

Dear Valued Anthem Client:

Thank you for your continued business with Anthem Blue Cross and Blue Shield.

Beginning January 1, 2014, the Patient Protection and Affordable Care Act (PPACA) – a.k.a., health care reform – changed the types of small group health insurance plans offered and how their premiums are calculated. In March of 2014 Health and Human Services extended the amount of time available to you to keep your current plan. This will allow you to continue to be rated on your own claims experience. That’s why Anthem has an option designed to help small group employers take advantage of the new regulations to evaluate your best long-term strategy.

Give yourself more time!

You may have the option to change your group’s anniversary date to January 1, 2017. We’re offering you the opportunity to change your health plan’s anniversary date to give you more time to evaluate all the options under the new PPACA guidelines. By changing your anniversary date, you can:

- Maximize the time you retain your current coverage
- Keep your plan stable during changing times
- Focus on running your business and leading your company
- Align your medical and Anthem Specialty coverage anniversary dates

If your group elects to change its anniversary date to January 1, 2017, we will keep any Anthem Specialty coverage (i.e., dental, vision, disability and life insurance plans) that you offer your employees aligned with your medical renewal.

If your group elects to change its anniversary date to January 1, 2017, please provide the information requested below, sign, date, and return this letter to your broker or Anthem sales rep. The completed form must be received by Anthem no later than October 14, 2016.

Company/Employer Name			
Medical Group #	Dental Group #	Life & Disability Group #	Phone #

Please change our anniversary date to January 1, 2017.

By signing below, I represent that: I am an authorized representative of the company/employer, and that the employer voluntarily elects to change the anniversary date under the Group Master Contract as indicated above.

The employer understands and agrees that Anthem Blue Cross and Blue Shield (Anthem) will also adjust the anniversary date for any other existing products the employer currently has with Anthem or its affiliates, including disability, life, dental and vision plans;

The employer understands and agrees that in changing its anniversary date, the employer will be accepting rates guaranteed for fewer than 12 months. Upon the 01/01/2017 renewal, the employer will be entitled to a new 12 month rate guarantee;

The employer understands and agrees that effective upon the new anniversary date, the employer’s plan participants will be charged rates which may be based on their age as of this new anniversary date, and agrees to notify all plan participants of the updated rates;

The employer understands and agrees that electing this option may require a change to the group's ERISA plan year and agrees to update its plan documents and any required filings to reflect an ERISA plan year that coincides with the newly selected anniversary date above; and

The employer understands and agrees that changing the anniversary date may not be beneficial for every plan, that it has had an opportunity to consult with legal, tax and benefits advisors of its own choosing, and that Anthem is not requiring the employer to change its anniversary date.

The employer understands and agrees that in changing its anniversary date, the employer may receive its renewal with less than 60 day notice, and hereby waives its right to 60 days' advance notice;

Employer/Officer signature X	Title
Employer/Officer name (print)	Date (dd/mm/yyyy)

** Note: Not every employer will benefit from changing their anniversary date. Because this option requires a change to your group's plan year, you should discuss this option with your legal or tax advisor.*