



**BlueCross BlueShield
of Illinois**

April 11, 2005

Producer News

\$100 Bonus for New BlueEdge Policies!

We're making it even easier to write business for our new high-deductible HSA-compatible plans. For each BlueEdgeSM Individual HSA and BlueEdgeSM Individual HSA 5000 policy that is issued and paid, you'll receive a \$100 bonus!

Our new HSA-compatible high deductible plans offer a benefit rich product at a low cost. In fact, for individuals, our HSA plans are among the lowest priced in the marketplace — a great sales advantage for you and your clients. And your clients will enjoy peace of mind knowing they have access to one of the largest provider networks in Illinois and that their coverage is backed by the considerable strength and stability of the state's leading insurer, with over 4 million members.

Applications must be submitted prior to **August 1, 2005**. Plan changes and replacement policies are excluded from this bonus.

Current High-Deductible Plan Clients May Convert to New HSA Plans without Underwriting

A letter will be sent to current High Deductible members offering guaranteed movement to one or more of the new BlueEdge Individual HSA products **at the same or lesser deductible** if a rate reduction of at least 5% can be realized **at the members current rate level**. This guaranteed offer includes the BlueEdge Individual HSA new business rates only for existing High Deductible members with effective dates of 7/1/04 or later. As always, **the rate level for guaranteed movement is based on the member's product effective date and with a choice of the same or lesser benefits.**

The offer will include a customized letter, a Change of Coverage Application (form #30205) and Outline of Coverage for the BlueEdge Individual HSA product. Current members who submit a completed Change of Coverage Application will be effective on the BlueEdge Individual HSA as of the paid to date following receipt of the application.

Remember, for existing High Deductible members, the HSA tax advantage is effective based on the original effective date of the High Deductible plan!

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CONSUMER MARKETS