



BlueCross BlueShield of South Carolina  
I-20 East at Alpine Road  
Columbia, SC 29219-0001  
803-788-0222  
SouthCarolinaBlues.com

<<Date>>

<<Address>>

## Your Employees' Health Insurance Premiums Are Changing

Dear Group Administrator:

Thank you for doing business with BlueCross BlueShield of South Carolina.

### **Why we are writing:**

The premiums on our individual policies will be changing effective Feb. 1, 2022. Your employees' new premium amounts will be due on either Feb. 1 or Feb. 15, depending on when they currently pay their premiums. Your employees have received letters informing them of their new premiums. Please remember it is your employees' responsibility to inform you if they make any changes to their coverage.

As a reminder, list bill policies are individual health care policies that belong to the employees. All premiums are the responsibility of the individual employee. If an employee cancels coverage, we will mail any refunds directly to the employee. Employers should not be paying premiums for individual health care coverage; doing so may convert the coverage to a group health plan. You could be subject to state or federal fines if you provide health care coverage to some employees but not all or if the coverage you provide does not meet required levels.

### **What you need to do:**

Please review the enclosed report and make any necessary changes to your payroll system before the new rates take effect.

### **How to contact us:**

If employees are interested in reviewing their options, please encourage them to contact their insurance agents or call us toll free at 800-868-2500, ext. 46401.

We appreciate the opportunity to serve you.

Sincerely,

A handwritten signature in blue ink, appearing to read "Manny Licata".

Manny Licata, Vice President Group and Individual Operations



BlueCross BlueShield of South Carolina  
I-20 East at Alpine Road  
Columbia, SC 29219-0001  
803-788-0222  
SouthCarolinaBlues.com

<<Date>>

<<Customer name>>

<<Address>>

ID: <<99999>>

## 2022 Plan Information

Dear << First Name>>:

Thank you for being a BlueCross BlueShield of South Carolina member. We understand coverage from a stable company is important to you, and we're glad you've chosen to stay with us.

### Why we are writing:

The premium for your current health insurance plan is changing. On **Feb. 1, 2022**, your premium will change from <<##OLD PREMIUM>> to <<##NEW PREMIUM>>. <<variable 2>> <<variable 1, 3, 4, or 5>>

### What you can do:

- **Keep your current health plan.** We will renew your coverage unless you tell us otherwise. By keeping your health plan, you will continue to enjoy the same benefits you have now. If you need to lower your premium, we may have options for you. You may be able to change your deductible, out-of-pocket amount or coinsurance, as long as you stay within your plan type.
- **Shop for a new plan.** If you would like to move to a new health plan, you can:
  - Enroll in an Affordable Care Act (ACA) plan during the annual open enrollment period, which goes until Jan. 15, 2022. Enroll by Jan. 15 for your new ACA coverage to be effective Feb. 1.
  - Shop for a BlueCross Individual and Family plan 60 days before or after your anniversary date.

To shop for a plan, visit [www.SouthCarolinaBlues.com](http://www.SouthCarolinaBlues.com) or contact your agent.

### How to contact us:

- Call your agent, <<First Name>> <<Last Name>>, at <<Phone Number>>.
- Call Customer Service at 800-868-2500, ext. 46401.
- Visit [www.SouthCarolinaBlues.com](http://www.SouthCarolinaBlues.com) and send us a secure email through My Health Toolkit®.

We look forward to continuing to serve you.

Sincerely,



Manny Licata, Vice President Group and Individual Operations  
800-868-2500, ext. 46401  
Individual.Membership@bcbssc.com

**Notice of Our Privacy Policies and Practices.** This notice outlines our intent to keep your financial information private. You receive this notice each year, as required by law. To view this notice, visit: [www.SouthCarolinaBlues.com/links/privacy](http://www.SouthCarolinaBlues.com/links/privacy).

SAMPLE

## Variables for under 65 rate increase letter

### Directions for using the variables:

Variable 2 should always come directly after the new premium amount if the member has free-standing drug benefits. *(If the member has family coverage, the drug premium amount will be the total of the drug amount for all family members. Meaning, if the new drug rate is \$50 per person and there are four family members, the drug premium amount should be \$200.)*

### Variables:

- Blue Cross retirees**  
<<Since you are a BlueCross retired employee, you may have benefit dollars that will help offset the total amount you pay each month. Please contact the BlueCross Human Resources (HR) Support Center at 800-288-2227, ext. 46654, to find out the exact amount of your benefit dollars.>>
- Drug premiums**  
<<On Feb. 1, 2022, your premium will change from <<#OLD PREMIUM>> to <<#NEW PREMIUM>>, which includes your new drug premium of \$XX.XX.>>
- Have a current bank draft**  
<<Since you are currently paying by bank draft, we will notify your bank of the change in premium, in accordance with your bank draft authorization agreement with BlueCross.>>
- Does not have a current bank draft**  
<<Since you are not paying by bank draft, we encourage you to sign up and save 6 percent on your premium. You can do so by contacting us.>>
- Premiums paid by credit card**  
<<Since you pay your premiums by credit card, we will notify your credit card company of the change in premium, in accordance with your credit card authorization agreement with BlueCross. We encourage you to sign up to have your premium drafted from your bank account and save 6 percent on your premium. You can do so by contacting us.>>