



CEDARS-SINAI®

November 2014

Firstname Lastname  
1234 Main Street  
Anytown, CA 90000

Dear <NAME>,

If you have an individual health insurance plan for you and your family, you likely will want to know that the individual insurance plans providing coverage for Cedars-Sinai have changed from last year. Open enrollment for these plans – available both on and off the Covered California health benefit exchange – runs through Feb. 15, 2015.

If you plan to purchase a new policy for yourself or your family, the following options include full coverage for care from Cedars-Sinai Medical Center and many of our physicians for the 2015 plan year:

- **Plans available through the Covered California health benefit exchange:**
  - Anthem Blue Cross EPO plans  
(all metal levels – e.g., Platinum, Gold, Silver, Bronze)
- **Plans available through an insurance broker or insurance company directly (off the exchange):**
  - Anthem Blue Cross
    - Anthem Blue Cross EPO plans  
(all metal levels – e.g., Platinum, Gold, Silver, Bronze)
    - Cedars-Sinai Medical Center is offered as an in-network hospital in PPO plans and as a Tier 1 facility in Exclusive Provider Organization (EPO) plans.
    - You will be able to keep coverage under a grandfathered Anthem Blue Cross plan that offers their full network of providers as long as you continue to pay premiums under the plan.
  - Assurant Health
    - Assurant Health offers a full range of PPO network plans – using the Aetna PPO physician and hospital network



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We are currently in active discussions with Health Net. **At this time, it is unclear whether Cedars-Sinai will be included as a participating provider in Health Net's PPO network.** Please continue to check our website at [cedars-sinai.edu/insurance](http://cedars-sinai.edu/insurance) for the latest updates.

We recognize that there are many people who want to come to Cedars-Sinai, but may be concerned about out-of-pocket costs such as deductibles and co-pays for hospital services. To make things easier for our patients, we offer a variety of financial assistance programs that can help people with some of these costs. These programs are available to a wide range of incomes.

For the most up-to-date information and guidance, please call us at **800-213-3586**, visit us online at [cedars-sinai.edu/insurance](http://cedars-sinai.edu/insurance), or email us at **[insurance@cshs.org](mailto:insurance@cshs.org)**.

Sincerely,

Thomas M. Priselac  
President and CEO