

December 2012

## Important Notice About Your Security 65<sup>®</sup> Coverage

Dear Valued Security 65 Member:

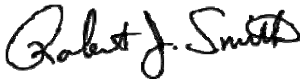
I am writing to provide you with a copy of the “Notice of Changes in Medicare and Your Medicare Supplement Coverage” for 2013.

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 Security 65 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,



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

Enclosure