estimated monthly premium of \$[2024 total premium] minus the same amount of financial help you're getting now. **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 2023. 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

- [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

### 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 qualify for more or less financial help than in 2023. 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 information, and then select [2024 Plan name and HIOS #] to enroll.

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

You can choose a different plan between November 1, 2023 and January 15, 2024. Enroll by December 15 for coverage to start January 1.

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

- Visit [marketplace.virginia.gov](https://marketplace.virginia.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 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.

**Note:** If you got financial help in 2023 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 2023 with the amount you actually qualify for based on your final 2023 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 [marketplace.virginia.gov](https://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.
- Call Sentara Health Plans member services at the number on the back of your member ID card or visit [sentarahealthplans.com](https://sentarahealthplans.com).
- Find in-person help from an assister, agent, or broker in your community at [marketplace.virginia.gov](https://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.

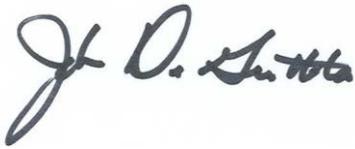
Kailangan ng tulong sa ibang wika? Tawagan kami.

¿Necesita ayuda en algún otro idioma? Llámenos.

Saad ɫahgo át'éhígíí daa ts'í bee shíká a'doowoł nínizin. Nihich'í' hólne'.

1-855-687-6260

Sincerely,

A handwritten signature in black ink, appearing to read "John Degruttola". The signature is fluid and cursive, with the first letters of each word being capitalized and prominent.

John Degruttola

Senior Vice President, Marketing and Sales