

Group & Individual Marketing News Bulletin



BlueCross BlueShield
of South Carolina

An Independent Licensee of the Blue Cross and Blue Shield Association.
®Registered Marks of the Blue Cross and Blue Shield Association,
an Association of Independent Blue Cross and Blue Shield Plans.

April 4, 2008

Vol. VII, No. 10

Beginning in June

The following four announcements are effective June 1, 2008.

Rate Decrease!

BlueCross is excited to offer a rate decrease to all new and renewing groups (2-50) with an effective date on or after June 1. In the third quarter there will be an overall two percent rate decrease across all group products (2-50), including CIB and True Blue®. We are committed to finding innovative ways to offer competitive rates for our members.

Short-Form Health Statements

To be able to offer the above decrease and rate stability, we will be requiring agents to use the new short-form health statement (revision date 12/07) for new groups with 25 to 50 enrolled employees. Existing groups do not need to complete this form. This is for groups with a June 1, 2008, effective date regardless of when the paperwork is submitted. The current health statement used for groups with two to 24 enrolled employees will remain the same.

You can locate the new health statement on COIN by entering *12862M* in the search field. The document is also attached for your convenience.

Dual Option Plans

Beginning June 1 a group must now have a minimum of seven enrolled employees to be eligible for dual option plans. The Business BlueSM Complete (Preferred Blue®) Plan with a benefit level of 90/70 or deductibles of \$250 or \$500 will no longer be eligible for dual option plans. This change does not affect groups that currently have a dual option plan.

Accel-A-Rate

All current products are available for quoting on Accel-A-Rate for June 1 effective dates. New products will be available for agents to begin quoting on May 1, 2008, with an effective date of June 1.

Important Reminders

New Product Agent Training

Agent training begins April 21, 2008, to explain the exciting details of our first new product, Business BlueSM Secure. Your attendance will earn you two hours of C.E. credit.

You must be registered to be admitted. The last day to register is April 11, 2008. To register contact Joann Wilson at 800-288-2227 ext. 42328, or e-mail her at joann.wilson@bcssc.com.

For more details, see the attached invitation.

Bonus Bucks Bonanza Contest Reminder

Sell big and win big during the Bonus Bucks Bonanza Contest. To qualify for the cash bonus, agents must submit contracts with an effective date of March 1, 2008, and ending June 15. For more details, see the attached flyer.



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Health Statement for Groups of 25+ Lives

® Registered Marks of the Blue Cross and Blue Shield Association, an Association of Independent Blue Cross and Blue Shield Plans.

Companion Life is a separate life insurance company that does not provide BlueCross BlueShield of South Carolina products or services. Companion Life is solely responsible.

Employee Name: _____ Employee Social Security #: _____ - _____ - _____

Name of Employer: _____

Employee Height: _____ ft. _____ in. / Weight: _____ lbs. Spouse Height: _____ ft. _____ in. / Weight: _____ lbs.

1. In the last five (5) years, have you or your dependent(s) enrolling for coverage been diagnosed with, treated for, advised to seek follow-up, treatment or testing for, had symptoms of, or been hospitalized or institutionalized for any of the following:

- Physical or mental abnormality, condition, injury, disease or disorder (other than flu or colds); deformity; birth defect; organ or tissue transplant; test abnormality; or a current pregnancy? Yes No
- If pregnant, due date: _____
- Are multiple births expected or is there a history of pregnancy complications? Yes No

2. Have you taken, been given or been prescribed any prescription medications in the last 12 months? Yes No

NOTE: If you answered "Yes" to any questions, give full details below. For more room, attach a sheet of paper, sign and date it.

Question Number	Patient Name	Condition, Injury, Symptom or Diagnosis	Date of Onset	Date of Recovery	Date Last Seen	Treatment, Test, Labs, Surgery, Medication & Dosage	Physician/Hospital name, Address, Phone Number

I hereby agree that the answer to each of the above questions is complete and true, that such answers have been fully and correctly recorded, and that no material information concerning the person's past or present health has been omitted. I agree that such answers will form part of my application for group insurance and that such insurance will not become effective until Blue Cross and Blue Shield of South Carolina and/or Companion Life Insurance have approved such application.

