

October 2023

«business_name»

«mail_add1»

«mail_add2»

«mail_city», «mail_state» «mail_zip»

HSA Account Number: «member_code»

Dear Client,

Your health insurance coverage with **Tufts Health Direct** is renewing on January 1, 2024. You can manage the renewal process on-line beginning **November 1, 2023**, and take advantage of all the services HSA Insurance provides you with like easy-to-use technology for on-line renewals and best-in-class customer service. You can compare 2023 and 2024 benefits and rates, review any changes Tufts Health Direct has made for 2024, renew the 2024 version of your current plan, or shop for a new plan.

What do I need to do to complete my renewal?

Starting November 1, 2023:

- Go to our secure website HSAInsurance.com
- Click the "Account Sign-In" button
- Click "I am an existing 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	2024 Premium in Effect
January 1, 2024	December 23, 2023	January – December 2024
February 1, 2024	January 23, 2024	February – December 2024*
March 1, 2024	January 23, 2024	March – December 2024*

**Note: If you request a plan change for a February 1st or March 1st effective date, you will be required to pay the 2024 premium on your old plan for the January or January and February coverage month(s). The premium for your newly elected plan will be due January 25th for the February 1st effective date or February 25th for the March 1st effective date.*

We encourage you go to online and review your 2024 benefits and new monthly premium. If you do not complete the renewal process, you will be automatically renewed into the 2024 version of your current plan.



What does the plan offer?

Tufts Health Direct offers benefits, programs and tools that help members live healthier lives:

- Members can manage their health plan anytime, anywhere with a secure member portal and app. They can use the portal to check claims, request a new member ID card, and more!
- The Good Measures program* helps members manage their weight. Members can work with a dietitian and use an innovative app to track their progress.
- Members can tap into a new source of motivation with a lifestyle program called Omada. The program offers personal support from a health coach and peers, and much more.
- Tufts Health Direct supports members' efforts to get or stay in shape by covering up to three months of fitness programs.
- Members can get gift cards to use towards car seats, and supermarket gifts cards or a fitness band for taking healthy steps through the EXTRAS† program.

*Tufts Health Plan has a minority ownership in Good Measures.

† Go to TuftsHealthPlan.com/Directextras for up-to-date information about EXTRAS, including eligibility

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. There have been changes to benefits and cost share for various services, please carefully review all your benefit documents for 2024.

Need help?

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

- Tufts Health Direct Summary of 2024 Individual Plan Offerings
- 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,

The Team at HSA Insurance

