

December 2012

Important Notice About Your MedigapSecurity Coverage

Dear Valued MedigapSecurity Member:

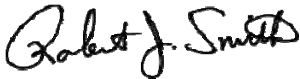
I am writing to provide you with a copy of the “Notice of Changes in Medicare and Your Medicare Supplement Coverage” for 2013.

The enclosed notice reflects the new 2013 deductible and coinsurance amounts for Medicare Parts A and B. This information was recently published by the Centers for Medicare & Medicaid Services, the federal agency that runs the Medicare program. Lastly, this notice also provides an outline of your 2013 MedigapSecurity program.

If you have any questions about your coverage, please speak with a Customer Service representative by calling the number on your ID card.

Thank you for choosing Independence Blue Cross and Highmark Blue Shield for your health care coverage. We look forward to continuing to provide you with quality health care.

Sincerely,

A handwritten signature in black ink that reads "Robert J. Smith". The signature is written in a cursive style with a large initial 'R'.

Robert J. Smith
Vice President of Sales & Marketing — Medicare

Enclosure