

December 2012

<Benefits Manager>  
<ABC Corporation>  
<123 Anystreet>  
<Philadelphia, PA 19103>

Dear Group Administrator:

I am writing to alert you to important information that will be mailed to your MedigapSecurity members in the next week.

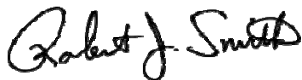
We will be sending the “Notice of Changes in Medicare and Your Medicare Supplement Coverage” for 2013 to members enrolled in our MedigapSecurity programs. Each member will receive a cover letter and an insert detailing the new 2013 deductible and coinsurance amounts for Medicare Parts A and B. This information 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 the member’s 2013 MedigapSecurity benefit plan.

We have enclosed samples of these materials for your reference.

Please contact your Independence Blue Cross account executive or independent broker if you have any questions.

As always, please know that we appreciate your business and look forward to providing your members with access to quality health care at the lowest possible cost.

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

Enclosures