

5 things you should know about health coverage in 2015

Looking for the right health coverage to meet your needs and budget? We can help.

- 1 You may qualify for financial help.[‡]**
Last year, more than 8 out of 10 people signing up for a health plan qualified for financial help.[§] We can help you find out if you qualify this year.
- 2 New plans and benefits may be available for you.**
You can select from a range of plans to fit your needs and budget. You may also add optional benefits such as expanded dental and vision coverage.
- 3 You get preventive care with \$0 out-of-pocket costs.***
Every plan gives you covered preventive care at no out-of-pocket cost to you – no copay, no deductible.
- 4 Coverage is guaranteed issue[†] – you can't be turned down**
You're covered regardless of your age (if you don't have Medicare), gender or health status. And if your existing coverage no longer meets your needs, you can choose a new plan for 2015.
- 5 Your Open Enrollment period is shorter this year.**
Each year for a limited time, you can enroll in a new health plan during the Open Enrollment period. For 2015, it is November 15, 2014 to February 15, 2015.

The deadline will be here before you know it. We're here to help you understand your options. Get answers to your questions. See if you qualify for financial help. Or simply give you guidance.

Find out more today:

Call 1-770-533-5513

Or visit NeedBCBSGA1.com



[†]You need to be lawfully present in the United States and reside in the plan service area to qualify for medical coverage and/or subsidies through the Exchange/Marketplace.

[‡]Subsidies are only available for Qualified Health Plans purchased through the Health Insurance Marketplace. Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. is a Qualified Health Plan issuer that offers such Plans through the Health Insurance Marketplace.

^{*}Nationally recommended preventive care services received in-network have no copay and no deductible requirement.

[§]From the report "Health Insurance Marketplace: Summary Enrollment Report for the Initial Annual Open Enrollment Period," by the U.S. Department of Health & Human Services, May 1, 2014.

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