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## IAI | IMPORTANT ADMINISTRATIVE INFORMATION

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March 2011



Blue Cross Blue Shield of Massachusetts is an Independent Licensee of the Blue Cross and Blue Shield Association

## IAI | LETTER

Dear Valued Customer:

In this issue of the Important Administrative Information (IAI) newsletter you will find reminders about national health care reform along with information on the grandfathering rule. Also, get the latest news about our Medex<sup>®</sup> 3 plan design. And read all about CancerCare Elite—the newest product from Indigo<sup>™</sup> Insurance Services.

Visit [www.bluecrossma.com/employers/iai](http://www.bluecrossma.com/employers/iai) to learn more about the topics explored in this edition.

As always, if you have any questions, please contact your account executive.

Sincerely,



Timothy J. O'Brien  
Senior Vice President  
Sales Division

**Important:  
National Health Care  
Reform Reminders**

National health care reform has expanded coverage access and broadened plan benefits. Many will continue to be affected by these changes as they reach their renewal dates in 2011, so it's important to keep the following information in mind.

**Changes to Coverage for Dependents up to Age 26**

Plans that offer coverage to dependents are required to extend that coverage to age 26, regardless of IRS tax qualification status, marital status, or student status.

**Preventive Care Services with No Cost Sharing**

Beginning with plan years on or after September 23, 2010, group and individual health plans may not impose cost sharing for certain preventive services.

→ For more information about these changes, please visit [www.bluecrossma.com/employers/iai](http://www.bluecrossma.com/employers/iai).

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**Information on  
Grandfathering**

Grandfathering allows certain plans that were in existence on or before March 23, 2010 to remain exempt from select national health care reform requirements. However, there are some provisions that apply to grandfathered plans, so it's important to know how these plans are impacted.

→ To learn more, please visit [www.bluecrossma.com/employers/iai](http://www.bluecrossma.com/employers/iai).

## Introducing the New Medex<sup>®</sup> 3 Plan Design

[ Effective July 1, 2011 ]

As part of our ongoing effort to improve the affordability and quality of health care, Blue Cross Blue Shield of Massachusetts is rolling out a new Medex 3 plan design for small and large groups. Effective July 1, 2011, this plan will include copayments for certain medical benefits that will help reduce premium costs for you as an employer. Actual premium savings that can be achieved will vary depending on number of employees and retirees.

It's important to note that this new plan design is not a replacement for any existing product or plan design.

Blue Cross Blue Shield of Massachusetts has been offering Medex since 1966. In response to evolving market needs, we continuously innovate and adapt our products.

→ To learn more, please visit [www.bluecrossma.com/employers/iai](http://www.bluecrossma.com/employers/iai).

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## Indigo Insurance Services Now Offering CancerCare Elite

CancerCare Elite provides employees and their families extra protection when they need it most. Designed to supplement a current medical plan, CancerCare Elite gives employees peace of mind throughout the preventive, treatment, and recovery processes. Offered as a voluntary product with a minimum of three employee's participating, CancerCare Elite offers employees three robust plan design options for as low as \$12.70 per month. Payments are made directly to the employee and are guaranteed renewable.

→ To learn more, please visit [www.bluecrossma.com/employers/iai](http://www.bluecrossma.com/employers/iai).