



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

September xx, 2009

[Recipient Name]
[Company Name]
[Street Address]
[City, ST ZIP Code]

Dear Group Administrator,

Thank you for choosing Regence as the provider of coverage for your employees and their families. We are dedicated to developing innovative products that address the changing needs of our members and the many challenges of the health care system. Beginning in 2007, Regence introduced a suite of health-focused plans that encourage members to lead healthier lives and empower them to become more engaged in making informed health care decisions. These plans were quickly embraced and today over 8,200 employers have enjoyed the value, ease of use and smooth transition to these products.

As a result we will be replacing older plans with Regence's health-focused plan options. Your current plan will no longer be available for your scheduled renewal effective January 1, 2010, however, you will be able to choose from one or more of the Regence's health-focused plans. See the back of this page for a brief overview of available products. You will be receiving more detailed information on your renewal options.

By law, we are required to send communication to our members regarding this transition process at least 90 days prior to renewal. Please see the attached copy of the letter that will be sent to your enrolled employees. This is a notification letter and no action is required on their part at this time.

If you have questions regarding the new Regence health-focused plans, please talk to your broker or Regence sales representative. For the most up to date resources, provider information, and product details, visit our employer website www.or.regence.com. We are glad you are a part of the Regence community, and we look forward to continuing to serve you in the future.

Sincerely,

Jim Walton
Director, Sales

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Health Plans that promote healthy living

Innova[®]

Innova is ideal for groups who want immediate access to care. Innova offers up-front benefits—including office visits and \$400 coverage for outpatient lab and X-ray services—before the deductible is met. With Innova, you can customize your benefits including copay, coinsurance and deductible amounts based on your group's needs.

Engage[®]

Engage is best for employers who seek simplicity in a health plan. It provides benefits in the form of a single coinsurance structure, giving employees open-door access to all providers and specialists. Engage is versatile; you can configure it to meet the needs of those seeking low out-of-pocket costs and comprehensive coverage, or those looking for safety net coverage and lower premiums. To ensure our products meet the needs of our groups and members, we have added a number of exciting product enhancements in the last year, including a pre-deductible unlimited preventive rider and a \$250 deductible option

HSA Healthplan 2.0SM

HSA Healthplan 2.0 provides a comprehensive medical plan and a tax-free health savings account all rolled into one. You and your employees will enjoy the extensive benefits you've come to expect from a Regence health plan. Plus it's an easy way to save pre-tax dollars to pay for life's medical expenses.

ActivateSM

Activate is for those who understand that their lifestyle choices have a direct impact on their health and their wallets. Activate is a revolutionary health plan that financially rewards employees for taking an active role in their health. It combines a high-deductible health plan with an online account that is funded by employees' healthy behaviors. By engaging in healthy activities, employees can earn funds to pay for medical expenses, including deductibles and coinsurance.

Each of these plans connects members with a broad range of resources, tools and services that provide support and encourage wellness which include:

- Regence Health CoachSM
- Special Beginnings[®] pregnancy support program
- CareEnhance[®] 24-hour nurse line
- The award winning **myRegence.com**, powered by the Regence Engine[®], an innovative Web-based benefit information and health community where members can search for providers, check their claims status and research a vast array of health topics

We have a full line of additional products available including dental, vision, and life benefits, along with value-added programs designed to help your employees reach their health goals. If you're interested in exploring these options, please contact your broker or Regence sales representative.