

Get ready to get covered.

For every family member who will be covered by the health plan (including you), you should have:

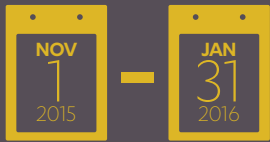
- Proof of current income*
- CA ID or driver's license of the person who is applying for the family
- U.S. passport, legal resident card or certificate of citizenship or naturalization documentation



Also, for all family members who apply, you should know:

- Birth dates
- Social Security Numbers**
- Home ZIP code

Open enrollment is



For coverage beginning January 1, 2016, enroll by December 15, 2015. Most people are required to have health insurance or pay a tax penalty. In 2016, the penalty will be 2.5% of your yearly household income or \$695 per adult (and \$347.50 per child under 18) up to \$2,085 per family, whichever is higher.

* Proof of current income of all family members applying (tax return, W-2, recent pay stubs, etc.). A dependent's income should only be included if their income level requires them to file a tax return. A family is defined as the person who files taxes as head of household and all the dependents claimed on that person's taxes. If you don't file taxes, you can still qualify for free or low-cost insurance through Medi-Cal.

** Families that include unlawfully present immigrants can apply. You can apply for your child even if you are not eligible for coverage.

You have a range of coverage options.

Covered California offers plans with four levels of coverage: Bronze, Silver, Gold and Platinum. At each level, the health insurance company pays for a percentage of your annual health care costs. The benefits offered within each level are the same — no matter which health insurance company you choose. To pick the plan that's right for you, you can compare costs and look at the network of hospitals and doctors in your area.

Coverage level	Annual deductible	Paid by health insurance company	Paid by you
Bronze	\$6,000	60%	40%
Silver	\$2,250*	70%	30%
Gold	\$0	80%	20%
Platinum	\$0	90%	10%

* Silver is the only level where your deductible and other costs may be lower based on your household income.

- If you choose **Platinum or Gold** you will pay a higher monthly premium, so that when you need medical services you can pay less.
- If you choose **Silver or Bronze** you can choose to pay a lower monthly premium, but when you need medical services, you pay more.
- A **minimum coverage plan, which covers worst-case scenarios**, is also available to those under 30 or who can prove financial hardship.

For more information or to find free, confidential local help, please contact:

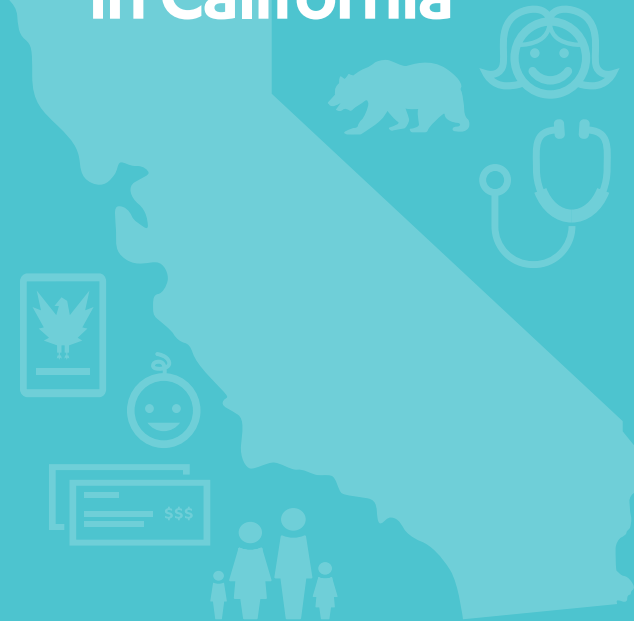


CoveredCA.com | (800) 300-1506



What You Need to Know

Getting more affordable health coverage in California





We've got you covered.

Covered California™ is a place where you can compare and shop for private health insurance plans, and get financial assistance to pay for health coverage if you qualify.

We make it more affordable for Californians like you to get quality health insurance, including Medi-Cal, that can't be canceled or denied because of an existing illness or if you get sick.

If you have health care through work or a public program, you can keep it. But if not, Covered California can help you understand your options and find a plan that's right for you and your family.




To find out more about your options and enroll, **visit CoveredCA.com.**

You can get help paying for health insurance.

Health insurance protects you from the what-ifs of life and can bring peace of mind, but you might be concerned about the cost. Covered California offers financial help and a variety of plans from private companies so you can choose the option that's best for your health needs and budget.

Based on your household income, your family may qualify for a tax credit to help pay for health coverage or low-cost or no-cost plans through Medi-Cal. To learn if you qualify, see the chart below.

See if you may be eligible for financial assistance:

 Number of people in your household	 If your 2016 household income is less than...	 If your 2016 household income is between...
1	\$16,243	\$16,243 – \$47,080
2	\$21,984	\$21,984 – \$63,720
3	\$27,725	\$27,725 – \$80,360
4	\$33,466	\$33,466 – \$97,000
5	\$39,206	\$39,206 – \$113,640
	You may be eligible for Medi-Cal	You may be eligible for financial help to purchase insurance through Covered California

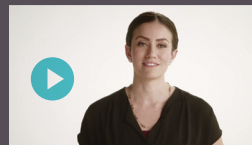


Shop and Compare!

To get an estimate for how much health coverage will cost you, visit our Shop and Compare tool at CoveredCA.com.

Once there, you just need to answer a few simple questions to see your plan options and find out if you qualify for financial help.

* All numbers are estimates. For more information, please visit the Shop&Compare Tool on CoveredCA.com



More questions?

Watch our "Welcome to Answers" video series at CoveredCA.com/FAQS

Topics include:

- What is Covered California?
- How Can Covered California Help People Under 30?
- How Does Covered California Make Insurance Affordable?
- How Is the Affordable Care Act Changing Health Insurance?
- How Do I Enroll?