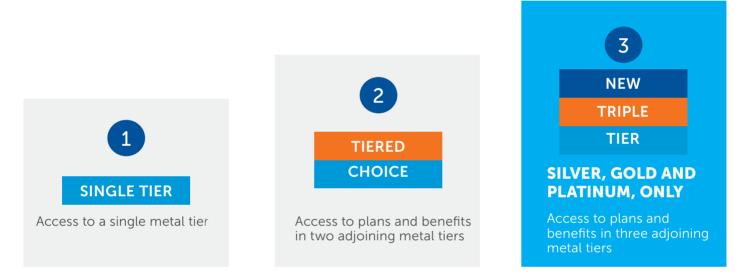
NEW TRIPLE TIER OPTION *Effective January 2019*



You and your clients have asked – and we've listened. We are expanding the metal tier options for your new and renewing California*Choice* groups effective January 1, 2019.

CALIFORNIACHOICE OPTIONS AS SIMPLE AS 1, 2, 3

Your clients will now have a third option when building their Small Group benefits program. They can choose to offer any of the following:



These options give your clients and their employees more options than any other exchange in the marketplace.

DELIVERING WHAT CLIENTS WANT

Silver, Gold and Platinum tiers are already our most popular at California*Choice* – attracting more than 90% of members.

Adding a Triple Tier option for 2019 gives your clients more choices without increasing their costs. That's because employers choose their own Defined Contribution, so they are contributing the same amount toward employee coverage regardless of the metal tier.

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