

For Distribution to Brokers/Wholesalers/Administrators Only

October 2, 2003

Extended Rates

Market: Maryland SEGO

This is to inform you that CareFirst BlueCross BlueShield (CareFirst) has extended the current RateFirst System rates through 12/31/03. The 11/1/03 rates will remain the same through 12/31/03.

Our web site has been updated to reflect this extension. However, you will also need to install these updates. After installation, "Version 32" will still be the number printed on the bottom right-hand corner of your proposals.

Please make sure that the subscriber's age is calculated by using their full date of birth (month/day/year) as of the effective date of the group. Below are some examples for your reference.

Method (effective 12/1/03):

| Subscriber | Birthday | Effective Date | Age |
|------------|------------|----------------|-----|
| #1 | 07/05/1940 | 12/01/2003 | 63 |
| #2 | 12/01/1968 | 12/01/2003 | 35 |
| #3 | 12/15/1966 | 12/01/2003 | 36 |
| #4 | 12/22/1978 | 12/01/2003 | 24 |
| #5 | 11/30/1955 | 12/01/2003 | 48 |

Please note that the launch of the new RateFirst system "RateFirst 2" mentioned in an earlier Sales Flash will now be delayed until November when 1/1/04 effective date rates are released. Thank you for your understanding and cooperation. If you have questions or concerns, please contact the CareFirst Help Desk at 410-998-6400 or contact your Broker Sales Representative.



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