



BlueCross BlueShield of Alabama

July 11, 2005

Dear C Plus Member:

In the coming days you may hear about a new product soon to be offered by Blue Cross and Blue Shield of Alabama that will be an alternative to original Medicare coverage. This coverage is called Blue Advantage. Blue Advantage is a Medicare Advantage PPO plan that, if selected, takes the place of your current Medicare coverage. Since the plan is a Medicare approved PPO, members will receive the most benefit by using Blue Advantage providers, but with additional out-of-pocket cost, members can also use out-of-network providers. This plan includes costs that the member must pay for medical services such as coinsurance, copayments and deductibles.

Your C PlusSM with PMD, is a Medicare Select Plan B supplement that picks up where original Medicare leaves off. As a C Plus member you may choose any of our over 130 Preferred Hospitals and over 9,000 Preferred Physicians statewide, and you have no coinsurance, copayments, or deductibles to pay beyond your \$110 Part B deductible.

C Plus remains the preferred supplemental choice for Medicare eligible Alabamians. If you enjoy the benefits of C Plus, no notification is required to continue your coverage. This letter is a courtesy notice so you will be aware of our newest product, Blue Advantage.

If you have any questions regarding C Plus or Blue Advantage, please call Customer Service at 1 888 417-4775. Thank you for allowing Blue Cross and Blue Shield of Alabama to provide your health care coverage.

Sincerely,

A handwritten signature in black ink that reads "Eddie Harris".

Eddie Harris
Vice President, Senior Products