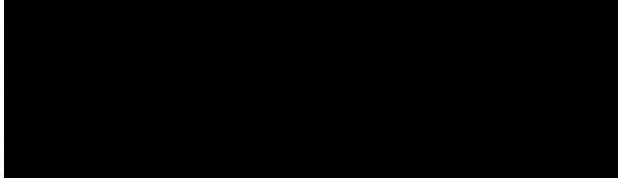




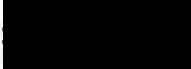
**Blue Cross BlueShield  
of North Carolina**

An independent licensee of the Blue Cross and Blue Shield Association

November 20, 2012



Member ID



Dear Blue Cross and Blue Shield of North Carolina Member:

Thank you for choosing Blue Cross and Blue Shield of North Carolina (BCBSNC) for your health insurance needs. We value your continued membership and want to let you know about some upcoming changes to your Blue Options HSA<sup>SM</sup> policy.

Blue Options HSA subscribers will have a premium adjustment in 2013. This change is based on a variety of factors unique to you and others covered on your policy, such as where you live, your gender, your age and your benefit choices. Blue Options HSA members are impacted by medical cost trends based on the claims experience of all Blue Options HSA members over the course of the year (i.e., your individual claims experience does not impact your premium).



**Your new monthly premium will be \$ 220.25.** This will be your premium until Dec. 31, 2013, unless you make updates to your existing coverage. Open Enrollment will be held from **Nov. 18 - Dec. 20, 2012**. All changes made by Dec. 8, 2012 will be reflected in your invoice, which will be mailed on Dec. 10, 2012. However, if you make changes between Dec. 9 - Dec. 20, 2012, the modifications will be reflected in an updated invoice. All invoices are due Jan. 1, 2013. Any changes made after Dec. 20, 2012 will be effective Feb. 1, 2013. **Please note:** If you pay your monthly premium via bank draft, any changes made up until Dec. 20, 2012 will be reflected in your bank draft in January 2013.

**NO ACTION** is required on your part if you **do not** wish to make changes as your current policy will automatically renew.

We encourage you to make changes, if any, **early**. There are three easy ways to get a breakdown of your individual rate change, modify your current coverage and see options that could help reduce your monthly premiums:

- If you haven't already done so, register and log onto *bcbsnc.com*. Access your account 24 hours a day, 7 days a week.
- Call your Agent if applicable.
- Contact our Customer Service Department toll free at (888) 206-4697, Monday – Friday from 8 a.m. to 9 p.m., Eastern Standard Time (EST). Extended hours of operation for Open Enrollment related calls will be for the following Saturdays: Dec. 1, 8 and 15 from 8 a.m. to 1 p.m.

Sincerely,

Tarsha Rowland  
Vice President, Service Operations  
Blue Cross and Blue Shield of North Carolina

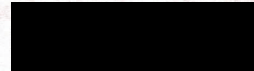
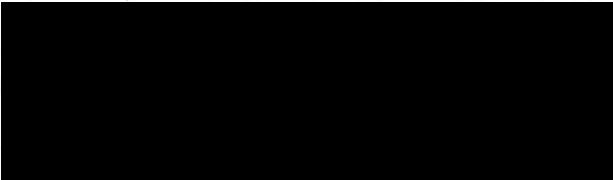




**Blue Cross BlueShield  
of North Carolina**

An independent licensee of the Blue Cross and Blue Shield Association

September 23, 2013



Dear [Redacted]

Thank you for choosing Blue Cross and Blue Shield of North Carolina (BCBSNC) for your health insurance needs. We value your continued membership and want to let you know about some upcoming changes to our Blue Advantage<sup>®</sup>, Blue Options HSA<sup>SM</sup>, Blue Value<sup>SM</sup> and Blue Assurance<sup>SM</sup> plans due to the new health care reform law, also known as the Affordable Care Act (ACA). The ACA will affect you in three key ways:

**1. You must transition to a new, ACA-compliant medical plan.**

Due to ACA regulations, your current BCBSNC medical plan will no longer be offered for 2014. This means you'll need a new plan that both meets the guidelines of the ACA and offers all the features you are used to from BCBSNC like comprehensive preventive coverage, access to providers, and excellent local customer service. To make it easy for you, we have transitioned you to a plan that most closely matches the benefits of your 2013 plan. Your new 2014 plan, Blue Advantage<sup>®</sup>Bronze 5500, will have some changes from your current plan and it will also offer some improvements, including coverage of new essential health benefits. You can see additional detail about this new 2014 plan within this letter and online at [bcbsnc.com/renew](http://bcbsnc.com/renew). Of course you have the option to make changes to the plan you have been mapped to or select a different plan altogether.

**2. There will be changes to your premium.**

\* The monthly premium for your new Blue Advantage<sup>®</sup>Bronze 5500 will be \$ 564.90, effective January 1, 2014. This will be your premium until December 31, 2014, unless you make changes to your coverage. Please review the "Why Did My Rate Change" section within this letter for detailed information about how the ACA affected your premium.