

**905 E. Arlington Blvd, Suite A**

**Greenville, NC 27858**

**252-355-4166 Fax: 252-355-3589**

**1-800-850-4766**

{Today's Date?}

{Company?}

{Address\_Line\_1?}

{City?}, {State\_/\_Province?} {Zip\_/\_Postal\_Code?}

Re: {Company?}

{3B-HEALTH\_GROUP\_#?}

Renewal Notice

On behalf of Blue Cross Blue Shield of North Carolina, we would like to thank you for your membership in North Carolina's leading health insurance company. We greatly appreciate the opportunity to provide health care coverage for your employees and their families. Your group health plan renewal date is approaching, and Blue Cross Blue Shield of North Carolina has calculated your monthly rates for the next year, based on a renewal date of January 1, 2014.

Premiums are determined by the level of coverage provided by your benefit plan, annual increases in the cost of medical services and medications, requirements of the Affordable Care Act (ACA) including required benefits, rating methodologies and certain taxes and fees, your business’s geographic location and the ages and family composition of your plan participants.

**Your Enclosed Target Renewal Quote**

BCBSNC is providing a renewal quote for a health benefit plan that complies with all provisions of the ACA effective in 2014. (This is referred to as your "target renewal.") The health benefit plan included in this renewal quote may vary greatly from your current group health plan. For more about this, please see the "Small Group (1-50) Employer Health Plans in 2014: Questions and Answers for Employers" section included with this renewal quote.

**Please Respond Within 21 Calendar Days of Your Renewal Date**

In order for BCBSNC to provide your health plan participants with their new BCBSNC ID cards prior to their health plan renewal date, please advise us of your renewal decision on or prior to 21 calendar days of your group renewal date. If we do not receive notice **on or prior to 21 days** of your renewal date, Blue Cross Blue Shield will automatically renew your group on the target renewal option.

Again, thank you for trusting Blue Cross Blue Shield of North Carolina to provide health care coverage to your employees and their families. It has been our pleasure serving you and we look forward to continuing to serve you. If you have any questions about your renewal or need assistance, please contact us at 1-800-850-4766.

Sincerely,

Carolina Benefit Specialists, Inc.