

Be in the KNOW

Get ready for 2015 Open Enrollment and
find out how health care reform affects you

LEARN MORE

Hello! Open Enrollment is a few months away and we want you to be prepared. The new Health Care Law includes changes that apply to almost everyone. [Learn How The New Healthcare Law Affects You.](#)

What You Need to Know Now:

- ✓ Most everyone is required to have health insurance, and penalties will apply.
- ✓ You may be able to get help paying your premiums and out-of-pocket costs. [Find Out If You Qualify.](#)
- ✓ New health insurance plans now include [Essential Health Benefits](#) that cover emergency services, hospitalization, prescription drugs, and more.
- ✓ If you need coverage immediately, you may qualify! [Explore Your Options.](#)

Don't Worry, We've Got You Covered: We'll send you an email to remind you when it's time to enroll.