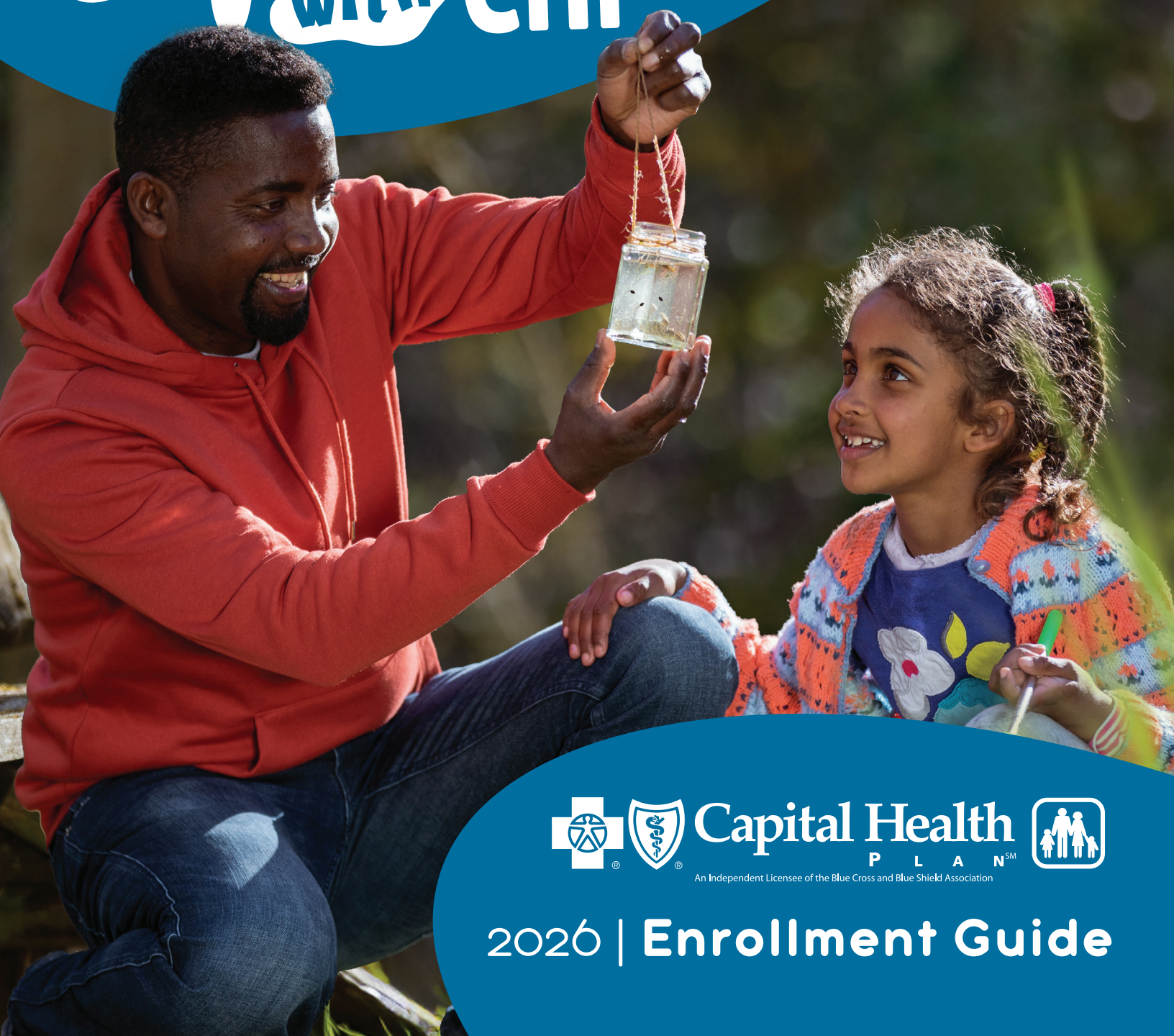


# Get Going

with **CHP**



Capital Health  
P L A N<sup>SM</sup>

An Independent Licensee of the Blue Cross and Blue Shield Association



2026 | Enrollment Guide

# Affordable Individual & Family Health Plans

— NOW AVAILABLE —

Plan Rating\*: ★★★★★

Member Experience\*: ★★★★★

## Get Going with Care That Keeps Up!

When your health plan fits real life, you can get back to what matters. With Capital Health Plan, you get costs that make sense, care that is close and real help when you need it.

- No charge for preventive care
- Prescription drug coverage
- Large selection of doctors, specialists, pharmacies, and hospitals
- Telehealth services for \$15 through Amwell
- Member-only health centers & urgent care
- \$150 annual wellness reimbursement
- CHPConnect mobile app

Backed by over 40 years of earned trust and caring for the people of our community, CHP always puts you first. We offer easy enrollment with personal assistance to help you find the plan that meets your needs and your budget.

SCAN THE QR CODE  
to contact one of our agents.



## Stay Connected to Your Health with CHPConnect

Once a member, you will have easy access to our convenient online member portal and mobile app, CHPConnect. Here, you can access the health plan information you need and manage many aspects of your health care.

- View personal health records
- Search providers or choose a PCP
- Access benefit documents and claims
- Review referrals and authorizations
- Review lab results and health records
- Request or view ID cards

## Open Enrollment Basics

### What is Open Enrollment?

Open Enrollment is the window each year when you can sign up for a new health plan or change your current one.

