



## Welcome

Dear Business Partner:

As the end of the year approaches, I want to take this opportunity to thank you for your support as Blue Cross Blue Shield of Massachusetts completes one of our most successful and balanced years ever. I'm also extremely pleased to announce that we have hired a new Sales Vice President to help strengthen our business and our relationships in 2005 and beyond.

Carlos Cubia is starting this month in a key sales leadership position as Vice President of Sales responsible for new sales and account retention in the middle market segment (5-500 employees). Carlos has extensive experience in health insurance sales management and is dedicated to building critical relationships across business segments. His prior sales management experience includes Aetna Healthcare, Aetna Financial Services, and SafeCo.

Carlos has a successful track record of sales results, broker relationship development, and he also brings strong experience in sales force training. Most recently, Carlos was a market sales leader for Cigna Healthcare in Georgia.

I am looking forward to Carlos' leadership in guiding the new sales and middle market retention unit of the Sales Division at Blue Cross Blue Shield of Massachusetts, and in contributing to our ongoing role as a world-class leader in health benefit solutions and client relationship management. Please join me in welcoming him to the Massachusetts market.

We've also included, for your review, clarifying information about eligibility for our new Dental Blue® Preventive plans.

Please have a healthy and enjoyable holiday season.

Sincerely,

Tim O'Brien  
Senior Vice President  
Sales

## In the November 2004 issue of BlueLinks eNews:

- [Updated Information on Account Eligibility for New Dental Plans](#)

Note: If the above links do not work, scroll down to read the articles or access additional information at the bottom of this e-mail.

### Updated Information on Account Eligibility for New Dental Plans

Recently, we provided our accounts with material describing our new dental coverage plans (available in 2005). The mailing contained incorrect information about the size of specific employer groups eligible for coverage under our new Dental Blue® Preventive and Dental Blue PPO Preventive plans.

To clarify, all Dental Blue Preventive plans will be available upon renewal:

- beginning January 1, 2005, for accounts with 51 or more employees, and
- beginning April 1, 2005, for accounts with five (5) to fifty (50) employees, not one (1) to fifty (50) employees as previously stated.

Accounts with one to fifty employees have since been sent a letter correcting this information.

We apologize for any inconvenience that this error may have caused your clients, and want to assure you that we are continually reassessing our dental coverage eligibility criteria in order to improve accessibility for all accounts. If you have any questions or concerns, please contact your Account Executive.

[Back to Top](#)

® Registered Mark of the Blue Cross and Blue Shield Association

© 2004 Blue Cross and Blue Shield of Massachusetts, Inc. All rights reserved.  
Landmark Center, 401 Park Drive, Boston, MA 02215-3326 | 800-262-BLUE | TDD# 800-522-1254  
An Independent Licensee of the Blue Cross and Blue Shield Association

[Terms of Use](#)