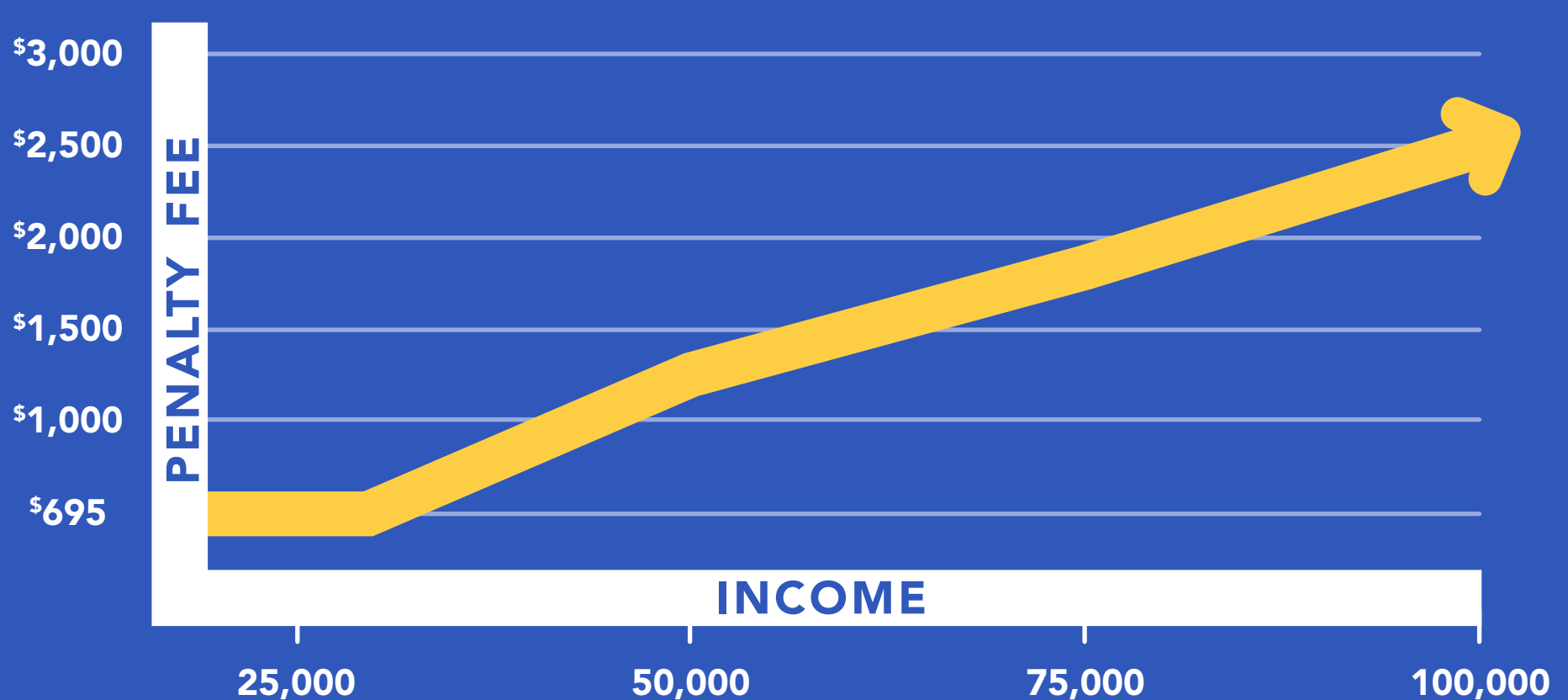


UNINSURED? AVOID THE PENALTY.

HERE'S SOME INFO TO HELP YOU DECIDE.

PENALTIES FOR NO COVERAGE ARE GOING UP IN 2016.

MINIMUM **\$695** OR **2.5%***
OF YEARLY HOUSEHOLD INCOME



WHICH EQUATES TO

\$1,250
IF YOUR INCOME IS
\$50,000

\$1,875
IF YOUR INCOME IS
\$75,000

\$2,500
IF YOUR INCOME IS
\$100,000



You'll pay the penalty on your federal income tax returns. If you don't have insurance in 2015, you'll pay for it in 2016. No coverage in 2016? You'll pay even more in 2017.

NOT INSURED AND NEED CARE? OUCH!



\$1,233
FOR THE AVERAGE
ADULT **ER** VISIT



UP TO **\$8,000**
FOR A **DISLOCATED**
SHOULDER



\$2,500
ON AVERAGE FOR A
BROKEN ARM OR LEG

IT'S A GOOD IDEA TO GET COVERAGE IF YOU'RE UNDER 65
AND DON'T HAVE A PLAN THROUGH YOUR EMPLOYER.

OPEN ENROLLMENT FOR 2016

DO YOU QUALIFY FOR
SUBSIDIES TO HELP
PAY YOUR PREMIUMS?



CLICK TO CALCULATE
OR GO TO
BCBSM.COM/SUBSIDY

NOW
THROUGH



1-888-899-4931
BCBSM.COM/MYBLUE

* You will pay either \$695 or 2.5% of your income, whichever amount is higher.

SOURCES: University of Michigan Health Systems, National Institutes of Health, Cost Helper Health

Blue Cross Blue Shield of Michigan is here to help you compare options and enroll or renew health insurance.

FOR MORE INFORMATION, VISIT **BCBSM.COM/MYBLUE**