



October 10, 2005

Dear Valued Agent:

Blue Cross of California (BCC) and its' affiliated companies have been chosen as a provider of Medicare Part D plan options. As you know, the Part D benefit is an **optional** benefit that must be purchased if pharmacy benefits are deemed "non-creditable" or are not as good as the benefits offered through the Medicare Part D standard plan. If the pharmacy benefits offered under a current plan are deemed "creditable," members do not need to do anything. The enclosed grid highlights which of our plans are creditable and non-creditable, and we will be communicating this information to all those impacted – both our Individual and Small Group business.

**FOR INDIVIDUALS:** All impacted members will receive an informational letter, as well as a disclosure notification stating whether their current plan has been deemed creditable or non-creditable coverage by us. We have enclosed copies for your perusal.

**FOR SMALL GROUPS:** A key element of the Part D benefit is the requirement that employers provide their employees with a disclosure notice by November 15, 2005. This notice is for all of their Medicare beneficiaries regarding their prescription drug coverage. We are mailing the enclosed letter to every group administrator or employer, along with a copy of the grid that represents creditable/non-creditable coverage. We will direct the employer to the CMS web site to download the appropriate creditable/non-creditable letters that they must provide.

You may work directly with our Senior Services Department at (866) 892-5340 to help your clients make this transition to a Part D option (please see the enclosed card), and you will receive commission for doing so. If you sell Part D to one of your impacted members, you will receive \$5 PMPM for the first year and \$3 PMPM for the life of the plan. If your member simply goes directly to Senior Services and signs up for a Part D option, you will receive \$2.50 PMPM for the life of the plan. Remember Medicare Part D is a separate contract and another agent may sign up your member and receive commission on the sale, so be proactive today! Rest assured, our Senior Services Department has expanded greatly and stands ready to help you and your members. If you are interested in more information or certification, please email us at **PartDAgent@wellpoint.com**.

Additionally, we have a number of tools available to help you better understand Medicare Part D and its impact. Simply go to the Agent web site at [www.bluecrossca.com](http://www.bluecrossca.com) and click on the Medicare Part D banner today.

Sincerely,

A handwritten signature in cursive script that reads 'Mary Floyd'.

Mary Floyd  
Vice President, Agency Sales, West Region

Blue Cross of California (BCC) and BC Life & Health Insurance Company (BCL&H) are independent licenses of the Blue Cross Association (BCA). Anthem Insurance Companies, Inc (AICI) is the legal entity under contract with the Centers for Medicare and Medicaid Services (CMS) authorized to offer the applicable Medicare Prescription Drug (Part D) plans and services in this region. AICI is the legal entity licensed under applicable state law or under a federal waiver program that is authorized to offer these Part D plans. AICI has partnered with its affiliated local companies to provide various administrative and management services for these Part D plan(s). SC1624 9/05