

BENEFIT PLAN CHANGES

BlueSolutions

Effective on and after October 1, 2008 for new groups and on and after November 1, 2008 for existing groups:

ROUTINE PHYSICAL EXAMS

Currently, members do not have a benefit for routine physical exams. Members will now have coverage for routine physical exams provided by an in-network provider. Members will be responsible for physician office visit copays for routine physical exams provided by in-network PCPs and applicable deductible and coinsurance for routine physical exams provided by other providers.

Effective on and after January 1, 2009 for new groups and upon renewal beginning January 1, 2009 for current groups, the following changes will apply to this benefit plan:

INPATIENT HOSPITAL (CLAIMS FOR NEWBORN DEPENDENTS)

Currently, BCBSAZ waives cost-sharing on certain newborn hospital claims in situations where the newborn and mother claims were historically filed as a single claim and cost-sharing applied to the mother. BCBSAZ will discontinue the practice of waiving cost-share on these newborn claims.

LABORATORY SERVICES

Currently, members pay a copay for laboratory services performed in a primary care physician's (PCP) office. Copays will now be waived for laboratory services performed in a PCP's office when the laboratory service is the only service performed. If other services are performed in the PCP's office in addition to the laboratory service, applicable copays, deductible and coinsurance will apply.

PREVENTIVE CARE; MAMMOGRAPHY SERVICES

Services currently covered under the Preventive Care and Mammography benefits will now be covered under a combined benefit called Preventive Services. Currently, this benefit plan does not cover screening for abdominal aortic aneurysms and immunizations for foreign travel. Men ages 65-75 who have ever smoked will now have coverage for screening for abdominal aortic aneurysms. All members will have coverage for immunizations for foreign travel. All other services and member cost-sharing covered under this benefit will remain the same.