### When is Open Enrollment for 2026 coverage?

Open Enrollment runs from **November 1, 2025, to January 15, 2026.**

- Pick a plan by **December 15, 2025**, for coverage that starts **January 1, 2026.**
- Pick a plan by January 15, 2026, for coverage that starts February 1, 2026.

### Who usually needs an individual or family plan?

People who do not have job based coverage. That can include freelancers, people between jobs, early retirees, and some college students

## How to Enroll or Make Changes

### How do I apply for a new plan or change my current plan?

- **Online:** Go to [capitalhealth.com/individual-family-2026](https://capitalhealth.com/individual-family-2026)
- **By phone:** Call 850 523 7220 to speak with a licensed enrollment specialist.

You can make changes during Open Enrollment or if you qualify for a Special Enrollment Period (SEP).

### What if I miss the January 15 deadline?

You can enroll after January 15 only if you have a qualifying life event that gives you an SEP. Examples include losing other coverage, getting married, having a baby, adopting, or moving to a new area.



# Active Renewal vs. Auto Renewal

## Should I actively renew even if I like my current plan?

Yes. Plans and prices can change from year to year. Actively renewing helps you confirm your 2026 plan, check your doctors and prescriptions, and verify any savings you qualify for so your January bill is not a surprise.

## What happens if I let my plan auto renew?

If you do not make an active choice, you may be re-enrolled in your current plan if it is still offered. If your plan is not offered, you may be placed in a plan that is similar but not the same. If you do not make an active choice, **this could mean a higher-priced monthly premium or different benefits.** To be safe, log in and review your options.

## I had a \$0 monthly premium in 2025. Do I need to do anything?

Yes. If your plan renews passively, your premium and savings can change. The best way to keep the right plan at the right price for you is to log in and re-verify your household and income information during Open Enrollment.

## I am on a Bronze plan and may be eligible for cost sharing reductions (CSR). What should I know?

CSR savings apply only when you enroll in a **Silver** plan. If you want those lower out of pocket costs and you are eligible, you need to **switch to a Silver plan during Open Enrollment.** Auto-renewal will not automatically switch you to Silver.

# Costs and Savings

## Do I qualify for a premium tax credit or other savings?

You may qualify based on your household income, family size, and the cost of plans in your area. The best way to find out is to answer the eligibility questions when you apply. The system will estimate any savings you qualify for.

## How much will my monthly premium be?

Premiums can be different for each available plan, depending on where you live, your age, and your eligibility for savings. Use the online

estimator at [HealthCare.gov](https://www.healthcare.gov)/see plans to get a quick estimate, then compare CHP options to see your exact costs.

## What is the maximum I will pay out of pocket in 2026?

For 2026, the annual out of pocket maximum is \$10,600 for an individual and \$21,200 for a family for most Marketplace plans. After you reach this limit, the plan pays 100% of covered in-network services for the rest of the year.

# Networks, Doctors, Prescriptions, and Travel

## Can I keep my doctor?

CHP has an extensive network. Use our **Provider Directory** to confirm your doctor is in-network or to find a new one who meets your needs. Visit [capitalhealth.com/provider-directory](https://capitalhealth.com/provider-directory).

## Will my prescription medications be covered?

All CHP plans include prescription drug coverage. Coverage depends on the medicine's formulary tier and whether you use in-network pharmacies. Go to [capitalhealth.com/about-your-medications](https://capitalhealth.com/about-your-medications) to check our medication list.

## What is a formulary tier, and why does it matter?

A formulary tier is a level on your health plan's drug list that helps set what you pay for a medicine. Lower tiers, for example, Tier 1, usually have lower-cost generic drugs, so your copay is lower. Higher tiers include brand-name or specialty drugs, which usually cost more, so you pay more out of pocket.

## How does coverage work when I am away from home?

Emergency and urgent care are covered nationwide. Routine care may be limited to your plan's network. If you have travel plans, review your benefits before you go.



## Metal Tiers

These levels show how you and the plan share costs on average:

- **Bronze:** Lowest premiums and highest out of pocket costs. The plan pays about 60% of average costs.
- **Gold:** Higher premiums and lower out of pocket costs. The plan pays about 80% of average costs.
- **Silver:** Moderate premiums and costs. The plan pays about 70% of average costs. CSR savings may apply if you qualify.
- **Platinum:** Highest premiums and lowest out of pocket costs. The plan pays about 90% of average costs.

## Quick Checklist for Active Renewal

1. **Log in** to your CHP account starting November 1.
2. **Update** household and income information.
3. **Review** your doctors, prescriptions, and pharmacy.
4. **Compare** plans side by side and check your estimated savings.
5. **Confirm** your 2026 plan and your primary care provider.

## Need Help?

- **Online:** [CapitalHealth.com/GetGoing](https://capitalhealth.com/GetGoing)
- **Phone:** 850-523-7220
- **Provider search:** [capitalhealth.com/provider directory](https://capitalhealth.com/provider-directory)
- **Medications:** [capitalhealth.com/about-your-medications](https://capitalhealth.com/about-your-medications)

Have more questions? Contact your agent or scan this code to schedule an appointment.

