Wellness Programs Enhanced

We know that today’s consumers are all for saving time and cutting costs. Florida businesses are taking increasing health care costs head on. This year, 68 percent are promoting healthy lifestyles and wellness programs, 31 percent are encouraging health risk assessments, and 15 percent changing administrators1.

We’ve recently partnered with WebMD®, an industry leader for providing health information services, to give FREE access to WebMD tools that are specialized and specific for our members through MyBlueServiceSM:

• The WebMD suite of tools is designed to help members make more informed health, hospital and treatment decisions, leading to lower costs and improved health outcomes.

• Tools include a secure personal health assessment, personal health record, treatment cost advisor, hospital cost/quality advisor, health trackers, health topic information, health management centers, as well as WebMD’s Symptom Checker and easily searchable health content.

• Our claims data will be used in the Personal Health Record to enhance the value of the WebMD information provided to members as they make decisions regarding their health care.

Tools just released:

• Earn and access BlueRewards via MyBlueService and WebMD, for those members eligible for a Rewards Program

• Additional search options and therapeutic drugs via Rx shopping

• Online Wellness Programs

• Updates to the Online Provider Directory include a Google-type search and a network personalization feature (when accessed via MyBlueService)

Reduce your risk by promoting money-saving, health-improving member benefits—surveys indicate it’s what is important now.

You can find more information on the new features available on MyBlueService by viewing the attached WebMD audio enhanced presentation.

How to Get the Most Out of BlueBiz eTools

In May, we introduced you to a series of webinars to help both our Agents and Benefit Administrators get the most out of the electronic tools we currently offer. Each session will provide users with the most up-to-date information on how to incorporate these tools into their daily work schedules. Two different tracks are being offered throughout 2009:

**TRACK ONE**

*Exploring Additional Functionality of Online Benefit Management for Existing Users*

This monthly session will allow Benefit Administrators who currently use BluesEnroll® to make the most of the tool through a deeper exploration of its functionality and how it integrates with other online tools. The sessions will change each month. Please use the eTools Webinar Sessions link to view the calendar of topics and register for the next session.

**TRACK TWO**

*Introduction to Online Benefit Management for New Users*

This monthly session will introduce new users to BluesEnroll, View and Pay Invoice, the Member Role, and BlueBiz. In addition to covering each system, the seminar will direct Benefit Administrators on how to sign up for online capabilities. Please use the eTools Webinar Sessions link to register for the next available introductory session.

The webinar tracks run concurrently. We will keep you posted as new courses become available. Below is the schedule for July:

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<td>BluesEnroll, View and Pay Invoice, BlueBiz &amp; Member Role</td>
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You can sign up for one of these sessions by clicking on eTools Webinar Sessions.

New Features Coming on July 13 to BlueBiz eTools

You’ll see some exciting feature enhancements coming mid-July to several of the eTools. Our online capabilities continue to get more user-friendly functionality—it’s just another reason you’ll want to sign up and start managing your group’s benefits online:

**View Group Demographics** - This new tool will allow you to view details about your group such as addresses, contact information, effective dates, renewal dates, and current products.

**Search Member Enrollment** - This new tool will be available to you as a Benefit Administrator, if you currently submit your group enrollment to BCBSF via electronic file transfers. The tool will allow you to view member information such as name, date of birth, HCCID number, addresses, contract status, product information, and dependent information. If you do not submit your group enrollment via electronic file transfers and want access to view this type of information can sign up for BluesEnroll, our web enrollment tool. Click here for BluesEnroll Information.

**View and Pay Invoice**¹ – our online invoice tool continues to gain in popularity. Groups have total control over the management of their company’s health, life and dental insurance premiums—increasing efficiency, simplifying billing, and offering new options for payment and reporting.

