

**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 renewal is approaching soon and your rates have been recalculated for next year. The following components were used by Blue Cross Blue Shield to calculate your rates for the renewal date of September 1, 2014..

\* Employee age and sex

\* Trend (Medical Inflation)

\* Location of your group

\* Risk Pool

\* Change in size of your group

Also included in this packet are Affordable Care Act options (ACA) for your consideration. These options may reduce the total cost of your program while rounding out your overall benefits and continuing to provide the quality that you and your employees have been accustomed. You will also find indiviual rates in

your packet, PLEASE NOTE: indiviual rates are based on calender year and these

rates are good through 12/31/2014. The indiviual rates are subject to increase for January 2015. We will not know how much until sometime in the future.

In order for Blue Cross to efficiently process your group, we request that you advise us of your renewal decision by August 8, 2014. If we do not notify Blue Cross of your renewal notice by August 11, 2014, Blue Cross Blue Shield will automatically renew your group on the New Blue plan that is most similar to your current plan.

Again, thank you for trusting Blue Cross Blue Shield of North Carolina to provided 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 Rosemary Boykin or Phil Lewis at (252) 355-4166.

Sincerely,

Carolina Benefit Specialists, Inc.