



**BlueCross BlueShield
of Illinois**

CONSUMER MARKETS

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A message from Bill Trees, Producer Marketing Executive for Individual Products

INTRODUCING FOUR NEW, LOWER-PRICED MAJOR MEDICAL PLANS FROM BLUE CROSS AND BLUE SHIELD OF ILLINOIS

**They'll fit your clients' needs for security and lower premiums.
They'll fit your goals for maximum sales success!**

Dear Producer,

You know the feeling... that satisfying rush that comes from knowing you have the product and price that perfectly fits your client's needs. Starting right now, you can have that feeling in front of virtually every client you meet.

**New plans based on our popular SelectBlue® and BlueValue® products,
but with more affordable rates! Clients can save as much as 19%!**

You've asked for them... your clients will welcome them... and we're excited about bringing them to you. At Blue Cross and Blue Shield of Illinois, we've taken another important step to keep you ahead in the profitable under-65 market. How? By giving you new, lower-cost product choices based on our already-popular SelectBlue and BlueValue major medical plans! It all adds up to increased **savings of as much as 19%** for your clients... and substantially increased sales opportunity for you!

You and your clients want plans that fit, and we have them!

***“I like the covered services offered with SelectBlue and BlueValue but need
a price that is more within my reach.”***

Have you ever met with a client who wants the covered services offered by our premier SelectBlue plan or popular BlueValue plan but is in need of a lower price? Now, thanks to our new BlueChoice® network plans, **BlueChoice® Select** and **BlueChoice® Value**, you have the solution!

By using our BlueChoice network of contracting providers and agreeing to some additional cost sharing, clients can enjoy covered services similar to our SelectBlue and BlueValue plans while saving as much as 19%! A listing of contracting providers in the BlueChoice network can be found at www.bcbsil.com.

over, please...

The chart below shows some of the key differences between our existing SelectBlue and BlueValue plans and the new BlueChoice network plans.

| | | New Money – Saving Choice! | | New Money – Saving Choice! |
|-------------------------------|--|--|---|--|
| | SelectBlue | BlueChoice Select | BlueValue | BlueChoice Value |
| Provider Network | Full PPO Network | BlueChoice Network | Full PPO Network | BlueChoice Network |
| Individual Deductible Choices | \$0, \$250, \$500, \$1,000, \$2,500 or \$5,000 | \$250, \$500, \$1,000, \$1,750, \$2,500 or \$5,000 | \$250, \$500, \$1,000, \$2,500 or \$5,000 | \$250, \$500, \$1,000, \$1,750, \$2,500 or \$5,000 |
| Coinsurance | 100% or 80% | 80% | 100% or 80% | 80% |
| Doctor Visits | \$20 copayment | \$30 copayment | 100% or 80% | 80% |
| Outpatient Prescription Drugs | Available \$0 copayment for generics | Available \$10 copayment for generics | 80% | 80% |
| Emergency Care | 100% | 80% after \$75 copayment | 100% | 80% after \$75 copayment |
| Out-of-pocket Expense | \$1,000 | \$3,000 | \$1,000 | \$3,000 |

Costs and coinsurance amounts shown based on services received in network.

This is only a sample overview. See the enclosed plan comparison for a more comprehensive description of our new BlueChoice network plans.

“I am looking for a more affordable alternative to SelectBlue or BlueValue, but still want the advantage of having access to the largest physician network.”

With more than 90% of Illinois doctors included in the full PPO network that comes with SelectBlue and BlueValue, it's easy to see why many clients prefer to have the freedom of choice that comes with these plans. Now, clients enjoy that freedom for less thanks to the new **SelectBlue Advantage®** and **BlueValue Advantage®** plans!

SelectBlue Advantage and BlueValue Advantage offer services similar to SelectBlue and BlueValue as well as access to the same large PPO network, but cost *as much as 10% less!* This is possible because these plans include many of the same cost-sharing features included with the new BlueChoice major medical plans. The result is an exceptional combination of benefits, freedom of choice and value for your clients!

“My clients have really responded well to the existing “Blue” product portfolio. Will I still be able to offer those plans?”

