What Pennie plans offer:

- Health coverage from the top health insurance companies in Pennsylvania.
- Plans cover a full range of medical care. This includes coverage for pre-existing conditions and free preventive services.
- Pennie is the only link to financial savings to help reduce the cost of coverage.
- Pennie guarantees important protections from low-quality health plans and scams.

You can also get personalized help from one of our Pennie-certified professionals at no cost to you.

pennie.com | 844-844-8040

Common Terms

Buying health insurance is easy...when you understand the lingo:

Premium
The amount you pay for your health coverage every month

Deductible
How much you will pay for covered healthcare services before your insurer starts to pay

Copay
A predetermined rate you pay for healthcare services at the time of care

Co-insurance
The share of the cost of covered healthcare services you will pay out-of-pocket (for example, 20%) after you've paid your deductible

Out-of-pocket maximum
The most money in deductibles, copays and co-insurance you could pay each year (excluding your monthly premium), regardless of how much medical care you use

Network
The healthcare providers and facilities (hospitals, urgent care centers, labs, etc.) your health insurer has contracted with to provide healthcare services. Make sure to look at your plan's network before you buy!

- **PA's Trusted Marketplace**
- **Shop and Compare Health Plans**
- **Receive Local Support**
- **Get Covered!**

You're Worth Protecting.

Learn more inside.

Meet pennie

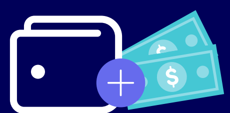
Pennsylvania's official health insurance marketplace.

Pennie's Open Enrollment Period
November 1st – January 15th

See If You Qualify:

Advanced Premium Tax Credit

For those that qualify, APTC is a tax credit you take in advance to lower your monthly premium throughout the year. When you apply for coverage through Pennie, you'll estimate your expected income for the year.



Cost-Sharing Reductions

For those that qualify, CSRs helps to lower the cost of accessing healthcare services, like deductibles, co-pays, and coinsurance. If you qualify for CSRs, you must enroll in a Silver plan to access these extra savings!

Get all the details at pennie.com

Enrollment basics

What is OEP?
The yearly period when you can buy health insurance. Open Enrollment runs from November 1 to January 15. Outside of OEP you cannot enroll unless you qualify for a Special Enrollment Period.

What is SEP?
If you experience a qualifying life event such as loss of health coverage, marriage, have a baby, or more, you will be granted a 60 day window to enroll in a Special Enrollment Period.

Why get coverage?
Accidents and illnesses happen. Health insurance gives you peace of mind "in case the unexpected happens." All Pennie plans offer preventive services, like healthcare screenings and immunizations, free of charge.

Who can get coverage?
PA residents who are citizens, U.S. nationals or have a qualifying immigration status can apply and enroll in health coverage through Pennie.

Not covered through work or another program like Medicaid?
You can find the coverage that's right for you through Pennie.

How do I shop and compare plans?

Pennie allows you to easily shop and compare and find out if you qualify for financial assistance.

- Go to pennie.com
- Click the "Get Covered" button to go to a portal to view options and shop
- Provide basic information about you and your family
- Pennie will match you with plans that meet your needs and budget

We compare your TOTAL out-of-pocket cost, not just your monthly premiums.

Pennie helps in three free ways:
Pennie Customer Service Representatives, Pennie-certified Assisters, and Pennie-certified Brokers can get you from *confused to covered* in no time!

Learn more at pennie.com/connect

Health insurance shopping checklist

Before you start enrollment with Pennie, gather the following:

- Photo ID(s) (driver's license, passport or other option proving your identity)
- Social Security numbers(s)
- Last four weeks of pay stubs
- Immigration documents, if applicable
- Most recent tax return(s)

Simple Enrollment Steps

1. **Preview**
   With our Plan Comparison Tool, see plans that are in your area and in your budget.
2. **Apply**
   Gather your household information. See Pennie's Shopping Checklist at pennie.com/learn/how-to-enroll.
3. **Shop**
   Filter and compare health plans by needs and cost.
4. **Pay**
   Your coverage will not begin until you pay your first month's premium. For most health plans, you can make your first payment at the same time that you enroll.

✓ **Covered!**
Enjoy that Peace of Mind!

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