



<Date>

<Name>

<Address>

<Address>

<City, State Zip Code>

Important information about your ID card and January and February 2015 Billing Statements

Dear <Name>:

Thank you for choosing Independence Blue Cross for your health insurance needs. We wanted to let you know that we are changing the way we process our billing statements in order to provide you even *better* service. As part of this change, we are launching a new billing statement layout and format. We hope you will find this new format easier to read and find the information that is most important to you.

PLEASE NOTE: You will receive your January 2015 statements in December, about two weeks later than normal. Be assured that you will be given additional time to mail us your payment, and your coverage will not be impacted by this delay.

Your new January statement will only reflect those amounts due for the month of January. It will not include any previous balances owed (or credits due) on your account. These balances/credits will appear on your February 2015 billing statement, along with your February balance.

Finally, you will receive a new ID card prior to January 1, 2015, even if you aren't making any changes to your coverage. Your ID card will have a new member ID number and new pharmacy ID numbers.

Beginning on January 1, 2015, you should begin using your new card and destroy your old one. Show your new card to your doctor, pharmacist, and other health care providers to ensure they are using your new member ID and pharmacy ID numbers updated and you receive all the benefits you are entitled to under your plan.



If you have any questions, please call the Member Help Team toll-free at 1-800-645-3965 (TTY/TDD: 711), seven days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from February 15 through September 30, your call may be sent to voicemail.

Thank you for choosing Independence Blue Cross. We look forward to continuing to serve you.

Sincerely,

A handwritten signature in cursive script that reads "Richard Roccato".

Richard Roccato
Vice President Operations & Support — Government Markets

Keystone 65 HMO is an HMO plan with a Medicare contract. Enrollment in Keystone 65 HMO depends on contract renewal.

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