

#### Dear SCAD Students:

GoHealth is the nation's leading private health insurance exchange that has helped more than 30 million people shop for coverage. This gives you an option to purchase individual health insurance on the Private Exchange. If you would like to access in network benefits at SCAD's Clinic; consider Humana as an option.

The annual Open Enrollment Period is fast approaching, which means you will soon be able to enroll in coverage through GoHealth. To help you prepare, we've outlined a few key dates you should know.

- November 1, 2016: Open Enrollment begins
- January 1, 2017: First date 2017 coverage can take effect
- January 31, 2017: Open Enrollment ends-After this date, you can only enroll in 2017 coverage if you have a Qualifying Life Event. Otherwise, you face a tax penalty for being uninsured.

In advance of November 1, please review the attached materials about Open Enrollment and your health insurance options.

#### Events that let you buy health insurance on the private health insurance exchange outside of Open Enrollment:

- > Moved to a new area
- Lost Coverage
- Aged off of a parent's plan
- Lost student health insurance
- Got married
- Got divorced
- > Had a baby or adopted a child
- > Change in income
- Gained Citizenship
- Had errors with your enrollment

#### If you have additional questions about how to get health insurance, please visit:

- www.gohealth.com/seacrest
- Or call (877)-252-8189

#### GoHealth<sup>e</sup>



GoHealth has the right plan options for you. We work with more than 300 of the best health insurance carriers to provide you with the most options at the best rates.



Subsidy-eligible health plans





Individual & family major medical health insurance



GoHealth Access, a health care savings tool



Dental Insurance

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Additional ancillary coverage options, including vision and accident

Looking for the option that's right for you and your family? Contact GoHealth today to learn more.

#### (877) 252-8189 www.gohealth.com/seacrest

**Go**Health<sup>e</sup>

# OPEN ENROLLMENT Dates you need to know

The Open Enrollment Period for 2017 health insurance coverage is fast approaching. Here are the most important dates you should know.

## NOVEMBER

## **Open Enrollment begins** November 1, 2016

This is the time to browse thousands of plans from top carriers at GoHealthInsurance.com to find the right plan for you.

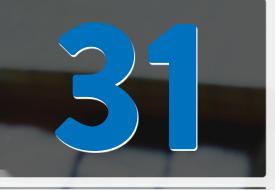
**2017 coverage can start** January 1, 2017

If you enroll in time, your new health plan can take effect as early as January 1.



JANUARY

#### JANUARY



## **Open Enrollment ends** January 31, 2017

After this date, you can only enroll in 2017 coverage if you have a Qualifying Life Event. Otherwise, you face a tax penalty for being uninsured.

#### (877) 252-8189 www.gohealth.com/seacrest



## **Qualifying Life Events** You may only enroll in health insurance outside of Open Enrollment if you...



## Got married

## Got divorced

## Had a baby or adopted a child



## Changed your income



## Had errors with your enrollment

## Gained citizenship

## Lost student health insurance

## Aged off a parent's plan

If you experience one of the qualifying life events above, you may be eligible for a special enrollment period.

> (877) 252-8189 www.gohealth.com/seacrest

