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BLUEPRINT[®]

An Information Source for Our Labor Market Customers

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Don't miss out on the last Labor leader seminar of the year

It's not too late to register for the last Labor leader educational seminar of the year.

When: Nov. 9, 2006

Where: Holiday Inn Kalamazoo
2747 South 11th Street
Kalamazoo, MI 49009

These seminars are designed to keep you informed of new health care trends, products and financial arrangements you may find useful when entering into negotiations for your customers.

The seminar begins at 8:30 a.m. with registration and continental breakfast, breaks for lunch at noon and wraps up at 3 p.m.

On the agenda:

- Health care financing options
- Consumer-directed health care
- Review of newest Blues products

These statewide seminars have been a resounding success with 80 of you having attended thus far. For those of you who haven't, don't miss this opportunity.

For more information about this final seminar, please call Diane VanEck at 616-389-2036.

Blue health coverage options expand with new individual products

Negative news about Michigan's sour economy seems to make headlines on almost a daily basis. Rumors about plant closings, corporate mergers and staggering job losses abound.

We know many of your union members face a variety of decisions as they contemplate buyouts, early retirements and layoffs. Many of these decisions involve health care coverage. By offering reasonably priced coverage for individuals and families selecting their own health plan, our individual products may make their coverage decisions easier.

Our trio of individual products, **Individual Care BlueSM**, **Value BlueSM** and **Young Adult BlueSM** offer members peace of mind because they know they have coverage when they need it.

Individual Care Blue PPO is a medical plan with prescription drug coverage and no deductible. With Individual Care Blue, members are covered for many preventive care services, including health maintenance exams, gynecological exams, routine Pap smears, laboratory and radiology services, well-baby care and immunizations. The plan is available to individuals and family members under age 65.

For those who don't currently have Blues coverage, monthly rates start as low as \$141.15 for one person. For those transferring or converting from a Blues employer-sponsored group health plan, monthly rates start at \$129.62 for one person.

Value Blue PPO and Traditional covers members while keeping monthly payments low through an annual deductible. Value Blue includes the Affinity Rx program, which lets members purchase prescription drugs at our discounted rate.

For those who don't currently have Blues coverage, monthly rates for one person start at \$171.70 for PPO and \$195.14 for Traditional. For those transferring or converting from a Blues employer-sponsored group health plan, monthly rates for one person are as low as \$117.01 for PPO and \$133.56 for Traditional.

Young Adult Blue PPO and Traditional is designed for individuals ages 19 to 30. It, too, offers both PPO and Blue Traditional plans and includes the Affinity Rx discount prescription drug program.

For those who don't currently have Blues coverage, the monthly rate is \$47.14 for PPO and \$54 for Traditional. For those transferring or converting from a Blues employer-sponsored group health plan, the monthly rate is \$45.27 for PPO and \$51.79 for Traditional.

For more information on these exciting individual plans, contact your Market Relations representative. He or she can give you an informative brochure detailing the rich benefits the plans offer.