



<<DATE>>

<<FIRST NAME>> <<LAST NAME>
<<STREET ADDRESS>>
<<CITY>>, <<STATE>> <<ZIP CODE>>

Important change to your health plan's provider network

Dear Valued Member:

I am writing to notify you about a change in how claims for certain out-of-network providers will be processed under your Independence Blue Cross (IBC) Personal Choice[®] PPO health plan, effective November 1, 2013. As a result of this change, you may have higher out-of-pocket costs for claims with providers who participate in the Highmark Blue Shield (Highmark) professional provider network. They are referred to as Participating Professional Providers in your PPO benefit booklet.

Our records indicate that you or one of your dependents has recently visited one of the following Highmark professional providers:

<<PROVIDER NAME>>

We understand how important your relationship is with your doctor. I want explain how this change affects you.

How this change affects the doctor you visit

Under IBC's current network arrangement with Highmark, claims submitted by a participating Highmark professional provider are processed as out-of-network and applied to your out-of-network deductible; however, you are not balance billed by the provider. Balance billing is the difference between what your doctor charges for services and the allowed amount your IBC plan pays.

Although you may continue to receive care from Highmark participating professional provider, please note the following change for claims with dates of service on or after November 1:

- Claims for covered services from Highmark professional providers *inside* IBC's five-county service area (Philadelphia, Bucks, Chester, Montgomery, and Delaware counties) will continue to be processed as out-of-network claims. However, your out-of-pocket costs will be higher and you may be balance billed by the provider. This amount may be significant.

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- Claims for covered services from Highmark professional providers *outside* the Philadelphia five-county service area will be treated in the same way they are today. There will be no impact to your claims for covered services outside the Philadelphia five-county area.

Please review the enclosed Notice of Change and keep it with your health plan coverage documents.

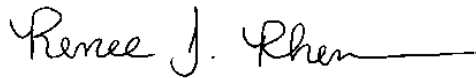
How to find an in-network doctor

As a PPO member, you can save money by using in-network doctors, specialists, and hospitals. Your PPO health plan's network offers you access to more than 55,000 doctors and specialists to provide you with covered services. To find a doctor or specialist who participates in the network, you can use our Find a Doctor search tool at ibxpress.com.

If you have any questions, you may call Customer Service at 1-800-ASK-BLUE (1-800-275-2583), or contact your doctor directly for more information.

We look forward to serving you in good health for years to come.

Sincerely,



Renee J. Rhem
Vice President, Customer Service
Enclosure