



BlueCross BlueShield of Illinois

IMPORTANT MESSAGE FOR UNICARE POLICYHOLDERS

October 29, 2009

Health Benefits Administrator
Group Name
Address
City, IL ZIP

Identification Case ID #

Dear Group Administrator:

This letter contains important information concerning your current UniCare health benefits policy. Please read it carefully.

As you've recently been notified, UniCare will no longer be participating in certain commercial health insurance markets in Illinois. This means that in the near future UniCare will no longer provide your group benefits.

Fortunately, UniCare has collaborated with Health Care Service Corporation, a mutual legal reserve company, known as Blue Cross and Blue Shield of Illinois (BCBSIL), to ensure that the employees in your group are provided the best opportunity to continue health insurance with no break in coverage. BCBSIL has reached a formal agreement with UniCare to offer *guaranteed replacement group coverage* to existing UniCare commercial customers.

More Illinois residents get their health care benefits from BCBSIL than from any other health care benefit company in the state, and we offer the largest provider network in the state.

A special offer

We understand shopping for health insurance benefits can be daunting. To make it easier, we are offering you a unique opportunity to move your company's health benefits coverage into a BCBSIL group health plan, *without any break in coverage and without requiring evidence of insurability*.

You will find that the coverage being offered by BCBSIL has, in most cases, similar benefits and the same or approximately the same rates as compared to your current UniCare policy. Also, if UniCare recently sent you a renewal quote, BCBSIL will in most cases honor that quote by offering health coverage at the same (or approximately the same) rates, up to the one-year anniversary of your UniCare policy renewal date.

However, some differences in benefits may exist. Enclosed is information you need regarding the BCBSIL offer.

How to accept this offer

This special enrollment offer is being made only to current UniCare policyholders and only for a very limited time. **You must act now to take advantage of this offer for guaranteed replacement coverage from BCBSIL.**

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There are three convenient ways to accept this offer:

You can simply log into www.bcbsil.com/gobluegroup, enter the unique identification case number and **your group information**, and follow the simple steps to electronically accept our offer.

OR

Sign the enclosed Offer Acceptance Form and fax it to 312- 946-3799 attention: BCBSIL Group Limited Offer.

OR

Sign the enclosed Offer Acceptance Form; Return the Acceptance Form to us in the enclosed postage-paid envelope as soon as possible, **but no later than December 1, 2009.**

Acceptance of our offer will serve as a termination of coverage under your UniCare policy. If you accept this offer, your current UniCare policy will be terminated and new group coverage with BCBSIL will begin on December 31, 2009, with no interruption of benefits for your employees.

UniCare will cover and pay all claims for services covered by your UniCare policy and incurred through the end of December 31, 2009. BCBSIL will pay all claims for services covered by the BCBSIL policy and incurred beginning at 11:59 p.m. on December 31, 2009. The pre-existing condition waiting period under your BCBSIL policy or policies will be waived for all those insured under the BCBSIL policy as of 11:59 p.m. on December 31, 2009.

Our offer is contingent on your UniCare policy remaining in effect through December 31, 2009. If your UniCare policy lapses due to nonpayment of premiums and the expiration of any applicable UniCare grace period, BCBSIL will not extend coverage pursuant to this offer.

Soon after we receive your acceptance, we will send you a welcome letter, group policy, premium payment schedule and all the information you need to support your employees. Your employees will not need to do anything. They will receive their new Blue Cross ID cards in the mail automatically.

Our comparative analysis of PPO and HMO physician networks for BCBSIL and UniCare indicate a close network match across the state. In the event that an employee's current physician or Medical Group/IPA are not in the BCBSIL PPO or HMO network, they will have a large selection of physicians or Medical Groups/IPAs from which to choose.

Renewing with BCBSIL

On your UniCare policy anniversary date, we will go through the normal renewal process, including a review of policy offerings and rates based on risk. Your premiums may change.

In the meantime, if you have any questions, please feel free to contact your local broker, contact your BCBSIL Representative, [Account Executive Name], at [AE Phone Number], or call our Offer Support Center at 888-855-5088.

Thank you for the opportunity to serve you and your employees. Both UniCare and BCBSIL are committed to making this a smooth transition. With more than 70 years experience in helping to keep 6.5 million Illinois residents healthy, we're uniquely prepared to work with you to ensure your employees' continued health care coverage.

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