



**BlueCross BlueShield  
of Illinois**

## Producer Update October 2007

### Our “Sell More, Earn More” Bonus Program was so POPULAR... We’re Doing It Again!

Last year we introduced our Under 65 Sell More, Earn More Bonus Program. Great News! Based on the tremendous success of the program, we’re pleased to announce that we’re doing it again this year. Here’s how it works:

Based on the number of issued and paid policies between October 1, 2007 and January 31, 2008 you will receive:

- .5 point for each SelecTEMP® PPO sale
- 1.5 point for every HSA sale
- 1.0 point for any other U65 sale

Then, based on your total points at the end of the bonus period, here is what you can earn:

Points	Bonus
100+	\$10,000
50-99	\$5,000
30-49	\$3,000
20-29	\$2,000
10-19	\$1,000

#### Here’s a summary of additional program parameters:

- Bonuses will be paid 60-90 days after the program ends.
- Blue Cross and Blue Shield of Illinois (BCBSIL) will determine the issue and paid dates of all policies and will be solely responsible for determining production counts for this promotion.
- Program excludes policy rewrites.
- Bonuses will be calculated and paid at the Agent/Agency level on new business only.
- BCBSIL may terminate or modify this program at any time without notice.
- BCBSIL will be the final arbiter of any issues related to this program.
- Under 65 Policies must be issued and paid between October 1, 2007 and January 31, 2008.

In addition to the Sell More, Earn More bonus program, you can also increase your earning potential by qualifying for exclusive True Blue<sup>SM</sup> Status.

If you have 25 or more Under 65 paid policies in 2007 (excluding SelecTEMP PPO), your Under 65 first year commission will increase from 15% to 20%!

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#### CONSUMER MARKETS

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## Update on Rush University Medical Center Contract

Good news! Long negotiations with Rush University Medical Center have yielded a positive result. In October 2007, we signed a six-year contract with Rush which runs through 2011. For more details, please read the joint press release that was issued on this topic - <http://www.chicagotribune.com/business/chi-071002bcbs-rush.0.6302922.story>.

## Update on Condell Medical Center Hospital Contract

The hospitals and physician providers with whom we contract are key factors in our ability to serve customers and contain costs. On October 2, 2007, a judge denied our request for the court to prevent Condell Medical Center in Libertyville, Illinois from prematurely terminating its contract before December 31, 2007. As a result, there are no contracts in place with Condell Medical Center effective 10/02/07. At this time Condell is a non-plan hospital. In addition, some physicians may be leaving the BCBSIL PPO network as a result of Condell no longer being a contracted provider.

We are disappointed in this ruling and regret the inconvenience this will cause members that use Condell Medical Center facilities and physicians. We also recognize that our customers have been relying on our expectation that Condell would remain in network through December 31, 2007. Thus, we have developed a strategy to minimize the impact on our members by designing an orderly transition period.

Additionally, members can also seek medical services from the extensive hospital network throughout the Chicago area, including several facilities in Lake County. For example: Lake Forest Hospital, Provena St. Therese Medical Center, Vista Medical Center West and East, Advocate Good Shepherd Hospital, Northwest Community Healthcare Hospital, and Highland Park Hospital.

Again, we regret any inconvenience this may cause, and we assure you that we are working diligently to make this transition period as smooth as possible and to minimize the impact on our members.

## Latest Improvements in U65 Risk Management

The new U65 risk management practice should improve rescission and reformation practices as it relates to material medical conditions. Instead of simply rescinding the policy, losing all of the members covered, and costing producers loyal customers, the new practice gives members the chance to retain coverage on other family members by removing or reforming the dependent, increasing policy retention and customer satisfaction.

Reformation options being addressed include "primary insured only" rescission and reformation if there is a spouse or any dependents on the policy. The dollar amount of a claim does not factor into the contestability process, and the risk management process affects less than 1% of all policies in force. Finally, producers will receive letters, when a rescission action is initiated in an effort to ensure that they are aware of the situation before they receive calls from their clients.



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## Obtain your Alternate Producer Identification Number today!

We're pleased to announce that alternate producer identification numbers have been issued for Blue Cross and Blue Shield of Illinois producers to use in place of Social Security or Federal Tax ID numbers. This new ID will identify you on all the Under 65, Over 65 and Medicare Prescription Drug policies you submit as well as help you protect personal information and avoid identity theft.

To obtain your alternate producer ID, please contact the Producer Administration Department at (630) 824-6191.

## Encourage your clients to save additional \$\$\$ using "Membership Advantages"

Visit our Web site today to check out more details on the discount programs and educational resources you can offer members!

### **Members First<sup>®</sup> Discount Program:**

Members save money on prescription drugs, fitness club memberships, vision care, dental care, chiropractic care, and more. For more information, visit: <http://www.bcbsil.com/membersfirst.htm> or call 1-888-788-4184.

### **Jenny Craig and Curves Discounts:**

Discounts are available to Under 65 Members when they join Jenny Craig and Curves. Visit our Web site to learn more - <http://www.bcbsil.com>.

### **Personal Health Manager:**

Members can use this tool to review health/risk assessments, Blue Points<sup>SM</sup> Rewards, etc. For more details on this tool, visit <http://www.bcbsil.com/mmedia/phm/demo/index.htm>.

### **Blue Access for Members:**

Members can access their medical history, claims information, benefits, find hospitals and doctors, and get cost estimates. Visit the BCBSIL Web site to sign up for this option - <http://www.bcbsil.com>.

### **Easy Phone Resources:**

Members are offered convenient access to toll-free phone services to get answers to their health care questions with our 24/7 Nurseline and Healthy Expectations<sup>®</sup> program.

## Commission Statement Email Notification Makes Doing Business More Convenient!

All contracted Producers with access to Blue Access<sup>®</sup> for Producers receive an e-mail notification whenever a new commission statement is posted online in the Secure Producer Portal. The notification contains no financial information and the producer must log into the portal to obtain detailed commission information. Included in the email is a link to the Producer Portal login page. The email also contains a disclaimer advising the producer to allow 7-10 business days for funds to be available, whether by check or EFT.

If you have any questions, please contact CCSI Brokerage at (866) 434-3458. The local phone number for the Bloomington area is (309) 821-2926.