



<Month day, year>

<member name>

<member street address>

<city, state, zip>

Good news! Your next bill includes a credit!

<Subscriber ID>

Dear <Name>,

Blue Shield of California Life & Health Insurance Company's mission is to ensure all Californians have access to high-quality health care at an affordable price. We work to keep rate increases down as medical costs rise for our members, including increases for hospital and physician services, as well as prescription and specialty drugs.

The California Department of Insurance has reviewed the 2015 rates for our grandfathered Individual and Family Plans and made adjustments to them. As a result, Blue Shield of California Life & Health Insurance Company will issue a one-time **26.6% credit** of your monthly premium on your May bill.

The amount due back to you will appear as a credit in the summary section on the bill. This is a one-time credit that you will receive around mid-April when your May bill arrives. There is no action you need to take to receive the credit.

If you have any questions about this credit, please call the number on the back of your member ID card.

Thank you for giving us the opportunity to serve your healthcare coverage needs.

Sincerely,

Blue Shield of California Life & Health Insurance Company