



Attn: Sales
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Linda Frame
Wv Center On Budget & Policy
723 Kanawha Blvd E Ste 300
Charleston, WV 25301-2727



August 28, 2013

Dear Employer:

As January 2014 approaches, many employers are uncertain about the effects the Affordable Care Act (ACA) – health care reform – may have on them and their employees.

Will your premiums increase? What new fees may you face? Will you need to change your benefits and how will your employees react to any changes? Since most of the significant changes will occur with your first plan year on or after January 1, 2014, be sure you are prepared *now* by getting all the information you need and being aware of all of your options.

We are pleased to inform you that your group will be able to maintain your current benefits through November 30, 2014, if you elect to “end” your current coverage and start new coverage effective December 1, 2013, for only a 5 percent increase to your current rates.

This means your deductible and out-of-pocket maximum will start over and your renewal date will now be December. This approach could help your employees continue to enjoy the same coverage they're familiar with ... while giving you more time to consider the changes health care reform may bring.

If you offer a Health Reimbursement Account (HRA) or Flexible Spending Account (FSA) to your employees, you may accept this offer; however, you should consult with your tax advisor or attorney first. Renewing early will change the group health plan year, which may result in tax or other legal implications.

To take advantage of this opportunity, simply complete and submit the enclosed acceptance form in the postage paid envelope by October 1, 2013.

For additional information, contact your insurance agent or your local Highmark West Virginia sales office at 1-888-644-2583.

Thank you for allowing Highmark Blue Cross Blue Shield West Virginia to provide your health care coverage. We look forward to working with you or your independent agent to help you and your employees adapt to the changes health care reform will bring.

Sincerely,

Scot Swartz
Vice President, Sales