Subject Line: Community Health Choice Community Rewards Program

Sub-header: 2019 Premium Wellness Incentive Discount

Dear Valued Partner,

Community Health Choice will be offering a Premium Wellness Incentive discount to Community members in 2019. Members will be able to take advantage of our wellness incentive to earn a 10% savings on their 2019 premiums.

Highlights of our Community Rewards: Premium Wellness Incentive

- Members who take a 10-minute health questionnaire anytime from Nov. 1 through Jan. 31, 2019 save 10% on monthly premiums
- If completed by 11/25 = savings on January 2019 bill + all future Community 2019 premiums
- If completed between 11/26 and 12/25 = savings on February bill + all future Community 2019 premiums
- If completed between 12/26 and 1/31 = savings on March bill + all future Community 2019 premiums
- Members create a My Member Account, and at least <u>one</u> adult (18 years +) fills out a health questionnaire through the Community Rewards program
- Existing members must re-enroll to be able to take the health questionnaire and should wait about three (3) business days after enrollment for the questionnaire to become available in their My Member account
- If the Member is a NEW Member to Community Health Choice for 2019, the Member must pay their January premium payment in full in order to access the Community Rewards program and should allow 5-7 business days for processing. Thereafter the guidelines noted above can be followed. The deadlines noted above will apply
- Savings will *NOT* be applied retroactively and will *ONLY* be on a go forward basis
- The Member must maintain continuous enrollment to retain the premium savings throughout the year
- The 10% premium savings will be applied to the full amount of the Member's insurance premium, <u>NOT to the amount they pay after the Advance Premium Tax Credit</u> (APTC) is applied. This means, the 10% savings will reduce the full amount of their insurance bill, which results in a larger savings for the Member

Community is offering the **same plans** and we continue to provide Cost-Sharing Reductions (CSR). In addition, we have a *great new option*, *the HMO Silver Deductible 009 plan with lower premiums* that can be offered to both new and existing clients. Remember, *Cheaper is not necessarily better*—the new *HMO Silver Deductible 009* offers the *best overall value*.

Our Community Provider Network continues to offer a robust network of providers, hospitals, facilities and services in addition to offering the largest network versus competitors.

Please educate your clients and complete an annual benefit review to be able to assist them in making the right enrollment decision for 2019 and take advantage of the 10% savings.

As a trusted partner and extension of our Community family, we recognize your contribution to our success.

Thank you for representing Community Health Choice and we look forward to a successful 2019!

For questions related to application submissions, please contact AgentRelations@CommunityCares.com or by phone at (713) 295-6760.

For questions related to Contracting or Appointment, please contact <u>Agent.Credentialing@CommunityCares.com</u> or by phone at (713) 295-6760.

For questions related to Commissions, please contact <u>Agent.Commissions@CommunityCares.com</u> or by phone at (713) 295-6760.