Fact: You can shop for other health care options. Hoo knew?

Looking for health insurance with lower premiums? The Chard Snyder Marketplace is a free, confidential service that helps you find, compare and purchase affordable individual health insurance from a variety of national carriers.

With rising costs of employer-sponsored retiree health plans Chard Snyder Marketplace is here to help you find savings. Less expensive coverage should not mean lower quality customer service. Here’s what you need to get started:

- Agents are available M-F, 9am - 7pm, EST.
- Receive personalized plan recommendations.
- View side-by-side comparisons when choosing a plan.
- Select, apply, and enroll online for benefits all in one place.
- You are guaranteed acceptance regardless of any previous illness or conditions.

Most people can complete their application for health insurance in 15-20 minutes. Here is what you need to apply:

- Birthdate
- Social Security Number
- Policy number if you have current coverage
- To determine eligibility for a federal subsidy income information is required

Visit www.chard-snyder.com/options or call 855.288.8278 to see if there’s an individual plan that’s right for you.

Do you receive a Virginia Retirement System (VRS) Health Insurance Credit? No problem. You may still participate in the Virginia Health Insurance Credit Program, as long as you report the policy change to VRS. For assistance updating your VRS Health Insurance Credit, contact University Human Resources at 434.982.0123, or ASKHR@Virginia.edu.

**IMPORTANT:** If you are cancelling your University of Virginia Health Plan benefit, or other Virginia State Health Benefit Program for Retirees, understand that neither you or your family members will be permitted to re-enroll in state health benefits at any time.

Do not cancel your current coverage until a new policy is approved and you have received written confirmation of rates and benefits from your new health insurance company. Always read the plan brochure and exclusions or limitations before applying for a specific plan.