



# Attention Policyholders



**Important Information  
Please Read Carefully**



An Independent Licensee of the Blue Cross and  
Blue Shield Association.



## Your Services Stay in Kansas

- ★ Topeka headquarters
- ★ Experienced local employees
- ★ Local customer service
- ★ Local claims processing
- ★ Local doctor and hospital relationships

## Kansans would continue to serve you



Blue Cross and Blue Shield of Kansas is seeking to be acquired by Anthem Blue Cross and Blue Shield, an Indiana company. As a policyholder, you are being asked to make an important decision about the company's future. The enclosed Policyholder Guide and Policyholder Information Statement explain why the company is seeking this affiliation and provide information about Anthem Blue Cross and Blue Shield.

**However, before you read the Policyholder Guide and the Policyholder Information Statement, please read this brochure for assurances from the company regarding your coverage and services.**

If the planned changes are approved, then the company would become a subsidiary of Anthem Blue Cross and Blue Shield. But, the 60-year tradition of providing security and building a solid foundation for Blue Cross and Blue Shield of Kansas customers would not change.

The same dedicated, experienced Kansas employees who help you with Plan 65 customer service and claims now would continue to serve you.

You should also know that your local health care providers would continue to be valuable sources of information and opinion regarding medical policy for the company. It is extremely important for us to continue the long-standing relationships with those who provide the health care services to you.

**This affiliation between Blue Cross and Blue Shield of Kansas and Anthem Blue Cross and Blue Shield would in no way change the protections you have as a Plan 65 policyholder.**

First, your Plan 65 coverage cannot be canceled because of deteriorating health or increasing age, just as your current policy indicates.

Second, our affiliation would guarantee the same health benefits for Plan 65 policyholders that you enjoy now. In fact, the Medicare supplement program you have (Standard Benefit Plan A, C or F; Select-C or Select-F) was created by the federal government. The benefits available through each standard plan cannot be changed by the company.

Because the new Anthem Blue Cross and Blue Shield would keep its local headquarters in Topeka — in the present company location — the company would still be regulated by the Kansas Insurance Commissioner.

Under Kansas statute, the insurance commissioner still has the final say regarding any changes in your premium. All adjustments from the company must be filed and approved through the commissioner's office.

Being a subsidiary of a larger organization would not change your consumer protection rights, either. The insurance commissioner would also continue to govern these rights for you. Your concerns can still be directed to the Kansas Insurance Department.

It's important for you to know that tradition, security and protection remain vitally important to the new company as it seeks to move into a strong business relationship for the future.

## Guaranteed Customer Protections

- ★ Your policy cannot be canceled due to deteriorating health
- ★ Your policy cannot be canceled due to increasing age
- ★ Your Plan 65 benefits cannot be changed
- ★ Kansas Insurance Department regulates company premiums
- ★ Consumer protection rights through Kansas Insurance Department



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## Only the name would change

When it comes right down to it, the only visible change you should notice if this affiliation is approved is the name of our company. The 60-year tradition of service and security we've built as Blue Cross and Blue Shield of Kansas would continue uninterrupted under the name Anthem Blue Cross and Blue Shield. Here's a summary of the key elements that would stay the same:

<b>Services and Protections</b>	<b>Blue Cross and Blue Shield of Kansas</b>	<b>Anthem Blue Cross Blue Shield</b>
Your policy can't be canceled due to deteriorating health or increasing age.	✓	✓
Your Plan 65 benefits can't change.	✓	✓
Your consumer rights are protected by the Kansas Insurance Department which regulates the company.	✓	✓
Your claims are processed quickly and efficiently in Kansas.	✓	✓
Your questions would be answered by an experienced customer service staff in Kansas.	✓	✓
Your health care providers are a valuable resource in developing the company's medical policies.	✓	✓
Your insurance is offered by a Kansas-domiciled insurance company.	✓	✓