



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

Health First Health Plans is underwritten by Health First Commercial Plans, Inc. Health First Commercial Plans, Inc. 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_MPINFO9297_C(10/2021)



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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.

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 Plan 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**.



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October 18, 2021

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123 Test Drive
Test City, FL 32903

Important: It's time to review your health coverage. Take action by December 15, 2021, or you'll be automatically re-enrolled in the same or similar coverage. 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?

Your health coverage is still being offered in 2022, but some details may have changed. Read this letter carefully and decide if you want to keep this plan or choose another one. Unless you take action by December 15 you'll be automatically enrolled in this plan for 2022.

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 remain enrolled 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.

Changes you'll see to your plan in 2022

Your new premium

- Your 2021 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 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



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 new 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 for coverage to start January 1.

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. Remember, you won't get financial help unless you qualify and enroll through the Exchange.
- Visit [Healthcare.gov](https://www.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.
- Visit [HealthCare.gov](https://www.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](https://www.localhelp.healthcare.gov)
- Contact an agent or broker you've worked with before like [TestBrokerAgency](https://www.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](https://www.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.