



# Health Plans

Underwritten by  Commercial Plans

6450 US Highway 1,  
Rockledge, FL 32955

## **Important Annual Renewal Information** **Please Review Carefully**

**FirstNameTest LastNameTest**  
**123 Test Drive**  
**Test City, FL 32903**





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## Renewal Notification with Preliminary Rates

Thank you for choosing Health First Health 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 2022 health insurance plans begins **November 1, 2021**, and ends **January 15, 2022**. This package includes your official renewal notification for your health plan and a comparison of 2021 and 2022 benefits. Please also review the flyer at the end of this packet for information on the easiest and quickest way to renew your healthcare coverage for 2022.

Whether you keep your current plan or choose a different Health First Health Plans' 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.
- Comprehensive prescription benefits: To review covered prescription drugs (your Pharmacy Formulary) visit **HFindividual.org**, select **Current/Renewing Members** and click on **Online Search**, located in the **2022 Pharmacy Information** section.
- \$0 preventive vaccinations and immunizations
- An enhanced, easy-to-use member portal which includes paying a premium, messaging care guides and more!
- No health plan 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 1.844.255.1563. You can also review your options online at **HFindividual.org**, select **Current/Renewing Members** and click on **Renew my plan**.



October 18, 2021

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**Important:** Your plan will no longer be offered. Take action by December 15, 2021, 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 2022, we won't offer your current health coverage. The last day of your current coverage is December 31, 2021. Read this letter carefully and review your options.

**Your new plan for 2022**

We found another plan that may meet your needs. Starting in January, you'll be automatically enrolled in HF SILVER VALUE AV87 80 1817.

**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 2022, even if your finances change.**

**Your new premium**

- Your current monthly premium is \$54.34.
- **Starting in January, your estimated monthly premium will be \$124.74.**  
**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.



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## Other changes

- You can review more details about your plan at [myHFHP.org](http://myHFHP.org) and in your 2022 Summary of Benefits and Coverage.

## Benefit changes:

Benefit Changes	2021 HF SILVER VALUE AV87 80 1817	2022 HF SILVER VALUE AV87 80 1817
Family Maximum Out of Pocket	\$5,700	\$5,800
Individual Maximum Out of Pocket	\$2,850	\$2,900



**If you want to pick another plan, enroll by December 15, 2021 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, 2022 and you'll be automatically enrolled.

#### **I want to pick a different plan.**

You can choose a different plan between November 1, 2021 to January 15, 2022. Enroll by December 15, 2021 for coverage to start January 1, 2022.

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 (855) 443-4735 (or TTY 1 (800) 955-8771) or visit [myHFHP.org](http://myHFHP.org).
- Visit [HealthCare.gov](http://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](http://LocalHelp.Healthcare.gov)
- Contact an agent or broker you've worked with before like [TestBrokerAgency](http://TestBrokerAgency.com).
- Call 1.855.443.4735 (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.

Health First Commercial Plans, Inc. doesn't exclude, deny benefits to, or otherwise discriminate against any person on the basis of race, color, national origin, disability, sex, or age. If you think you've been discriminated against or treated unfairly for any of these reasons, you can file a complaint with the Department of Health and Human Services, Office for Civil Rights by calling 1 (800) 368-1019 (TTY: 1 (800) 537-7697), visiting [hhs.gov/ocr/civilrights/complaints](http://hhs.gov/ocr/civilrights/complaints), or writing to the Office for Civil Rights/U.S. Department of Health and Human Services/200 Independence Avenue, SW/ Room 509F, HHH Building/ Washington, D.C. 20201.

**This notice has important information.** This notice has important information about your application or coverage through Health First Commercial Plans, Inc. Look for key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. Call 1 (855) 443-4735.