

<Date>

Your clients' health plans will soon be discontinued, but we have great options ready for a smooth transition.

Dear Valued Agent,

As we approach the time of year when your clients start to think about renewals, we wanted to let you know that their current small group plans will no longer be available for renewing on or after January 1, 2015. But, we have some great news to help them move to new plans and make the transition a smooth one.

Lots of options including a simple, automatic transition

Your clients will have the option to move to any open plans they are eligible to purchase. If, however, they don't make a choice on their own, your clients will be transitioned to new plans that are suggested based on their current plans. The suggested new plans or any other medical plans they may elect to purchase will have pediatric dental benefits embedded in the plan. This means that your clients will not see a separate charge on their premium bills for the required pediatric dental plan.

We have renamed our Anthem Blue Cross (Anthem) portfolio of plans

- Each name will contain the metal level, network name, product type, copayment or deductible, coinsurance and out-of-pocket amounts for in-network benefits.
- The contract code will change for each plan, as well.

We're including a side-by-side guide showing your clients' current plans with new plan recommendations

We have many new plan choices for 2015. We'll also be sending you more detailed information about our 2015 plan options so you can help your clients choose new coverage that makes the most sense for them. We're confident that we can continue to meet your clients' health care needs.

If you have questions about our 2015 coverage or want to learn more about our plan choices, talk to your regional sales manager or call Broker Services at 1-800-678-4466.

Thanks for being a valued partner,



Joe Greenberg
Vice President and General Manager
Small Group Business
Anthem Blue Cross
Encl.