



Regence

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

July 2009

Name
Address
City, State Zip

Dear Member,

Regence BlueShield continually strives to provide you health coverage with good value. Each year we evaluate our plans carefully to make sure they offer you what you need to optimize your health, while keeping up with rising medical costs.

Enclosed is your rate sheet with information on your new premium amount which will increase effective August 1, 2009. Please review this information carefully. 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.

We understand that your needs may change from year to year, so we want you to know that you have options for both your coverage and premium. Here are a few ideas to help you decide what is right for you.

1. Evaluate your options. If your current plan is meeting your needs, no action is required. If you are considering changes, please continue reading.

2. Consider changing to another plan or deductible (some restrictions may apply). For example, you may be able to reduce your premium by switching from a \$1000 deductible to a \$2,500 deductible. If you choose to switch to a new health plan, your benefits and premium will be effective on the first day of the month following the approval of your request.

3. We are here to help.

- **You may call your customer service representatives with any questions at 1 (800) 458-3523.**
- **Your broker, if you have one, can also help you evaluate your options.**
- **For more information about our plans,** visit the "Medical Plans" section of our Web site at www.regence.com.
- **For information about how to estimate health care costs,** go to www.myRegence.com. This member Web site contains health care cost calculators that allow you to estimate your health care costs for the next year.

Thank you for choosing us as your health care provider. Our goal at Regence is to make health care accessible for everyone in our community. We work hard every day to provide our best value to you.

Yours in good health,

Penny Garrett
Director, Customer Service

Enclosures: Rate Sheet, Summary of Changes