

RE: Upcoming changes to your Highmark Health Insurance Policy

Health Care Reform is changing many aspects of your health insurance including the availability of your current plan in the future and access to new plans starting January 1, 2014.

Do you know your options for 2014? To start, please look at your Highmark ID card to determine which plan you are insured with and review the actions below that may need to be taken by December 31, 2013:

TransitionPPO, PreferredBlue PPO, Guarantee Issue PPOBlue and Special Care:

These insurance policies **will be cancelled as of December 31, 2013**. Members of these plans have the opportunity to enroll in a new health plan through the Individual Health Insurance Marketplace starting in October. Please contact us for assistance in finding appropriate coverage to fit your needs for 2014.

CompleteCare and KeystoneBlue HMO:

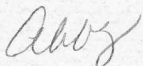
These insurance policies are **grandfathered plans and will not require any enrollment changes** for their members. If you choose to remain on these plans through 2014, please continue to pay the monthly premiums and contact us with questions. Members do have the option to leave the plan and enroll in a new plan through the Marketplace for January 1, 2014 coverage.

AdvanceBlue PPO, DirectBlue PPO, CommunityBlue PPO, SimplyBlue PPO and the medically underwritten PPOBlue PPO:

These insurance policies **will remain available to their members until December 31, 2014**. Coverage will **end on these policies as of January 1, 2015**. If you choose to remain on these plans through 2014, please continue to pay the monthly premiums and contact us with questions. Members do have the option to leave the plan early and enroll in a new plan through the Marketplace for January 1, 2014 coverage.

Starting in October, everyone has the opportunity to shop for new health insurance through the **Health Insurance Marketplace**. Please call us for assistance; we have Certified Marketplace Agents who can walk you through the process, determine if you are eligible for subsidies and/or cost sharing, and help you find adequate insurance coverage for 2014.

Sincerely,



Abby Paslowski, MBA, LUTCF



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