

# Agent Update



*An Update From BlueChoice HealthPlan Sales/Marketing*

**March 9, 2009**

## **BlueChoice HealthPlan Expands Individual Benefit Plans and Age Ranges**

BlueChoice HealthPlan now offers individual coverage through age 29! Effective May 1, 2009, BlueChoice HealthPlan will add BlueChoice® for Young Adults to expand its line of coverage for individuals. Other changes include new benefit plans, a benefit enhancement, and a premium adjustment for existing BlueChoice® for Kids members. We hope these additions will allow you to offer better products and services to your clients.

### **BlueChoice Individual Coverage**

BlueChoice for Kids is now one component under the new BlueChoice Individual Coverage umbrella. With BlueChoice Individual Coverage, members no longer have to be unmarried to qualify. Coverage is available to any permanent resident of South Carolina between the ages of six weeks and 29 years, regardless of marital status.

### **BlueChoice for Young Adults**

The second component under the BlueChoice Individual Coverage umbrella is BlueChoice for Young Adults. On a member's nineteenth birthday, the BlueChoice for Kids policy automatically becomes a BlueChoice for Young Adults policy. This means policies no longer expire once members reach 25 years of age. This new policy covers young adults until 30 years of age.

### **Benefits Enhancement**

BlueChoice Individual Coverage has increased the lifetime benefit maximum to \$2 million. Previously, the lifetime benefit maximum for BlueChoice for Kids was \$1 million.

### **Additional Coverage Options**

Two new consumer-driven health plan coverage options have been added. These high deductible health plan (HDHP) policies allow the security of a traditional health plan with more control in managing health care spending. There are now a total of seven options from which to choose.

### **Premium Adjustments**

Rates for BlueChoice for Kids policies have remained the same for nearly two years. But due to increased costs, it is necessary to raise premium rates. The attached letter will be mailed to all BlueChoice for Kids policyholders on Friday, March 27. The new rates for all plans are on the back of the letter. For more information about these changes or benefits, please contact your individual marketing representative, Melissa Gimbel at 800-327-3183 ext. 25249 or Rhonda Hays at 843-324-6567. We appreciate our partnership with you and are always looking for ways to help our businesses grow.

March 27, 2009

RE: Notification of New Benefit Plans and Premium Adjustments

Dear BlueChoice for Kids Member/Policyholder:

Effective May 1, 2009, several changes will be made to your policy. These changes include an enhancement to your benefits and additional coverage options due to the availability of new products. There are also changes to your policy's premiums. These premium changes are a result of increased utilization of coverage and higher charges for prescription drugs and other medical services.

**BlueChoice Individual Coverage**

Your BlueChoice for Kids policy is now one component under the new BlueChoice Individual Coverage umbrella. With BlueChoice Individual Coverage, members no longer have to be unmarried to qualify. Coverage is available to any permanent resident of South Carolina between the ages of six weeks and 29 years, regardless of marital status.

**BlueChoice for Young Adults**

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**Benefits Enhancement**

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**Additional Coverage Options**

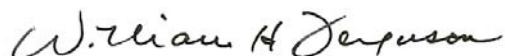
Two new consumer-driven health plan coverage options have been added. These high deductible health plan (HDHP) policies allow the security of a traditional health plan with more control in managing health care spending. There are now a total of seven options from which to choose. Your agent or our Members Services staff can give you more information on the new options.

**Premium Adjustments**

No one likes rate increases. That's why BlueChoice for Kids policy's rates have remained the same for nearly two years. But due to increased costs, it is necessary to raise premium rates. New rates for all plans are shown on the back of this letter.

For more information about these changes or benefits, please contact your agent or our Member Services staff at 1-800-868-2528. We appreciate the opportunity of providing this valuable coverage for you. Thank you for choosing BlueChoice Individual Coverage.

Sincerely,



William H. Ferguson  
Vice President – Marketing

**BlueChoice<sup>®</sup> for Kids.**  
*Keeps kids moving.*

[www.BlueChoiceSC.com](http://www.BlueChoiceSC.com)

BlueChoice HealthPlan of South Carolina is an independent licensee of the Blue Cross and Blue Shield Association.  
\*Registered marks of the Blue Cross and Blue Shield Association.

**Rates Effective 5/1/2009**

Monthly Premiums	Plan 1		Plan 2		Plan 3		Plan 4	
	Male	Female	Male	Female	Male	Female	Male	Female
Ages 6 weeks – 4	\$170.75	\$170.75	\$160.75	\$160.75	\$146.00	\$146.00	\$117.75	\$117.75
Ages 5 – 18	\$134.00	\$134.00	\$126.25	\$126.25	\$114.75	\$114.75	\$92.50	\$92.50

Monthly Premiums	Plan 5		Plan 6 - HDHP		Plan 7 - HDHP	
	Male	Female	Male	Female	Male	Female
Ages 6 weeks – 4	\$102.75	\$102.75	\$104.75	\$104.75	\$80.50	\$80.50
Ages 5 – 18	\$80.75	\$80.75	\$82.25	\$82.25	\$63.25	\$63.25

**BlueChoice<sup>®</sup> for Young Adults.**  
*Coming of age.*

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**Rates Effective 5/1/2009**

Monthly Premiums	Plan 1		Plan 2		Plan 3		Plan 4	
	Male	Female	Male	Female	Male	Female	Male	Female
Ages 19 – 24	\$154.25	\$168.25	\$145.50	\$158.50	\$132.25	\$144.00	\$106.25	\$116.00
Ages 25 – 29	\$169.25	\$206.00	\$159.75	\$194.00	\$145.25	\$176.25	\$116.50	\$142.00

Monthly Premiums	Plan 5		Plan 6 - HDHP		Plan 7 - HDHP	
	Male	Female	Male	Female	Male	Female
Ages 19 – 24	\$92.75	\$101.00	\$94.50	\$103.00	\$72.75	\$79.25
Ages 25 – 29	\$101.75	\$123.75	\$103.75	\$126.00	\$79.75	\$97.00