



**BlueCross BlueShield
of Illinois**

March 3, 2005

New Business Just Got Easier...

We Are Formally Announcing Our

12-Month Initial Rate Guarantee —

Designed to Help Increase Your Under-65 Business!

We're pleased to announce that Blue Cross and Blue Shield of Illinois has officially adopted what we have been administering all along—a 12-month initial rate guarantee. And it's effective immediately!

This new guarantee should prove extremely useful in helping you attract and retain clients.

Rates are subject to change during the guarantee period for geographic rating due to customer moves and attained age adjustment.

If you have any questions, please contact your Marketing Consultant or General Agent.