The answer is yes! For those clients who do not embrace the value of a doctor network and insist on more traditional coverage, we continue to offer **TraditionalBlue®**. It offers the level of freedom many clients have come to associate with the Blue Cross and Blue Shield of Illinois name.

For your budget-minded clients who are looking for the lowest possible premium and a plan that can serve as an important “safety net” in covering major health care expenses, we offer **BasicBlue®**. As our lowest-cost plan, it offers protection against catastrophic hospital and surgical expenses at a price that can fit most any budget.

The new plans that enhance your already-strong “Blue” portfolio:

SelectBlue Advantage & BlueChoice Select

BlueValue Advantage & BlueChoice Value

We’ve enclosed a variety of materials that will help you promote our exciting under-65 product lineup, including a helpful **Plan Comparison Guide**. This chart will help you become more familiar with the benefits and features of the new plans by letting you compare them side-by-side with our existing plans. We think you’ll find this guide will serve as an excellent sales tool.

As always, your clients will continue to enjoy all the advantages of Blue Cross and Blue Shield of Illinois membership, regardless of which plan they select. This includes the security of \$5,000,000 in lifetime benefits for each covered individual, unsurpassed ID card recognition, and the savings available through our exclusive *Members First*® Discount Program. With all these advantages, plus a newly-expanded product portfolio, it’s easier than ever to bring the quality of Blue Cross and Blue Shield of Illinois to more clients than ever before!

Special Sales Bonus!

The rewards are measurable for your clients *and for you!*

As part of this exciting new product launch, we’re offering a \$100 bonus for each new qualifying “Choice” and “Advantage” application submitted and paid. Policies may not be plan changes and all bonus money earned in a particular month will be paid with your next monthly commission statement as appropriate. There’s no better time to take advantage of all the new sales opportunities with Blue Cross and Blue Shield of Illinois!

It’s only fitting: New products need new sales materials

Our newly-enhanced product portfolio deserves sales support materials that are as exciting as the plans themselves. Consider how these new sales tools can enhance your client presentations...

NEW SALESPACKS AND MAILERS

Our salespacks and product mailers have always been effective in helping promote our broad range of products. Now, they make it easier than ever for you to help clients find the plan that best fits their needs and budget.

Enclosed you’ll find a new salespack promoting our SelectBlue and BlueValue plans, with the money-saving “Advantage” plans included as affordable alternatives. A second new salespack has also been created expressly for those clients who wish to take advantage of our BlueChoice network plans. These comprehensive salespacks promote BlueChoice Select and BlueChoice Value while offering the option to choose one of the “Advantage” plans if they prefer the flexibility of our larger PPO network.

For your prospecting efforts, we’ve also created new mailers incorporating our new product offerings. These mailers (copies are enclosed) will certainly help you get the word out on our exciting, new, lower-cost plans.

NEW RATE BOOKS

With so many new products and options to choose from, we want to make it easy to present our attractive rates. Our newly-designed, color-coded rate book makes matching the right plan with the right premium a snap! Be sure to take a look at the enclosed sample.

PROVIDER DIRECTORIES NOW ONLINE FOR EXTRA CONVENIENCE!

It’s never been easier for you and your clients to locate our participating providers. That’s because the listings for our large PPO network as well as our BlueChoice network are now online. Just go to www.bcbsil.com to find a full directory of our participating physicians and hospitals.

You and Blue Cross and Blue Shield of Illinois: A perfect fit

I encourage you to take some time now to review the enclosed materials. Consider how our expanded product portfolio — with new, lower-cost plans — can fit the needs of more clients than ever before. As always, we are here for you with the sales support, competitive commissions and solid brand reputation that fit your goals for success!

On behalf of everyone here at Producer Marketing, I thank you for your relationship with us and hope you share our excitement about the expanded selling opportunities these new, under-65 plans can bring to you. We look forward to helping you enjoy a measurable sales increase in the months ahead!

Sincerely,



William Trees, CLU, ChFC, FHU, REBC
Producer Marketing Executive

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