



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

May 2009

Dear Member,

Regence BlueCross BlueShield of Utah continually strives to provide good value in quality and cost for our members. Each year, we evaluate our plans to provide maximum value and help you optimize your health, while keeping up with rising medical costs. In this way, our community of members unite together to support each other.

Enclosed is your rate endorsement sheet with information on your new premium amount, which will take effect July 1, 2009. As a valued Regence member 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 (some restrictions may apply).** For example, you may be able to reduce your premium by switching from a \$500 deductible to a \$1,000 deductible. Also, selecting a different network could result in savings.
- 3. We are here to help.**
 - **You may call your customer service representatives with any questions at 1 (800) 624-6519.**
 - **Your agent, if you have one, can help you evaluate your options.** For your convenience, we have included your agent's contact information on the enclosed rate endorsement sheet.
 - **Visit the "Medical Plans" section of our Web site at www.regence.com** for more information about different plans. Here, you may also find out more about Regence member discount programs known as "Regence Advantages." These programs can help save you money on many health-related products and services.
 - **Additional assistance is available** online at 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.

Please review the enclosed amendment to your health care agreement. This information should be retained with your original benefits booklet.

Thank you for choosing us as your health care partner. Our goal at Regence is to make health care accessible for everyone in our community. You are each important to us. We are here for you and will continue to work hard every day to provide value to you today and in the future.

Sincerely,

Kami L. Shoemaker
Director, Customer Service

Enclosure: Rate endorsement, Amendment to Health Care Agreement, Notice of Privacy Practices, FAQ