

AGENT NEWS
Group and Individual Division
Volume I, Number 35
Date: October 17, 2002

*****Important Announcement*****

BlueCross BlueShield of South Carolina is pleased to announce that we have come to an agreement with Anesthesia Associates of Rock Hill to remain in the Preferred Blue network.

Business Owners, group members and individuals living in York, Chester, and Lancaster counties will be receiving a notice informing them of this agreement.

BlueCross is also pleased to announce that Spartanburg Neurosurgical Associates will be joining the Preferred Blue network effective September 30. The addition of Spartanburg Neurosurgical Associates makes healthcare even more readily available in the Spartanburg area.

If you have any questions regarding this announcement, please contact your BlueCross sales representative.

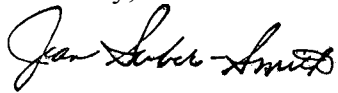
October 2002

Dear Business Owner:

We're pleased to announce we have reached an agreement with Anesthesia Associates of Rock Hill will remain in the Preferred Blue provider network.

If you have any questions about this, please feel free to contact your local Blue Cross and Blue Shield of South Carolina representative.

Sincerely,

A handwritten signature in black ink, appearing to read "Jean Suber-Smith". The signature is written in a cursive style with a large initial "J".

Jean Suber-Smith
Vice President of Group & Individual Operations
BlueCross BlueShield of South Carolina

October 2002

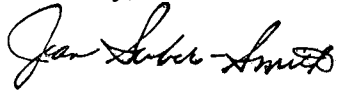
Dear Member:

We're pleased to announce we have reached an agreement with Anesthesia Associates of Rock Hill will remain in the Preferred Blue provider network.

This means you can continue to go to Anesthesia Associates of Rock Hill for your healthcare and we'll cover the services at the in-network percentage according to your policy and schedule of benefits.

If you have any questions about this, please feel free to call us at 1-800-497-3382. Or, visit our Web site at www.SouthCarolinaBlues.com.

Sincerely,

A handwritten signature in cursive script that reads "Jean Suber-Smith".

Jean Suber-Smith
Vice President of Group & Individual Operations
BlueCross BlueShield of South Carolina