Some new features include:

- If a health contract level termination is processed after a group’s monthly invoice is generated, your invoice will be automatically updated within View and Pay Invoice and therefore reflect an amount due equal to active contracts only.
- Automated email notification for monthly health, life and dental invoices lets you know that the monthly invoice has been posted to your account.
- New invoice ordering sequence to make viewing all of your group divisions easier.

Don’t wait—sign up for BlueBiz today: BCBSF BlueBiz Login. ¹Some dental products may not be available online.
CDHPs May Prove a Refuge for Employers and Employees

Forty-eight percent of Florida CEOs expected health care premiums paid by their employees to increase this year. To help combat the rising cost of health care, 45 percent of CEOs surveyed across the state indicated their company’s health plans will come with higher copays and deductibles; 39 percent will adopt aggressive pharmacy management programs, and 29 percent will offer consumer driven health plans (CDHPs)—a health plan coupled with either a Health Savings Account (HSA) or a Health Reimbursement Account (HRA). The good news is that they’re not giving up—yet—with only 2 percent indicating they’ll offer less coverage.

According to The Mercer National Survey of Employer-Sponsored Health Plans, there was a sharp increase in the number of large employers offering CDHPs in 2008, from 14 percent to 20 percent of employers with 500 or more employees. However, growth has been slower among small employers—with just 9 percent of employers with 10–499 employees offering a CDHP—up from 7 percent in 2007. Blue Cross and Blue Shield of Florida has experienced a 4 percent increase in enrollment into our $1,000+ deductible and CDHP-type plans (high deductible/HSA compatible), year-to-date for 2009.

About 8 million people nationwide are enrolled in HSAs, up 31 percent since last year and a seven-fold increase since 2005, according to the America’s Health Insurance Plans association.

Administrative Tip: With all the hype around HSAs as the best alternative for a CDHP and lowering employer costs, you may want to include one of our BlueOptions® HSA-Compatible Plans as part of your benefit options. Your company will pay a lower premium because the higher deductible is covered by HSA contributions. Plus, coverage comes with:

• Deductibles up to $5,000 per individual and $10,000 per family designed for HSA saving benefits.
• Choice of 0% to 20% coinsurance after calendar year deductible is satisfied.
• Pharmacy benefits with a choice of a low copayment or a discount program for virtually all prescription drugs.

If your group is already offering high-deductible plans, the benefit of adding HSA plans is tax-advantaged medical accounts that pay for qualified medical, dental and vision-care costs with pre-tax dollars.

“Difficult economic times may speed both the adoption of CDHPs by employers and higher enrollment rates where employees have a choice of plans,” said Blaine Bos, a worldwide partner with Mercer. “With so many employers already requiring relatively high deductibles, it’s not a big step for them to put in an HSA with a $1,150 deductible—the minimum amount for 2009—and use the savings to fund the account, improving overall value to employees.”

The advantage offered employers seems clear: CDHPs can help with both employer and employee costs.

2The Mercer National Survey of Employer-Sponsored Health Plans is conducted using a national probability sample of public and private employers with at least 10 employees. Nearly 3,000 employers completed the survey in 2008. The survey was conducted during the late summer, when most employers have a good fix on their costs for the current year. Results represent about 600,000 employers and more than 90 million full- and part-time employees. The error range is +/–3 percent.
3BCBSF offers only the high-deductible health plan to be used in conjunction with the Health Savings Account (HSA). For more information on the tax advantages and implications of an HSA, contact your legal or tax advisor.

CDHP: Did You Know?

Did you know ACS|Mellon HSA Solution has lowered the investment threshold from $2,000 to $1,500?

Members with ACS|Mellon Health Savings Accounts (HSA) may now begin investing when their account balance reaches $1,500. This new threshold will give members earlier access to 20 ACS|Mellon investment platform funds. Like before, members will be able to invest any funds in their accounts, which exceed $1,500, in $1 increments with no investment minimums. A $2.90 monthly access fee will apply.

