

For Distribution to Brokers/Wholesalers/Administrators Only

November 11, 2003

New Hire Eligibility

Market: All

This is to remind you that if a group has a new hire, the group's new hire waiting period supercedes the group's open enrollment period at renewal. For example, a group's new hire waiting period is the first of the month following 60 days, the new employee was hired May 11th and the group's open enrollment period is July. This new employee may not enroll in the group's health plan during this July open enrollment period; he/she must first complete the 60 day waiting period which would have him/her able to enroll August 1. Otherwise he/she must wait until the group's next open enrollment.

Small Group Underwriting

Market: MD, DC, VA Small Group / CareFirst
BlueChoice, BluePreferred

Please remember that census change requests at renewal must be forwarded to our small group underwriting area by either your CareFirst Broker Representative or your Wholesaler. The following information is required to be included with the request:

- Member ID or Name of the employee
- Date of Hire / Term
- Full Date of Birth
- Effective Date of Coverage

Also keep in mind that only one census change revision based off of renewal originally released will be reviewed per group per renewal. It is also important that you have included all changes resulting from billing discrepancies as well as new hires and/or terminations in the submitted request.

New GHMSI Group Application

Market: All

To help simplify the enrollment of MSGR groups choosing non-ridered GHMSI dental (in Montgomery and Prince George's counties, Maryland) and/or the BluePreferred medical products (in any county in Maryland), we have combined the Group Application into one form that can be used for both products. The new form number is GRPAPP-PPO (MSGR) REV. (R. 07/03).

The new form is now available on the broker section of www.carefirst.com and can be used immediately. Please note that only this new form will be accepted after 1/1/04.

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RateFirst 2 Update

Market: Maryland SEGO

This is to make you aware of a correction that was made to the MPOS Product Account Installation Form (MIS Form). This error did not impact proposals or rates. The problem occurred on the MIS Form for the following MPOS Package:

- \$400 Ded., \$2,500 OOP, 80% | 60% Coin., Waive In-NW Ded.
With \$10 In-Network Co-pay Option

The corrected MIS form prints endorsement 6125. It was erroneously printing endorsement 6118.

In order to correct this error on our computer(s), please go to the web page and install the Updates Only. If you have not installed RateFirst 2 yet, the Full Install also includes this correction. The new version number is "Version 1.1".

We apologize for any inconvenience and appreciate your cooperation. If you have any questions or problems please contact our Help Desk at 410-998-6400.

MSGR BlueChoice Opt-Out *Plus* Benefit Summary Revision

Market: MSGR BlueChoice Opt-Out *Plus*

Please be advised that the MSGR CareFirst BlueChoice Opt-Out *Plus* benefit summaries for Medical Options 1- 6 have been revised.

The revision is in the category of "Preventive Services and Office Visits", specifically Well-Child, 0-13 years. The Out-of-Network payment is now "**Deductible, then 20%**". Previously, the Out-of-Network payment was a \$10 copay. This revision is effective as of November 1, 2003 for new and renewing groups.

These revised benefit summaries are immediately available both through our on-line sales materials ordering system and on www.carefirst.com. Please note the correct versions have a (10/03) revision date on the bottom left-hand corner.

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



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