Employee Signature

Date

Print Spouse Name (if applicable)

Spouse Signature (if possible and applicable)

Date

You asked.

We responded.



South Carolina

You need a great product line for your customers. Blue SpectrumSM is here ... for you and for them.

This April we will begin agent training to explain the exciting details of our new product offerings. Attendance at one of the locations listed below will give agents two hours of C.E. credit. If you're unable to attend, training is also available via the Web on LMS, but you will not receive C.E. credit hours. All agents must complete either classroom or Web-based training in order to sell these new products.



April 21	Rock Hill	Palmetto Room	135 E. Main Street
April 22	Greenville	Greenville Hilton	45 West Orchard Park Drive
April 23	Columbia	Embassy Suites	200 Stoneridge Drive
April 24	Florence	Hilton Garden Inn	2671 Hospitality Blvd
April 29	Bluffton	Berkeley Hall Club	366 Good Hope Road
April 30	Charleston	Embassy Suites Hotel & Convention Center	5055 International Blvd
May 1	Myrtle Beach	Sheraton Myrtle Beach Convention Center	2101 North Oak Street

You must be registered to be admitted. The last day to register is April 11, 2008. This is a D.O.I. sanctioned training course. All training begins at 9:00 a.m. and no one will be admitted after that time – no exceptions. Please be on time.

We look forward to seeing you there.

RSVP to Joann Wilson, Agency Sales

E-mail: joann.wilson@bcbsc.com

Phone: 800-288-2227 ext. 42328



BONUS BUCKS BONANZA!

March 1st to June 15th, 2008

Sell Big — Win Big during the 2008 Group & Individual sales contest!

Group

Bonuses paid when each of the following cumulative group health contract tiers are met:

SELL

Contract Tier	Bonus Paid per Contract Tier	Cumulative Bonus Amount
20	\$1,000	\$1,000
40	\$1,250	\$2,250
60	\$1,500	\$3,750
80	\$1,750	\$5,500
100	\$2,500	\$8,000
125	\$3,000	\$11,000

Total Available Group Bonus \$11,000

Group contest applies to groups fully insured with 2-50 lives as well as all Chamber groups sold through the Group and Individual division. A sale will count for contest purposes when underwriting approves applications with effective dates between March 1, 2008, and June 15, 2008, and when we receive the first month's premium. Only employees who sign up during initial enrollment will count toward the contest. Add-ons will not be included. If a group contract terminates within 12 months of the original effective date, there will be a charge back based on how the termination affects the cumulative contract tier bonus structure.

If the contest is over, the charge back will be recovered from regular monthly commissions. Payments for contest winnings are one-time payments and will be made monthly, after the commissions cycle. Each month we will send listings of the qualified sales with the bonus payments. We pay the bonus using the same method as regular commissions, but as a separate payment (i.e., if we assign your commissions to the agency, we will send the payment to the agency for disbursement).

Individual

Bonuses paid at the end of the contest retroactive to the first application:

SELL

Contracts Sold	Per Application Bonus
<3	0
3-5	\$100
6-8	\$125
9-11	\$150
12-14	\$175
15-17	\$200
>18	\$225

WIN

Total Available Individual Bonus \$9,000

Individual contest applies to all Personal BlueSM, Medicare Advantage (PFFS, PPO), and Medicare Supplement applications submitted with effective dates between March 1, 2008, and June 15, 2008, and still active at the end of the contest. Payments for Individual contest winnings will be made at the end of the contest and will be retroactive to the first application. If an individual contract terminates within six months of the original effective date, there will be a charge back based on how the termination affects the contract tier bonus structure.

If the contest is over, the charge back will be recovered from regular monthly commissions. We pay the bonus using the same method as regular commissions, but as a separate payment (i.e., if we assign your commissions to the agency, we will send the payment to the agency for disbursement).