

For Distribution to Brokers/Wholesalers/Administrators Only

November 5, 2003

New BlueChoice Options

Market: All (excluding MSGR)

In response to your input, we are pleased to inform you that we have additional new CareFirst BlueChoice (BlueChoice) options for you to sell. These new options are now available to quote in all jurisdictions **except Maryland Small Group** as of 11/1/03 for 1/1/04 effective dates.

As medical costs continue to rise, employers are seeking new ways to offer health plans. In an effort to respond to this need, BlueChoice has developed more health plan options.

Below are charts that outline these new BlueChoice options.

BlueChoice (HMO)

Options	PCP / Specialist Copay	Inpatient Copay	ER Copay	DME
Option 14	\$20 / 30	\$300	\$50	25% \$7,500 Max

BlueChoice Opt-Out Open Access

Options	General Copay / Coinsur.	General Copay / Coinsur.	Inpatient Admis. Copay / Coinsur.	Inpatient Admis. Copay / Coinsur.	ER Copay	DME	DME
	In – Net	OON	In-Net	OON	In-Net Only	In-Net	OON
Option 13	\$30 / 40	20%	\$0	20%	\$50	25%, \$7,500Max	30%, \$7,500 Max
Option 14	\$30 / 40	40%	\$0	40%	\$50	25%, \$7,500Max	40%, \$7,500Max

BlueChoice Opt-Out Plus

Options	General Copay / Coinsur.	General Copay / Coinsur.	Annual Deductible	ER Copay	ER Copay	DME	DME
	In – Net	OON	OON Only	In – Net	OON	In – Net	OON
Option 17	\$30 / 40	20%	\$300	\$50	Ded + Coins	25%, \$7,500Max	Ded + Coins

You may begin quoting these new options immediately for 1/1/04 effective dates using PC Rate Quote and Broker Express.

If you have any questions please contact your Broker Sales Representative.



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