

PRODUCER UPDATE



BlueCross BlueShield of Illinois

300 East Randolph Street • Chicago, Illinois, 60601

- **New Coverage Exclusion Riders and Updated Under-65 Product Guide**
- **Under-65 Individual & Family Rate Commitment**

NEW Under-65 Product Guide - MORE Coverage Exclusion Riders!

We're pleased to deliver your updated Under-65 Product Guide. The big news is the number of exclusion riders has expanded and some of the existing riders were edited for clarification. We've also listed the riders in alphabetical order for easier reference. With new riders, you have more flexibility to write more business! See page 3 of the enclosed guide for the new listing.

To order additional Product Guides go to our Producer web site at www.bcbsil.com/country.

IMPORTANT NEWS ABOUT UNDER-65 INDIVIDUAL & FAMILY RATE CHANGES

Rate stability. It's important. That's why we are re-affirming our commitment to you to limit under-65 rate change actions to once every 12 months.

We believe that in today's challenging environment, flexibility in rate management is key to keeping our business strong and our products affordable. And while we are not announcing 12-month rate guarantees, we also know that rate stability is one of the hallmarks of doing business with Blue Cross and Blue Shield of Illinois.

What does this mean?

Effective with the upcoming July 1 rate changes, we will limit rate change actions to once every 12 months. So if you have client whose policy was effective in October 2003, they won't receive their next rate increase until October 2004 (with the exception of age bumps, area changes and plan changes). It's that simple.

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With Blue Cross and Blue Shield of Illinois Under-65 products in your portfolio, you have everything you need to meet the needs of your clients today and into the future. If you have any questions, contact CCSI Brokerage.

We want to help make it as easy as possible for you to achieve maximum success in markets you serve. The additional exclusion riders and the new, easier-to-use Under-65 Product Guide we've enclosed along with our commitment to you to limit under-65 rate change actions can help you do just that. We appreciate your business and look forward to continuing to support your sales efforts.

P.S. Don't forget our SPRING BONUS promotion.
Visit our web site at www.bcbsil.com/country for details!