



2009 Medicare Annual Election Period

As we prepare for this year's Annual Election Period, we would like to take this opportunity to thank our agent partner's for their support of our MedAdvantage products. We would not have accomplished all that we have without your efforts. We also appreciate your efforts to maintain compliance with the new MIPPA regulations. We encourage you to remember the following as things heat up next week:

-The PPO model offers the best protection available in a Medicare Advantage product

Medicare Advantage PPO's guarantee provider access through established networks (unlike PFFS) while offering the freedom to receive care wherever a member chooses. The ability to choose an out-of-network provider while having the financial protection of an out-of-pocket maximum for those services is a significant advantage over a Medicare Advantage HMO.

-Our product offers one of the most comprehensive drug benefits available

MedAdvantage+RX provides some of the least restrictive step therapy and pre-authorization RX requirements in the industry. Our prescription drug benefit was designed to specifically **not** limit access once a member has enrolled or their prescription drug needs change. Our largest competitor's prescription benefit provides access to approximately 2500 drugs. **The Regence MA+RX formulary includes over 6000 Medicare approve drugs.**

-RBSI MedAdvantage products offer a 4 state network

Regence BlueShield of Idaho MA products allow access to all 4 Regence state MA network providers at the in-network benefit structure.

-MedAdvantage is simple

These products are copay based and are very similar to what someone experienced on an individual or group plan before their Medicare eligibility began. The benefit of an MA plan is that copays, paid by the member, accumulate toward their out-of-pocket. This is not the same for under 65 plans.

-Premium rate stability

Historically, MedAdvantage has experienced lower rate increases than our other Medicare products. Also, it is not age banded, so all ages pay the same premium amount.

-Worldwide coverage

International services are not only covered, they are paid as in-network.