

**BlueLinks... eNews for Brokers and Consultants**

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Welcome

Dear Business Partner:

In less than three months, Medicare beneficiaries will be seeing many changes to their benefits, and they need all the tools and resources available to help them make the best health care coverage decisions for themselves. In this issue of eNews, we tell you about a new online feature of our website to help your clients' Medicare-eligible employees navigate the ins and outs of their options.

In addition, we are proud to share news of our most recently reported financial earnings. Thanks to your support, we had another strong quarter, and an additional 28,000 individuals now carry the Blue Cross Blue Shield of Massachusetts card.

Also in this eNews, you can read about our new standard plan design offerings, and our new online behavioral support programs for employees committed to a healthier life. Finally, we remind you of yet another online resource for better health: a WebMD® University stress-busting course, running now.

We welcome your feedback and questions, so please do not hesitate to contact your Account Executive.

Sincerely,

Carlos Cubia
Vice President
Sales Division

In the November 2005 issue of BlueLinks eNews:

- [Senior Market Update: New Website for Medicare Decision-making](#)
- [Third Quarter Financial Results Reported](#)
- [Product Update: New Standard Plan Design Offerings](#)
- [Technology Enhancements: MyBlueHealth](#)
- [Online Education Reminder: "Stress. Less."](#)

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Senior Market Update: New Website for Medicare Decision Making

As a result of the Medicare Modernization Act of 2003, Medicare beneficiaries will soon have a host of new options for health care coverage. For Seniors—a new feature of our website available at www.bluecrossma.com/forseniors—helps your clients' Medicare beneficiaries navigate the issues and decisions they'll face beginning January 2006. It can also be of help to your clients' employees who are helping their parents make some of these decisions.

For Seniors details the most prominent and potentially confusing enhancement to Medicare coverage for prescription medications. In addition, it describes Blue Cross Blue Shield of Massachusetts' coverage solutions for seniors, including our Medicare prescription drug products, our Medicare Advantage HMO and PPO, and our Medex plans. Other features of the site include:

- A plan comparison tool
- A premium comparison tool
- An in-depth list of frequently asked questions
- A comprehensive list of resources with online links to state and federal agencies

To learn more about For Seniors, please download this [Fact Sheet](#) (PDF, 264Kb). If you have any questions about our Medicare programs, please contact your Account Executive.

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Third Quarter Financial Results Reported

On November 15, we reported our financial results for the third quarter of 2005, which reflect continued strong performance. During this period, overall enrollment increased by more than 28,000 members, bringing our total medical membership to 2.82 million.

We could not have achieved these results without your ongoing dedication and support. We appreciate the opportunity to continue serving you and your clients.

For details about our financial results, please read our recent [press release](#) (PDF, 28Kb). If you have any questions, please contact your Account Executive.

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Product Update: New Standard Plan Design Offerings

We are committed to continuously expanding our product offerings to meet the changing needs of your clients. As a mark of this commitment, we are pleased to announce the addition of several new standard plan designs including ones for small-group employers. These plans include:

Access Blue: Open-Access Managed Care Plan Options

Our Access Blue HMO plans offer your clients' employees flexibility and choice, with the convenience of copayments and no referrals when they stay within the HMO Blue® network. We've expanded our family of open-access HMO plans with five new affordable options for your small-group clients:

- Access Blue Value
- Access Blue Value Plus
- Access Blue Enhanced Value
- Access Blue with \$1,000/\$2,000 Deductible
- Access Blue with \$2,000/\$5,000 Deductible

HSA-Compliant Blue Care® Elect Saver High-Deductible Options

These affordable PPO plans feature an integrated medical and pharmacy deductible to provide comprehensive coverage with significant savings for your clients. Also, the plans may be paired with our Health Savings Account (HSA), a federal-tax-exempt way to help your employees pay for current and future out-of-pocket medical expenses.

HMO Blue \$2,000 Deductible Option

This managed care plan offers lower premiums through a deductible for many inpatient and outpatient hospital services. It may be paired with our Blue Care Account, Flexible Spending Account, and/or Health Reimbursement Arrangement.

Blue Care Elect \$5,000 Deductible Option

This affordable PPO benefit design provides comprehensive coverage at significant savings for employers, while engaging members with their health and health care decisions. It may be paired with our Blue Care Account, Flexible Spending Account, and/or Health Reimbursement Arrangement.

To learn the details of these plans, please read this [New Standard Plan Designs Fact Sheet](#) (PDF, 176Kb), or contact your Account Executive.

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Technology Enhancements: MyBlueHealth

This month, we're introducing three new online behavioral support programs to help your clients' employees achieve healthier living. Available through MyBlueHealth on bluecrossma.com, these programs provide your clients' employees with personalized assessments and individualized action plans for weight management, nutrition, and stress management.

HealthMedia Balance®' for Weight Management offers tailored action plans for weight management and physical activity based upon an assessment of employees' nutritional habits, their physical activity patterns, and the psychological, emotional, and behavioral patterns that influence them.

HealthMedia Nourish®' for Healthy Eating helps employees make healthy eating decisions by guiding them to understand how nutrition and attitudes about food relate to good health.

HealthMedia Relax®' for Stress Management helps adults cope with stress by learning how to develop stress-coping skills, reduce their stress levels, and manage the physical and psychological consequences of chronic stress.

To access these programs, employees simply need to register for Member Self Service on our website, and then click on MyBlueHealth.

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Online Education Reminder: "Stress. Less."

Our next WebMD University course, "Stress. Less." is running now. This free, four-week, online class helps people recognize the signs and symptoms of stress and learn to manage it. Course features include:

- Interactive chats with experts about tough questions and issues
- Weekly newsletters with helpful links and related topics
- Fact-filled articles, healthy recipes, and interactive tools
- A convenient, stress-free schedule of events, with the virtual classroom available 24 hours a day, 7 days a week

The course topics are:

- Week One: Pinpoint Your Success
- Week Two: Specifics About Stress and Your Health
- Week Three: Take Charge of Your Stress
- Week Four: Focus on the New, Relaxed You

"Stress. Less." began October 24 and continues through November 18. Participants can still register by visiting www.bluecrossma.com.

If you have any questions, please contact your Account Executive.

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If the above links are not functioning in your email, copy and paste the URLs listed below into a browser window.

Senior Fact Sheet:

http://www.bluecrossma-bluesline.com/BlueLinks_eNews/BlueLinks_November_Email/SeniorsFactSheet.pdf

Financial Earnings Press Release:

http://www.bluecrossma-bluesline.com/BlueLinks_eNews/BlueLinks_November_Email/Earnings3Q2005.pdf

New Standard Plan Designs Fact Sheet:

http://www.bluecrossma-bluesline.com/BlueLinks_eNews/BlueLinks_November_Email/NewPlanOffering.pdf

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