



55 Water Street, New York, NY 10041-8190

Important plan information

[MONTH DD, YYYY]

12306, 64459

IMPORTANT: WE WILL NOT OFFER YOUR HEALTH INSURANCE POLICY NEXT YEAR, BUT YOUR GROUP HAS OPTIONS FOR NEW COVERAGE.

Dear [FIRSTNAME] [LAST NAME],

We are writing to let you know that your group's current health insurance policy underwritten by EmblemHealth Insurance Company (EHIC) will not be available in 2024. The current coverage will end on **[Policy end date]**. Your employer may decide to buy new coverage from any of EmblemHealth company's large group policies offered in your service area or may choose coverage from another insurer. Because we may not know about other coverage decisions your employer has made, please check with your employer about other group coverage options that might be available.

Your rights:

- If you are totally disabled at the time your existing EmblemHealth group coverage terminates, you may be eligible for a limited extension of your benefits for covered care or treatment of the condition causing your disability. Only care or treatment related to your disabling condition is eligible for this extension of benefits. If you develop a new condition or if you have an accidental injury after your coverage terminates, then that condition or injury will not be covered. Contact EmblemHealth to learn about this benefit.
- If you are either: a) in an ongoing course of treatment with a provider for a life-threatening or a degenerative and disabling condition or disease; or b) in the second or third trimester of a pregnancy when your new coverage becomes effective, then you may be able to continue to receive care from your provider for up to 60 days (or through pregnancy including through delivery and any post-partum care directly related to the delivery) under your new health insurance policy, even if your provider does not participate in your new health insurer's network.

To receive this transitional care, your provider must agree to accept as payment your new health insurer's reimbursement for such services and to certain other conditions of providing care under the new policy. If your provider agrees, you will receive the services as if they were being provided by a participating provider and you will only pay for any applicable in-network cost-sharing. You, your representative or your provider should contact your new health insurer to determine if you are eligible for transitional care.

- If your employer does not replace your plan with a similar plan, you may purchase a new individual health insurance policy from us as a direct pay member.
- Please see Attachment A describing certain rights that may be available if you or your dependent have a serious medical condition.

If you have any questions, please call EmblemHealth Customer Service at **800-447-8255** (TTY: **711**) from 8 a.m. to 6 p.m., Monday through Friday.

Para obtener asistencia en Español, llame al **800-447-8255** (TTY: **711**).

Sincerely,

A handwritten signature in black ink, appearing to read "Charlotte", followed by a long, horizontal, sweeping flourish.

Charlotte Thomas
Senior Vice President, Commercial Product Strategy



Important plan information

[MONTH DD, YYYY]

12306, 64459
[FIRSTNAME] [LASTNAME]
[ADDRESS1]
[ADDRESS2]
[CITY,] [STATE] [ZIPCODE]
[IMB BAR CODE, IF NEEDED]

[OTHER INFO, IF NEEDED]
[OTHER INFO, IF NEEDED]
[OTHER INFO, IF NEEDED]
[OTHER INFO, IF NEEDED]
[OTHER INFO, IF NEEDED]

Dear [FIRSTNAME] [LASTNAME],

Thank you for being an EmblemHealth member.

After careful consideration upon your upcoming renewal on [Policy end date], EmblemHealth will be offering your group comparable plan options to your current coverage, due to your current plan no longer being offered.

We are offering comparable coverage options that your employer may decide to buy from EmblemHealth. Please check with your employer about other coverage options that may be available. We value your membership and are committed to providing you with continued quality coverage.

Enclosed is a notice that explains your rights. If you have any questions, please call EmblemHealth Customer Service at **800-447-8255** (TTY: **711**) from 8 a.m. to 6 p.m., Monday through Friday.

Para obtener asistencia en Español, llame al **800-447-8255** (TTY: **711**).

We are committed to supporting you.

Sincerely,

Charlotte Thomas
Senior Vice President of Commercial Product

Enclosure