



[Date]

Key Information

Member ID Number:

Email address:

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

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

Dear [First Name] [Last Name]:

Catastrophic medical plans are only available to people under age 30 or those with extreme financial hardship. Since you turned or will be turning 30 by the end of 2014, you will not be eligible for a Catastrophic medical plan in 2015. With your current health plan ending on December 31, 2014, the open enrollment period is your opportunity to choose a new health plan for 2015. This letter provides valuable information on what you need to do to make the selection of a new health plan as smooth as possible.

Get ready for open enrollment now

We want choosing a new health plan to be as smooth as possible for you. Below are some steps you can take now to make it easier for you to select the health plan that best fits your needs and budget 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 to update or provide your email address and mobile phone information.
- 2. Prepare your financial documents and health care budget** — For health 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. 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 browser
- 4. Complete the enclosed information card** — Use the enclosed enrollment card 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.
- 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. See reverse side for locations.

What's next?

As it gets closer to November 15, we will provide you with more detailed information on the health plans available to you, including recommended options. 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.

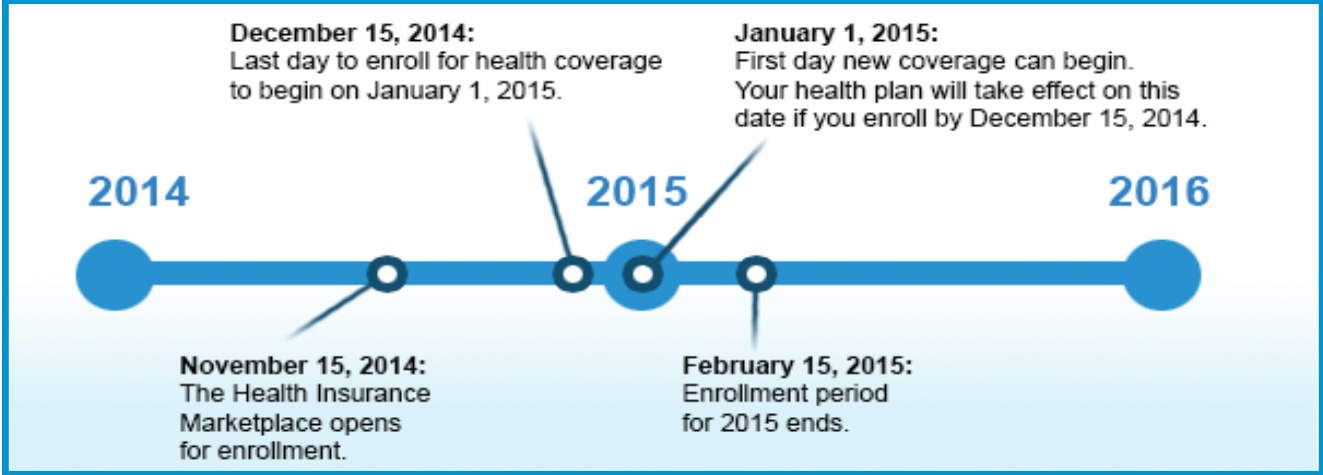
Thank you for choosing Independence Blue Cross. We look forward to continuing to serve you.

Sincerely,

Paula Sunshine

Paula Sunshine
Vice President, Consumer Sales & Marketing

Key Open Enrollment Dates



* Message and data rates may apply. Notifications sent via automated text message. This service is not required to purchase goods and services from Independence Blue Cross. Terms and conditions available at www.myhelpsite.net/ibx.

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.