



Underwritten by Health First Commercial Plans

6450 US Highway 1,
Rockledge, FL 32955

Important Annual Renewal Information
Please Review Carefully

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AdventHealth Advantage Plans underwritten by Health First Commercial Plans, Inc. Health First Commercial Plans does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations 36194_MPINFO8752AH(10/2020)

Renewal Notification with Preliminary Rates

Thank you for choosing AdventHealth Advantage Plans to be your wellness partner. We understand you have options and we are working hard to provide you with the best health plan possible.

The open enrollment period for 2021 health insurance plans **begins on November 1 and ends on December 15**. This package includes your official renewal notification for your health plan and a comparison of 2020 and 2021 benefits. Please also review the flyer at the back of this packet for information on the easiest and quickest way to renew your healthcare coverage for 2021.

If you receive a subsidy in 2020 and anticipate any changes to your income for 2021, you will need to update your financial information beginning November 1 at HealthCare.gov or by calling a local agent toll-free 1-855-737-4347. If you do not make any changes to your income information, the Marketplace will use your latest tax return information to determine your income estimate for 2021.

As you review this information, keep in mind that the federal government will soon be providing us with 2021 subsidy amounts for those who qualify. If you are a Marketplace member, we will send you an updated summary that will include your 2021 tax credit information and your updated premium for 2021.

Whether you keep your current plan or choose a different AdventHealth Advantage plan, you will receive coverage that can help you and your family live a healthy lifestyle, including:

- An annual \$0 wellness checkup with your in-network provider and additional preventive screenings so your provider can help coordinate your care.
- Earn up to \$75 by joining CaféWell®, an online rewards program that provides many resources to help you get and stay healthy.
- Comprehensive prescription benefits: To review covered prescription drugs (your Pharmacy Formulary) visit myAHplan.com, click on **Find an Individual Plan**, select **Current/Renewing Members** and then click on **Online Search**, located in the **2020 Pharmacy Information** section.
- \$0 preventive vaccinations and immunizations
- No referrals required to see a specialist
- An extensive network of more than 4,000 providers

Have questions? Our licensed insurance agents are here to help. Call us at 1-855-737-4347. You can also review your options online at myAHplan.com, select **Find an Individual Plan**, click on **Current/Renewing Members** and click on **Renew my plan**.



October 13, 2020

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Important: Your plan will no longer be offered. Take action by December 15, 2020 or you'll be automatically enrolled in a different plan. This may change some of your costs and coverage, so review your options carefully.

Thank you for choosing Health First Commercial Plans, Inc. for your health care needs. We're here to help you prepare for Open Enrollment.

Why am I getting this letter?

Beginning 2021, we won't offer your current health coverage in your area. The last day of your current coverage is December 31, 2020. Read this letter carefully and review your options.

Your new plan for 2021

We found another plan that may meet your needs. Starting in January, you'll be automatically enrolled in AdventHealth Silver HMO 80 3762.

Important: This isn't an Exchange plan. This means you won't get any financial help lowering your monthly premium or out-of-pocket costs (like deductibles, copayments, and coinsurance) if you enroll in this plan. To see if you qualify for these savings and to enroll in an Exchange plan, visit [HealthCare.gov](https://www.healthcare.gov) by December 15. If you don't enroll in an Exchange plan by December 15, you may not be able to switch to one for 2021, even if your finances change.

Your new premium

- Your current monthly premium is \$518.97.
- **Starting in January, your estimated monthly premium will be \$536.00.**
Important: This is only an estimate based on current information we have. It doesn't reflect any changes to your enrollment, such as adding additional members to your coverage. You'll see your new monthly payment amount when you get your January bill.

Other changes

- You can review more details about your plan at myAHplan.com and in your 2021 Summary of Benefits and Coverage.

Benefit changes:

Benefit Changes	2020 AdventHealth Silver HMO 80 3786	2021 AdventHealth Silver HMO 80 3762
Chiropractic Services	Deductible then 20% Coinsurance	\$65.00
Family Deductible	\$5,800.00	\$9,300.00
Family Maximum Out of Pocket	\$14,300.00	\$16,300.00
Individual Deductible	\$2,900.00	\$4,650.00
Individual Maximum Out of Pocket	\$7,150.00	\$8,150.00
Podiatry Services	Deductible then 20% Coinsurance	\$65.00
Primary Care Physician Office Visit	Deductible then 20% Coinsurance	\$30.00
Specialist Office Visit	Deductible then 20% Coinsurance	\$65.00



If you want to pick another plan, enroll by December 15, 2020 to make sure you have the coverage you want. See below for more information.

What you need to do

Decide if you want to enroll in this plan or choose another one.

I want to enroll in this plan.

Pay the monthly premium by January 1, 2021 and you'll be automatically enrolled.

I want to pick a different plan.

You can choose a different plan between November 1, 2020 to December 15, 2020. Enroll by December 15, 2020 for coverage to start January 1, 2021.

Here are some ways to look at other plans and enroll:

- Check with Health First Commercial Plans, Inc. to see what other plans may be available.
- Visit HealthCare.gov to see Exchange plans. Consumers who shop can save hundreds of dollars per year and can find a plan that best meets their needs and budget.

We're here to help

- Call Health First Commercial Plans, Inc. at 1 (844) 522-5279 (or TTY 1 (800) 955-8771) or visit myAHplan.com.
- Visit HealthCare.gov, or call 1 (800) 318-2596 (or TTY: 1 (855) 889-4325) to learn more about the Exchange and to see if you qualify for lower costs.
- Find in-person help from an assister, agent, or broker in your community at LocalHelp.Healthcare.gov.
- Contact an agent or broker you've worked with before like A-1 Insurance Agency, call 1 (321) 222-1111.
- Call 1 (844) 522-5279 (or TTY 1 (800) 955-8771) for a reasonable accommodation to get this information in an accessible format, like large print, braille, or audio, at no cost to you.