



November 2013

[Addressee's Name]
[Street Address]
[City, State Zip Code]

Important information about your eligibility for Medicare and the impact on your group health benefit plan

Dear [Addressee's Name],

According to our records, it appears you or a dependent are, or soon may be, eligible for Medicare as your primary payer for claims. **Please be advised that if you do not elect Medicare Parts A and B you will have greater expenses as detailed below.**

Effective January 1, 2014, if you do not enroll in Medicare Parts A and B, Independence Blue Cross (IBC) will calculate the amount that Medicare would have paid. This amount is usually 80 percent of the Medicare rate. IBC will pay only the remaining balance of the claim, usually 20 percent, as if you had enrolled in Medicare Parts A and B. Therefore, you will be responsible for paying your doctor, hospital, or other medical professional the amount that Medicare would have paid in addition to any applicable copayments, coinsurance, and deductibles.

If you apply for Medicare Part A and Part B benefits, you will be able to maximize the benefits available under your IBC group health plan. You will also minimize expenses.

How to enroll in Medicare

For more information as to whether Medicare is your primary payer and/or to apply for Medicare Parts A and B, you can:

- visit the Social Security Administration office,
- call the Social Security Administration office at 1-800-772-1213 (TTY/TDD call 1-800-325-0778), or
- go to its website at www.socialsecurity.gov.

If you have any questions about this letter, please contact us at 1-888-879-6248.

We look forward to continuing to serve you.

Sincerely,

A handwritten signature in cursive script that reads "Renee J. Rhem".

Renee Rhem
Vice President, Customer Service