To learn more about these investment funds members can log in to MyBlueService at www.bcbsfl.com, click on “My Benefits” then “Health Savings Accounts” to view fund specifics and performance data. Also, effective July 1, 2009 Mellon Bank has changed the HSA interest rate paid to all clients to .10%. This change is due to the continued current economic climate and downward adjustments to federal interest rates. The interest rate change will be communicated in members’ June HSA statements that are delivered in early July.

(continued on next page)
Dental Coverage Outside of Florida

Brush up on the details of our dental products to help ensure proper coverage in state and out-of-state, and keep members from giving you a toothache:

Group Products

- **BlueDental Choice** and **BlueDental Choice Plus** members, residing or traveling outside Florida (including dental emergencies) can utilize a participating Dentemax* dentist, which can be found through our online provider directory or at www.dentemax.com.

- **BlueDental Choice** members are covered by out-of-network dentists (including emergency services) outside of Florida. However, the Dentemax network is not available on this product.

- **BlueDental Care** members do not have coverage for out-of-network dentists — this is an in-network plan only. However, out of area emergency care is paid at 75 percent UCR up to $100 per claim, if over 100 miles out of area. The Dentemax network is not available on this product.

- **BlueDental Freedom** members are free to see any dentist—no network restrictions apply in the U.S.

Please Note: BlueDental Choice, BlueDental Choice Plus, BlueDental Choice Copayment, and BlueDental Care members can search the BCBSF Online Provider Directory (OPD) via www.bcbsfl.com to find a participating (In-Network) dentist in Florida (FL) or by calling customer service for BlueDental Choice at 1-877-203-9921 or BlueDental Care at 1-877-325-3979.

*Dentemax can only be utilized outside of FL and cannot be utilized within FL. See flyer for more details.

**BlueSelect Expands**

BlueSelect is now available in five additional counties. BlueSelect® for small groups and individuals under 65 has now expanded into Broward, Polk, Charlotte, Pasco and Hernando counties and is already available in Hillsborough and Pinellas counties. This product is designed for the working uninsured, underinsured and those about to become uninsured within the next 18 months. These consumers may be insured customers that feel they have reached an unacceptable price and/or value proposition. It is not intended for use as a lower-cost product in general or for those qualifying for subsidized health care. Ask your account representative or agent for details.

**NetworkBlue Update**

NetworkBlue is continually expanding—giving our members more options. Click here to view a listing of providers that have recently joined NetworkBlueSM.

FCL Corner

Updates featuring Florida Combined Life (FCL) products

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Dental coverage outside the state and worldwide is included in our BlueCard Worldwide ExpatSM program but not included in our BlueCard® program which limits services and coverage to in-state. Dentemax can only be utilized outside of Florida.

BlueCard®, BlueCard Worldwide®, BlueWorldwide ExpatSM, and Away from Home Care® are made available by participating Blues plans. The BlueDental plans, BlueDental ChoiceSM, BlueDental Choice PlusSM, BlueDental FreedomSM, BlueDental ChoiceSM Copayment, and BlueDental CareSM are offered through Florida Combined Life Insurance Company, Inc., an affiliate of Blue Cross and Blue Shield of Florida, Inc.

(continued on next page)
FCL Corner

Group Dental Plan Year Maximum Rollover Benefits (Effective July 1, 2009)

Florida Combined Life Insurance Company, Inc. (FCL) introduced a new dental benefit that will allow a portion of unused dental benefits to rollover from year to year provided certain conditions are met.

Dental Plan Year Maximum Rollover Benefits may be included on all new fully insured BlueDental group products (Choice, Choice Plus, Choice Copayment and Freedom) with effective dates beginning July 1, 2009.

New and renewing groups with effective/anniversary dates prior to July 1, 2009 will not be eligible for the Rollover Benefit until renewal in 2010.

Fast Facts

- Earliest Rollover Benefit effective date for new sales is July 1, 2009
- There is a small rate impact if Rollover Benefit is selected
- Rollover Benefit will not apply to Orthodontic claims

Please contact your agent or sales representative for details.