



P.O. Box 659816
San Antonio, TX 78265-9116

[Date]

[Member Name]
[Address 1]
[Address 2]
[City, State ZIP Code]

IMPORTANT: Proposed Rate Change Notice — Medicare Supplement

Each year, rising medical costs and the growing use of medical goods and services combined, drive healthcare costs higher. Due to the general rise in medical costs, we are requesting a [X.X%] rate increase on January 1, 2026 from the New York State Department of Financial Services (DFS).

For policies issued prior to January 1, 2022, any approved premium rate change will take effect on January 1, 2026. For policies issued beginning January 1, 2022, any approved premium rate change will take effective on your policy anniversary date occurring on January 1, 2026 or later.

In compliance with New York State law, this is our initial notice to members explaining our proposed rate change. Anthem Blue Cross' narrative summary as well as additional information that provides a detailed summary of the factors that contribute to the rate change will be posted on both DFS' (<https://myportal.dfs.ny.gov/web/prior-approval/rate-applications-by-company>) and Anthem Blue Cross' (anthembluecross.com/ratefiling) websites.

The DFS may approve, modify, or disapprove our proposed rate changes. You will receive additional notice concerning the DFS' approval or modification of our proposed rate changes and how your renewal premium is affected at least 60 days prior to your renewal date. Our notification will include the new renewal premium amount and the effective date of the premium change.

You have 30-days to request additional information or submit your written comments. The comment period is expected to begin 5 business days from the postmark date of this notice. To contact us to determine the start and end of the comment period, or to submit comments, you may call, email, or write to:

Anthem Blue Cross
P.O. Box 659816
San Antonio, TX 78265-9116
Toll free: 844-395-1026; TTY/TDD: 711
Hours: 8 a.m. to 6 p.m. ET, Monday through Friday
Email: MedSuppRateChange@anthem.com

Or, you may write the New York State Department of Financial Services at:

Health Bureau – Premium Rate Adjustments

New York State Department of Financial Services

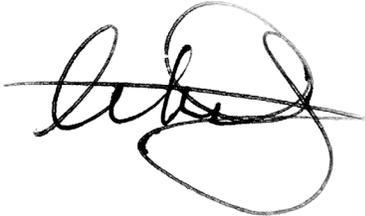
One Commerce Plaza

Albany, NY 12257

https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

When you email or write to either DFS or us, please be sure to include the insurer's name Anthem Blue Cross on all letters. Also, please be advised that your comments will be posted on DFS' website, but your personal information will not be published.

Sincerely,

A handwritten signature in black ink, appearing to read 'Aimée K. Dailey', with a large, stylized flourish at the end.

Aimée K. Dailey

President, Medicare

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