

*My current rate = \$465.00 Per Month,  
This would be a 424% increase!* [REDACTED]

September 23, 2013

[REDACTED]

[REDACTED]

Dear [REDACTED]

Thank you for choosing Blue Cross and Blue Shield of North Carolina (BCBSNC) for your health insurance needs. We value your continued membership and want to let you know about some upcoming changes to our Blue Advantage<sup>®</sup>, Blue Options HSA<sup>SM</sup>, Blue Value<sup>SM</sup> and Blue Assurance<sup>SM</sup> plans due to the new health care reform law, also known as the Affordable Care Act (ACA). The ACA will affect you in three key ways:

**1. You must transition to a new, ACA-compliant medical plan.**

Due to ACA regulations, your current BCBSNC medical plan will no longer be offered for 2014. This means you'll need a new plan that both meets the guidelines of the ACA and offers all the features you are used to from BCBSNC like comprehensive preventive coverage, access to providers, and excellent local customer service. To make it easy for you, we have transitioned you to a plan that most closely matches the benefits of your 2013 plan. Your new 2014 plan, Blue Advantage<sup>®</sup>Bronze 5500, will have some changes from your current plan and it will also offer some improvements, including coverage of new essential health benefits. You can see additional detail about this new 2014 plan within this letter and online at [bcbsnc.com/renew](http://bcbsnc.com/renew). Of course you have the option to make changes to the plan you have been mapped to or select a different plan altogether.

**2. There will be changes to your premium.**

**The monthly premium for your new Blue Advantage<sup>®</sup>Bronze 5500 will be \$ 1,095.97, effective January 1, 2014.** This will be your premium until December 31, 2014, unless you make changes to your coverage. Please review the "Why Did My Rate Change" section within this letter for detailed information about how the ACA affected your premium.