



Corporate Office
135 Wood Road
Braintree, MA 02184
781.848.4950

October 2021

«business_name»
«mail_add1»
«mail_add2»
«mail_city», «mail_state» «mail_zip»

HSA Account Number: «member_code»

Dear Client,

Your health insurance coverage with **Harvard Pilgrim Health Care** is renewing on January 1, 2022. Even better, you can manage the renewal process on-line beginning November 1, 2021. But best of all, this means you can still take advantage of all the services HSA Insurance provides you like easy-to-use technology for on-line renewals and best-in-class customer service if you do need help.

During your Open Enrollment period, which begins on November 1, 2021, you may go online and:

- Compare your 2021 and 2022 benefits and rates
- Review any changes Harvard Pilgrim Health Care has made for 2022
- Renew in the 2022 version of your current plan, or shop for a new plan. (More than 80% of our clients renew in the new version of their current plan.)

What do I need to do beginning November 1?

- Go to our secure website HSAInsurance.com
- Click the “Log In” button on the top right corner
- Click “I am a Customer” and follow the instructions
- Click the red “Open Enrollment” box on the menu and follow the instructions

When do I need to complete my renewal?

Coverage Effective Date	Complete Renewal By	2022 Premium in Effect
January 1, 2022	December 23, 2021	January – December 2022
February 1, 2022	January 23, 2022	February – December 2022 *

* Note that if you request a plan change for a February 1st effective date, you will be renewed into the 2022 version of your current plan, and expected to pay the new premium, for January 2022.

We encourage you go to online and review your 2022 benefits and new monthly premium. **If you do not complete the renewal process, you will be automatically renewed into the 2022 version of your current plan.**

Summary of Benefits and Coverage

Under the Affordable Care Act, health insurance carriers are required to provide a Summary of Benefits and Coverage (SBC). The intent is to help consumers better understand the coverage they have and compare differences when they are shopping for a new plan. To view your SBC, you can log in beginning November 1 at hsainsurance.com and select "View my Benefits (SBC)" on the menu.

Need help?

To help you get started, we have included in this packet:

- Harvard Pilgrim's Benefit Comparison Overview
- The federal government's required renewal notice

If you have any questions regarding your renewal, please contact your broker or HSA Customer Service by phone, 781-228-2222, via live chat at HSAInsurance.com, or by email, customerservice@hsainsurance.com.

We appreciate your continued business.

Sincerely,
HSA Customer Service Team