

## IMPORTANT MEMBER NOTICE



BlueCross BlueShield  
of Illinois

**Your 2016 plan information will  
be available November 1st at:**

**StayBlueIL.com**

October 20, 2015

Member ID:

Group No.: IS2002

Member Name: .

No. of Dependents:

### **Your current health plan will be discontinued on December 31, 2015.**

- Your Blue Precision Silver HMO 002 plan is being discontinued on December 31, 2015, and will no longer be available. See the enclosed government-required notice for details. Also see the enclosed Frequently Asked Questions (FAQ) sheet for answers to questions you may have about this change.

### **Your NEW health plan will begin on January 1, 2016.**

- The new Blue Precision Silver HMO 102 plan that we have selected for you will be effective on January 1, 2016 to ensure that you do not have a gap in coverage.
- If you continue to pay your monthly premium on time, your coverage will continue.
- You have other Blue Cross and Blue Shield of Illinois (BCBSIL) options if the plan above does not fit your or your family's needs. We are happy to help you explore your options.

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## What's Next?

- Just keep paying your monthly premium on time.
- The Blue Precision Silver HMO 102 plan requires you to select a Primary Care Physician (PCP) in the plan's provider network on or after November 1, but before December 1, 2015. If you haven't done this by December 1, a PCP will be selected for you. But you can choose a new PCP at any time.  
For a list of doctors in the network visit [FindADoctorIL.com](http://FindADoctorIL.com).  
For a list of hospitals in the network visit [FindAHospitalIL.com](http://FindAHospitalIL.com).
- If you want to consider or choose a different medical plan, [see the back side of this page for more details.](#)
- See the enclosed letter about your dental coverage and important information about your significant benefit changes.

Want to know more? See other side. 

# Thank you for choosing BCBSIL.

You are a valued member. And we look forward to serving you in 2016.

## You have options with BCBSIL.



### If you're satisfied with the plan we've selected for you:

- Right now, you don't have to do anything at all.
- On or after November 1st—and before December 1, 2015—you will need to choose a Primary Care Physician at StayBlueIL.com.
- You'll be covered by your new Blue Precision Silver HMO 102 plan starting January 1, 2016.
- Just continue to use your health benefits and pay your monthly premium on time.



### If you want to enroll in a different plan:

- Open enrollment begins November 1.
- That's when you can learn about all of your BCBSIL 2016 plan options by visiting StayBlueIL.com.
- Choose your plan on or before December 31, 2015, for coverage beginning on January 1, 2016.



On November 1, visit [StayBlueIL.com](http://StayBlueIL.com) to learn about your coverage options.



If you have any questions, please contact your authorized BCBSIL producer or call 855-414-6175

#### FOR YOUR CONVENIENCE:

Plan information will be available on November 1.

In order to provide you with the best possible service experience, please call us between November 15 - November 21, during the following times:

- Monday through Friday, 8 a.m. – 8 p.m. Central Time
- Saturday, 8 a.m. – 8 p.m. Central Time
- Sunday, 8 a.m. – 8 p.m. Central Time



Llámenos para recibir materiales en español.



## YOUR PLAN IS CHANGING. Here are some answers to your important questions:



### 1. Why is my current plan being discontinued?

Like other plan providers across the nation, Blue Cross and Blue Shield of Illinois (BCBSIL) is updating the plans we offer to make sure we are offering plans that have the benefits our members may need at a price they can afford.



### 2. Why are you moving me to a new plan?

We're moving you to a new plan because your current plan is being discontinued and we want to be sure there is no gap in your health care coverage.



### 3. What if I want to choose a different plan?

You are under no obligation to remain with the plan we have selected for you.

Just visit [StayBlueIL.com](http://StayBlueIL.com) on November 1, 2015, to review your BCBSIL options for 2016. We have other options you can choose. Be sure to check and see if your doctors, hospitals, and pharmacies are in your new plan's network.



### 4. What should I do if I'm okay with the plan you're moving me to?

Your new plan coverage is all set to begin on January 1, 2016. Just continue to pay your monthly premiums on time. If you have a managed care plan, be sure to **choose a Primary Care Physician** from your new plan's provider network. Please go to [StayBlueIL.com](http://StayBlueIL.com) to update your PCP selection beginning November 1, 2015.



### 5. When should I choose a new plan?

Yearly open enrollment is scheduled from November 1, 2015, through January 31, 2016 (dates subject to change). Choose a plan on or before December 31, 2015, for coverage under the new plan to start on January 1, 2016. You will be covered by the plan we chose for you on January 1, 2016 if you don't pick another plan. You will still have until January 31, 2016 to change plans.



### 6. How can I see if my doctors and hospitals are in the network for the new plan I choose?

- Find your doctors at: [FindADoctorIL.com](http://FindADoctorIL.com)
- Find your hospitals at: [FindAHospitalIL.com](http://FindAHospitalIL.com)

See other side.



### 7. How can I find out if my prescription drugs are covered under my new plan?

Review the druglist (sometimes known as a formulary) for your new plan at: [FindAMedicationIL.com](http://FindAMedicationIL.com)



### 8. When will coverage under my new plan start?

The plan and coverage we've selected for you will begin on January 1, 2016. You'll receive new ID card(s) and your *Summary of Benefits & Coverage*. The only thing you have to do is use your benefits and pay your monthly premiums on time.



### 9. What will happen if I choose a different plan?

If you want a different plan, you have until December 31, 2015, to make your choice and enroll for coverage beginning on January 1, 2016. You'll receive new ID card(s) and your *Summary of Benefits & Coverage*. Just remember to check and see if your doctors, hospitals and pharmacies are in your new plan's network, and continue to pay your monthly premiums.



### 10. What are managed care plans?

The goal of managed care is to keep health care costs down without sacrificing quality of care. Managed care plans offer a dedicated network of doctors, hospitals, and pharmacies to coordinate and provide quality care.

Health Maintenance Organizations (HMO) and Point of Service (POS) plans are two of the most common types of managed care plans available to individuals. Both plan types require you to choose a Primary Care Physician (PCP) from the plan's provider network.

That means you'll have a doctor who knows your health history and will coordinate your care within our network to be sure you get the right care at the right place at the right time.



### 11. Will I be able to get adult dental coverage with a new plan?

Yes. When you choose your new health plan online, you'll see an option to add adult dental coverage. You can only add dental during open enrollment or a special enrollment period.



### 12. If I have an agent today, will I keep the same agent?

Yes, unless you call to change your agent information.



### 13. If I choose a new plan outside the Marketplace for 2016, do I need to cancel my current Marketplace plan?

If you bought a Marketplace plan through BCBSIL or [www.getcoveredillinois.gov](http://www.getcoveredillinois.gov) in 2015, and you buy a new plan outside the Marketplace this year, you will need to log in to [www.getcoveredillinois.gov](http://www.getcoveredillinois.gov) to cancel the plan you bought last year.



### 14. Are there ways for me to save money on my medical costs?

Understanding your plan, your network and your benefits will help you best utilize your health insurance financially. Be sure to review your *Summary of Benefits & Coverage*.