



Regence

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

1800 Ninth Avenue
PO Box 21267
Seattle, WA 98111-3267

[September 29, 2010](#)

Re: Health Care Reform

Dear Group Administrator:

We are writing to notify you of some important changes to your [Regence](#) health insurance coverage that will affect your current benefits and premiums. Several of these changes will occur as the result of the near-term provisions of the Patient Protection and Affordable Care Act that was enacted in March 2010 as part of health care reform.

You are currently covered under one of our health plans and we are modifying your coverage as follows:

- "Adult children" will be eligible to be covered up to age 26, regardless of marital status, student status or financial dependency;
- Pre-existing condition waiting periods will not be applied for enrollees under age 19,
- Preventive services will be covered at 100% of the allowed amount with no deductible and no copayment; and
- The overall lifetime dollar limit will be removed.

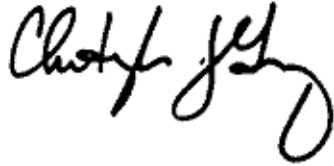
These changes will become effective upon your next renewal date. To ensure that we are adequately covering costs associated with medical trend and the benefit changes described above, your premium will increase upon renewal.

Our goal as a non-profit insurer is to anticipate the financial needs of our members as accurately as possible and to collect just enough premiums to cover costs and maintain adequate financial reserves as required by law. Premium increases are due in large part to rising medical and prescription costs. High rates of use, technology, and changes to federal and state regulations also have an impact on premiums.

We understand that these changes will prompt questions and concerns from your employees. We encourage you to share this information with your enrolled employees. While this is only a notification letter and does not require action on their part, or yours, it's important that you and your employees understand the kinds of changes that will be made at renewal, and the reasons for them.

The contract you receive upon renewal will contain more specific information about changes to your benefits and premium. If you have questions regarding these changes, please talk to your producer or [Regence](#) sales representative. We are grateful you are part of the [Regence](#) community and look forward to continuing to serve you in the future.

Sincerely,

A handwritten signature in black ink, appearing to read "Christopher J. Gorey". The signature is written in a cursive, flowing style.

Christopher J Gorey
Vice President
Washington Sales