



[Date]

[Group Name]

[Group Address 1]

[Group Address 2], [Group City], [Group State] [Group Zip]

Notice of renewal and important information affecting your current group coverage

Dear benefits administrator,

It's time to renew your health plan coverage with Blue Shield of California.

You have flexibility – choose plans that work for your company

Included in this renewal packet, after your group census, is a variable plan options grid. This section demonstrates what your group's monthly premiums would be by changing to comparable plans.

Your company can choose from among any Blue Shield small business plans offered in the market on January 2019. You may choose coverage from Blue Shield's Off-Exchange Package or Blue Shield's Mirror Package, but not both. Our plan packages include:

- PPO plans at every metal level,
- Health savings account-compatible plans,
- A variety of HMO plans with a choice of networks and plan designs.

Depending on where your business is located, you may be able to take advantage of our Trio HMO plans, which are focused on delivering choice and affordability and provide access to high-quality networks with lower premiums.

Updates to our Specialty plans

We've made some changes to our Dental and Vision plans with new offerings for 2019. We've also expanded both our dental and vision networks, providing even greater access to care, and continue to offer a two-year rate guarantee.

What's next?

Of course, you can always keep your current plan(s) selections. Simply pay your bill on the renewal month at the new rate. If *all plans* are currently offered and you want to continue doing so, you will need to work with your broker to make the "*all plans*" election for the next policy year.

To change plans, including adding specialty benefits, complete a Request for Contract Change form.

If you receive a request to recertify, however, please contact your broker about the additional required documents we need before your renewal date.

2019 rate adjustment

We're focused on keeping costs as low as possible, and we are leading many cost-controlling initiatives. However, despite these efforts, we still need to raise medical rates from time to time to keep pace with the rising cost of care. Escalating hospital charges, increased use of modern technologies, and higher overall utilization trends are primary reasons behind the increases.

Your enclosed renewal packet includes specific rate changes for your business.

We're reducing paper

You'll notice there aren't any forms in your renewal packet. Most of your renewal, open enrollment, and day-to-day plan maintenance is now done online at Employer Connection. You can sign up at blueshieldca.com/employer if you haven't already. Your broker can submit your group renewal changes online, and as always, both you and your broker can make employee-level changes online at blueshieldca.com/employer.

If you have any questions, please contact your broker or Blue Shield sales representative or visit us online at **blueshieldca.com/employer**. We are committed to helping you keep your employees healthy and covered – now and into the future. We thank you for the trust you've placed in us and look forward to continuing to serve you.

Yours in good health,



Steve Shearer

Vice President & General Manager
Small Business Market