



Regence

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

July 2009

Name
Address
City, State Zip

Re: Individual Plan Rate Change

Dear New Member,

Thank you for choosing to be part of the Regence community. We continually strive to provide value in cost and quality for our members. Each year, we evaluate all of our Individual plans to provide maximum value and help you optimize your health, while keeping up with the rising costs.

We are writing to provide you information about your premium, which will change August 1, 2009. Regence typically adjusts Individual rates in August, when all Individual plan members experience their rate adjustments, even those recently enrolled in coverage. A new rate sheet is enclosed indicating your monthly premium. If you already paid for August 2009 or beyond, the difference between the old and new rates will be included on your next bill. If your monthly premium is automatically withdrawn from your bank account, the new rate will be deducted from your account with your next payment.

Rate increases are a direct result of the rising cost of health care. Major cost factors include the use of medical services, the introduction of new and advanced medical technologies, costs for prescription medications, benefits mandated by the legislature, an aging population and an increase in chronic diseases. Regence makes every effort to keep rates as low as possible and understands a rate increase may impact your finances.

Also enclosed is a summary of changes to your contract that will take effect August 1, 2009. Your new contract will be sent out in a separate mailing.

If you have questions or need more information: Please contact your agent; call Customer Service at 1 (888) 344-5587; or go to www.regence.com. You may also visit the members-only Web site at myRegence.com. This site includes health-related content and calculators to help you make informed health care decisions.

We are committed to serving you today and in the future. We appreciate your business and strive to provide our best value to you.

Sincerely,

Penny Garrett
Director, Customer Service

Enclosures: rate sheet, summary of changes