

January 7, 2020

<Member Name>  
<Member Address>  
<Member Address 2>  
<City State ZIP>

Dear <Member Name>,

Thank you for your membership in our Blue Shield Medicare Supplement plan. We put your care first. Since 1939, we continue to provide you with access to high-quality health care. While we constantly strive to keep our costs as low as possible, sometimes we need to make changes to our plan rates due to the rising cost of health care. We are writing to inform you of an upcoming rate change to your plan and other important information.

#### Rate change

- Effective April 1, 2020, there will be a change of <\$XX.X>, which is a <X.X%> increase to your Blue Shield Medicare Supplement plan rate. The rate on your April 2020 bill will reflect this change. Please see the enclosed rate appendix to confirm your new rate. Rest assured, your Blue Shield plan benefits remain the same and are not affected by the rate change.
- The rate appendix shows the standard rate based on your age as of April 1, 2020 and does not include any applicable reductions you may be receiving as a result of any savings programs such as Easy\$Pay<sup>SM</sup> savings, Household Savings, New Member Dental or Dental + Vision Plan Savings, or the Welcome to Medicare Rate Savings<sup>1</sup>. The standard rate, less any applicable savings, will be included on your billing statement.

#### Save on plan dues with Easy\$Pay

We are always looking for additional ways you can save money on your plan. If you haven't already signed up, you can save \$3 each month on plan dues with Easy\$Pay by paying your monthly premiums through automatic checking or savings account debits. If you haven't done so, now is the perfect time to sign up and save up to \$36 each year. To do this, register for and log in to your Blue Shield account at **blueshieldca.com** and access the Payment Center tab or call Customer Service at **(800) 248-2341** TTY: 711 8 a.m. to 5:30 p.m.

#### Medicare Supplement plan options

Blue Shield offers five different Medicare Supplement plans. If you are looking for a different plan to suit your needs, there may be a less expensive option available for you.

If you're interested in transferring to one of our other Medicare Supplement plans, you may do so during your annual open enrollment period, which is on your birthday month, or during our special enrollment period<sup>2</sup>, which will end on December 31, 2019. During these times, you can transfer to any open Blue Shield of California Medicare Supplement plan that offers benefits equal to or less than those provided

by your current coverage. Because you will not be subject to medical underwriting, you won't have to worry about prior health care you've received or any health conditions you have.

We recognize the importance of having quality health coverage from a company you've known and trusted for many years, and we appreciate your loyalty. If you have any questions, please call your broker or our Blue Shield of California Customer Service department. Representatives are available at **(800) 248-2341 [TTY: 711]**, 8 a.m. to 5:30 p.m., Monday through Friday, excluding holidays. For more information, please visit us online at **blueshieldca.com**.

You can also contact the Health Insurance Counseling and Advocacy Program (HICAP), which provides health insurance counseling for California senior citizens. Call HICAP's toll-free telephone number at (800) 434-0222 for a referral to your local HICAP office. The state of California provides HICAP services free of charge.

Thank you for entrusting us with your coverage and wellness needs. We look forward to serving you in the coming year.

Sincerely,



Krista Bowers  
Vice President & General Manager, Senior Markets

Enclosures

<sup>1</sup> Savings due to increased efficiencies from administering Medicare Supplement plans under this program/service are passed on to the subscriber.

<sup>2</sup> Blue shield reserves the right to extend or terminate this program at any time without notice.

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