



[Date]

[First Name] [Last Name]  
[Address]  
[City], [State] [Zipcode]

Key Information

Member ID Number:  
Application ID Number:  
Email Address:

Critical Information for Selecting Your 2015 Coverage  
Open Enrollment Starts November 15, 2014

Dear [First Name] [Last Name]:

Open enrollment for 2015 health plans is just around the corner, and we want to make sure you are ready. Open enrollment is your opportunity to update your coverage for 2015. This letter provides valuable information on what you need to do to make open enrollment as smooth as possible.

Get ready for open enrollment now

We want renewing your plan to be as smooth as possible for you. Below are some steps you can take now to make it easier to renew your coverage when open enrollment begins.

- 1. Verify your current member information** – Make sure we have your most current contact information so we can keep you informed and remind you about critical deadlines. The key information that we have on file for you is in the upper right hand corner of this letter. Visit [www.ibx4you.com/myinfo](http://www.ibx4you.com/myinfo) to update or provide your email address and mobile phone information.
- 2. Prepare your financial documents and health care budget** – For plans purchased on the Federally Facilitated Marketplace (Marketplace), the government will be providing subsidies to lower monthly health insurance premiums and reduce out-of-pocket costs. You will need your estimated household income to apply for a subsidy.
- 3. Make sure you can access your account** – To avoid any issues on November 15, make sure that you can log in to your Marketplace account now. We have included your application id in the upper right -hand corner of this letter for your reference. If you have any trouble, you can call the Marketplace at 1-800-318-2596.
- 4. Get ready to shop** – If you want to shop for health plans online, it is important that you have the most up-to-date web browser. Popular internet browsers include Internet Explorer, Firefox, and Google Chrome. You can easily download the latest version of any of these browsers.
- 5. Register for a meeting** – Want to know more? Visit us on the Independence Express truck or register for an in-person informational seminar or webinar. To find out more, visit [www.ibx.com/meetings](http://www.ibx.com/meetings). See reverse side for locations.

What's next?

We have enclosed an enrollment card that you can use to capture important account information. We have included some of the information you'll need at the top of this letter. Keep the card handy as an easy reference tool during open enrollment. As it gets closer to November 15, we will provide you with the 2015 rates for your current plan and alternatives you may want to consider.

If you have any questions, please contact your independent broker, (broker name) at (broker phone number). You may also reach us directly at 1-855-665-6616, Monday through Friday, 8:00 am – 8:00 pm or visit our website anytime at [www.ibx4you.com/myguide](http://www.ibx4you.com/myguide).

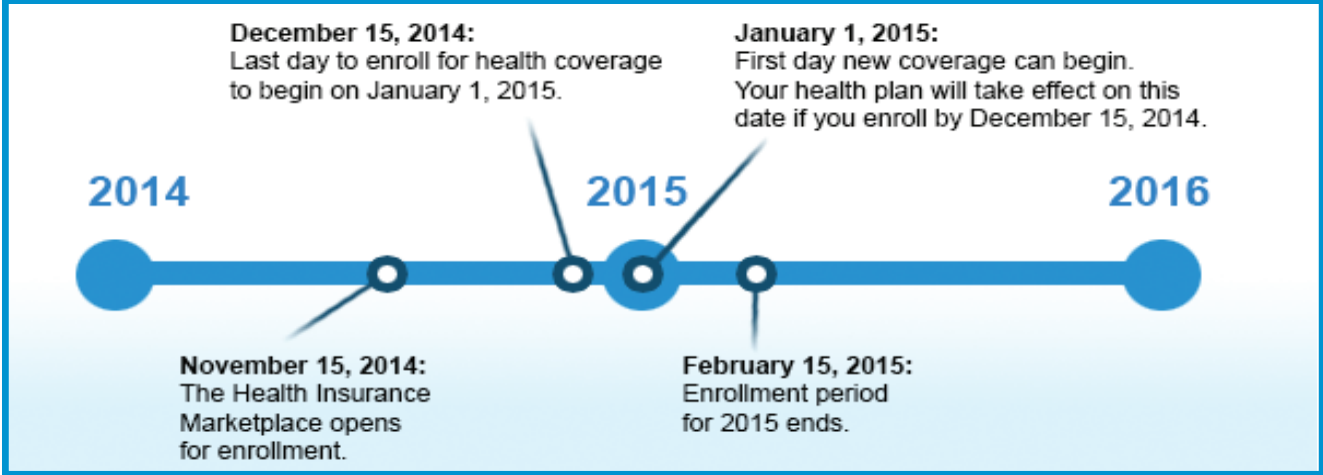
Thank you for choosing Independence Blue Cross. We look forward to continuing to serve you.

Sincerely,

Paula Sunshine

Paula Sunshine  
Vice President, Consumer Sales & Marketing

Key Open Enrollment Dates



Select the 2015 health care meeting near you and get answers to your important questions.  
Space is limited so call 1-855-665-6616 Monday through Friday 8:00 am to 8:00 pm to reserve your seat.

**Chester**  
**Monday, November 3**  
6:30pm-8pm  
Phoenixville YMCA  
West Gym  
400 E Pothouse Rd  
Phoenixville, PA 19460

**Delaware**  
**Monday, October 20**  
6:30pm-8pm  
Rocky Run YMCA  
Program 2 Room  
1299 W Baltimore Pike  
Media, PA 19063

**Montgomery**  
**Wednesday, October 22**  
7:00pm-8:30pm  
Ambler YMCA  
Multipurpose Room  
1325 McKean Rd  
Ambler, PA 19002

**Wednesday, October 29**  
6:30pm-8pm  
Pottstown YMCA  
Community Room  
724 North Adams Street  
Pottstown, PA 19464

**Tuesday, November 4**  
6:30pm-8pm  
Spring Valley YMCA  
Board Room  
19 W Linfield Rd  
Royersford, PA 19468

**Wednesday, November 5**  
6:30pm-8pm  
Abington YMCA  
Learning Center  
1073 Old York Rd  
Abington, PA 19001

**Philadelphia**  
**Tuesday, October 21**  
6:30pm-8pm  
Northeast YMCA  
Child Care Room  
11088 Knights Rd  
Philadelphia, PA 19154

**Thursday, October 23**  
6:30pm-8pm  
Christian Street YMCA  
Classroom  
1724 Christian St  
Philadelphia, PA 19146

**Monday, October 27**  
5:30pm-7pm  
Columbia North YMCA  
GX Studio  
1400 N Broad St  
Philadelphia, PA 19121

**Tuesday, October 28**  
6:30pm-8pm  
West Philadelphia YMCA  
Multipurpose Room  
5120 Chestnut St  
Philadelphia, PA 19139

**Thursday, November 6**  
6:30pm-8pm  
Roxborough YMCA  
Gymnasium  
7201 Ridge Ave  
Philadelphia, PA 19128

Locations are subject to change. Please call ahead to confirm the location if you have not called to register for a seminar.