



Regence BlueShield is an Independent Licensee of the Blue Cross and Blue Shield Association

As our valued member, we want to provide you with advance notice of significant changes to your Regence MedAdvantage (PPO) plan. Your current Regence MedAdvantage + Rx Core (PPO) plan is being discontinued effective January 1, 2010. Regence BlueShield has been informed by the Centers for Medicare and Medicaid Services (CMS) that the number of our plan offerings would need to be reduced starting in 2010. To comply with CMS, Regence has found it necessary to close the Core Plan. For your convenience, we will automatically move you to another option, Regence MedAdvantage + Rx Classic (PPO).

On the right are highlights of the benefits you will receive with your new plan, some of which were not available with Regence MedAdvantage + Rx Core (PPO). Your premiums on the Classic plan will be higher than they were on the Core plan, but you will have additional benefits. You will be receiving a packet with full details on your new coverage by the end of October.

We understand this is a significant change and we are committed to helping you through this transition. We will be calling you soon to go over these changes with you. In the meantime, please feel free to call Customer Service at 1-800-541-8981 (TTY users should call 711) during the hours listed on the back.

Sample A. Sample
100 East Lancaster Ave.
Suite 100
Downingtown, PA 19335



Dear Sample A. Sample,

We'd like to thank you for your membership and highlight for you some of the features of our Regence MedAdvantage + Rx Classic (PPO) coverage in 2010.

Benefits to Help You Stay Healthy

Regence MedAdvantage + Rx Classic (PPO) has excellent coverage, including benefits that were not available with Regence MedAdvantage + Rx Core (PPO). All of our Regence MedAdvantage (PPO) plans include coverage for services that help contribute to a healthier lifestyle. The Regence MedAdvantage + Rx Classic (PPO) provides:

- Benefits for **preventive dental care** with NO copayments or network restrictions. In 2010, the Regence MedAdvantage + Rx Classic (PPO) plan will pay up to \$500 for preventive dental care and you can use any dentist you want.
- Benefits for **eye glasses**. Your 2010 plan provides a \$100 benefit for eye glasses every two years.
- Benefits for **routine eye exams** are included, too.
- Benefits for preventive screenings with no copays (unless provider bills an office visit).

The peace of mind of an established, strong provider network

- You can receive care from our **large network of health care providers**. Regence BlueShield has strong community ties that allow us to keep our network stable, with **the assurance of access for our members**.

(over, please)

Plus the reliability of Regence BlueShield. . .

- You can rely on a **local, stable** company dedicated to serving Washington residents **for more than 90 years**. While some Medicare health insurance plans are leaving the area altogether, Regence BlueShield is committed to maintaining a choice of coverage options to meet a variety of needs and budgets.

All-in-one coverage

Like the Regence MedAdvantage + Rx Core (PPO) plan, Regence MedAdvantage + Rx Classic (PPO) provides “all-in-one” coverage. It combines medical coverage with prescription drug coverage in one plan. You will still have a low \$4 copayment for each covered generic prescription drug that you have filled at network pharmacies.

Plus, this coverage is backed by the outstanding service you have come to expect from Regence BlueShield.

- You can **save with our Regence Advantages Program**, which includes **discounts on many health-related products and services**.
- Internet users can enjoy access to **www.myRegence.com** — providing **convenient online services to help advise, navigate, and reward you in your health and wellness choices**.

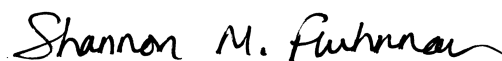
Continuing with this coverage is simple. You need do nothing now. Your new ID card will be issued to you, which you can use for covered services, effective January 1, 2010.

If you have any questions or concerns about your new benefits, you can call Regence Medicare Customer Service at 1-800-541-8981 (TTY users should call 711), 8 a.m. to 8 p.m., seven days a week from November 15, 2009 – March 1, 2010. After March 1, 2010, hours of operation will be 8 a.m. to 8 p.m. Monday – Friday. Please leave a message on Saturdays, Sundays and holidays, and we will return your call on the next business day.

For information about other coverage options that we offer which may better meet your needs call toll-free **1-888-REGENCE (1-888-734-3623)** Monday – Friday from 8 a.m. to 5 p.m., Pacific time to find out more. TTY users should call **711**.

We apologize in advance for any inconvenience you may experience with this transition, but we look forward to continuing to serve you and providing your coverage.

Sincerely,



Shannon M. Fuhrman
Manager, Individual Sales

Regence MedAdvantage (PPO) is a health plan with a Medicare contract.

The benefit information provided herein is a brief summary, but not a comprehensive description of available benefits. Additional information about benefits is available to assist you in making a decision about your coverage. This is an advertisement; for more information contact the plan.