

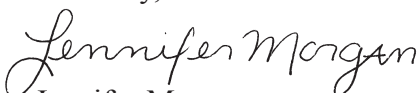
## DO I REALLY NEED A MEDICARE SUPPLEMENT (MEDIGAP) PLAN?

Here are some questions those who are about to join (or are already on) Medicare should ask:

- 1. DO I REALLY NEED MEDICARE SUPPLEMENT INSURANCE?** Medicare is very good insurance, but it doesn't pay for everything. It has "gaps" in its coverage, and some of these gaps can be very expensive. Most people going on Medicare buy some form of Medicare Supplement insurance because they feel better knowing they will be more fully covered.
- 2. WHAT ARE SOME OF THE MAJOR GAPS?** The major gaps are: (1) the Part A (hospital insurance) deductible, (2) the Part B (medical insurance) deductible, (3) the Part B 20% coinsurance and (4) the outpatient prescription drugs that are not covered by Medicare. The enclosed booklet, "Choosing a Medigap Policy – A Guide To Health Insurance for People With Medicare," explains the gaps in Medicare's coverage. A good Medicare Supplement policy can help fill these gaps.
- 3. WHICH OF THE TEN STANDARD PLANS IS BEST FOR ME?** The answer to this question depends entirely on your personal health, financial circumstances and preferences. Each of the ten plans has its own advantages. The enclosed guide will help you compare plans and make the right decision.
- 4. DO YOU OFFER ANY LOW COST MEDICARE SELECT PLANS?** We offer two lower cost Medicare Select plans, Plans C and F, from Regence *HealthWise*. Available only to residents of Weber, Davis, Salt Lake and Utah counties, BlueSelect plans C and F are virtually identical to our standard Medicare Supplement plans C and F except (a) the premiums for the BlueSelect plans are lower and (b) in general, BlueSelect subscribers must use the IHC hospital network listed in the BlueSelect brochure to receive the full benefit of their policies.
- 5. WHY SHOULD I CHOOSE A MEDICARE SUPPLEMENT POLICY FROM REGENCE BLUECROSS BLUESHIELD OF UTAH?** There are a lot of reasons: (a) **Low Cost** – our policies are among the lowest costing plans in Utah; (b) **Automatic Claims Processing** – most of your Medicare claims are automatically submitted to our Medicare Supplement claims department without you filling out any claims forms; (c) **No Limitations for Pre-Existing Conditions** – you are covered as soon as your policy becomes effective; (d) **Excellent Service** – local offices in Salt Lake City, Ogden and Provo as well as direct and toll-free customer service phone numbers make it convenient and easy to obtain sales and service assistance; and (e) **Discount Services Program** – as a member of Regence BlueCross BlueShield of Utah, you will have the opportunity to purchase prescriptions, eye glasses, hearing aids and many other uncovered medical services at substantial discounts. Unlike some other discount programs, there is no cost to participate in our discount program. Please see the enclosed "Discount Services Program" brochure.

If you need additional information or assistance with enrolling, please call your agent or our Medicare Supplement sales department at 333-2510 in Salt Lake City, or use our convenient toll-free number outside Salt Lake City, 1 (800) 662-9585.

Sincerely,



Jennifer Morgan  
Medicare Supplement Sales