

BCBSNC Premium for high-deductible plan
\$248.18 / month Two adults in good health, children grown & gone.

For questions about your invoice, please call 1-888-206-4697

COVERAGE WILL TERMINATE IF PAYMENT FOR BALANCE-FORWARD AMOUNT IS NOT RECEIVED WITHIN 31 DAYS OF THE DUE DATE.

CURRENT AMOUNT BILLED IS DUE ON THE FIRST DAY OF THE COVERAGE PERIOD, AND COVERAGE WILL TERMINATE IF PAYMENT IS NOT RECEIVED WITHIN 31 DAYS OF THAT DATE.

Handwritten calculation:
250
12

500
250

3000

If you haven't already signed up for Member Services it's easy to do! Just go to mybcbsnc.com and follow the "Register Now" link. Member Services gives you convenient, secure access to being able to:

- See billing information, including amount and due date.
- Pay your premiums online.
- View your plan information.
- Know your current benefits usage, including your deductible balance.
- View all claims within the past two years.
- See how much you owe and how much BCBSNC paid.
- Make changes to your policy, such as adding or removing a member, updating your mailing or billing address, or making a legal name change.

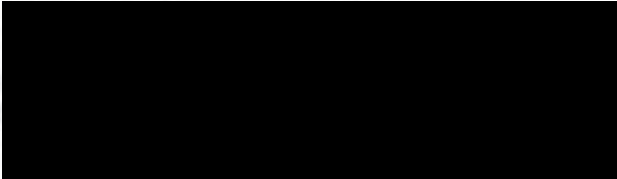
ACCOUNT NUMBER	DATE BILLED	CURRENT AMT BILLED
[REDACTED]	09/10/13	\$248.18
TOTAL AMOUNT DUE COVERS	DUE DATE	BALANCE FORWARD
FROM 10/01/13 THRU 10/31/13	10/01/13	\$0.00
		TOTAL AMOUNT DUE
		\$248.18

Account Number: [REDACTED] Subscriber ID: [REDACTED]

New ObamabCare BCBSNC Premium \$968.48 (~4 times higher !)
Includes maternity care, substance abuse, mental health and a host
of other things we do not need nor want to pay for.



September 24, 2013



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 AdvantageSM, Blue Options HSASM, Blue ValueSM and Blue AssuranceSM 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 AdvantageSMBronze 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. 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 AdvantageSMBronze 5500 will be \$ 968.48, 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.