PLAN SPLITTING A SERVICE AREA AND CREATING A NEW ENROLLMENT CODE (IN ADDITION TO THE EXISTING ENROLLMENT CODE)

Enrollees in the southern California service area who do not change their enrollment code from SJ to SI during Open Season will automatically remain enrolled in the northern California SJ enrollment code and they will have to travel to the plan's northern California service area to obtain medical care in order to receive full benefits from the plan in 2009.

| State | Plan Name | General Location | 2008 Codes | 2009 Codes |
|----------------|---|-----------------------|---------------|--|
| Californi a | Blue Shield of California Access+HMO | Most of California | SJ1, SJ2 | SJ1, SJ2 Northern California Region SI1, SI2 Southern California Region |

Blue Shield of California Access+HMO will split its California service area, code SJ, into two service areas (northern California and southern California) resulting in two enrollment codes, SJ and SI. The plan's northern California region will retain the current SJ enrollment code; however, the plan's southern California region will receive the new SI enrollment code. Current plan enrollees in the southern California region should make a positive enrollment election into enrollment code SI during Open Season.

If enrollees in the plan's southern California region do nothing and do not make a positive enrollment election, they will automatically remain enrolled in the original High Option SJ enrollment code and they will have to travel to the plan's northern California service area to obtain medical care in order to receive full benefits from the plan in 2009. Also, the 2009 premiums for the SJ codes for the northern California region will be higher than the premiums for the SI codes for the southern California region.

In the plan's 2009 brochure, please check Section 1 (under Service Area) for the plan's covered counties and zip codes in the northern and southern California regions.

PLAN MERGER WITH CODE CHANGES

| State | 2008 Plans | 2008 Codes (terminating end of 2008) | 2009 Surviving Plans | 2009 Surviving Codes |
|-----------------|--|--|--|----------------------------------|
| Iowa | HealthPartners Open Access Deductible (Standard) | 534, 535 | HealthPartners Open Access Copay (High) | V31, V32 |
| Minnesota | HealthPartners Classic (High) HealthPartners Primary Clinic HealthPartners Open Access Deductible (Standard) | 531, 532 HQ1, HQ2 534, 535 | HealthPartners Open Access Copay (High) HealthPartners Open Access Copay (High) HealthPartners Open Access Copay (High) | V31, V32 V31, V32 V31, V32 |
| North Dakota | HealthPartners Open Access Deductible (Standard) | 534, 535 | HealthPartners Open Access Copay (High) | V31, V32 |
| South Dakota | HealthPartners Open Access Deductible (Standard) | 534, 535 | HealthPartners Open Access Copay (High) | V31, V32 |
| Wisconsin | HealthPartners Classic (High) HealthPartners Primary Clinic HealthPartners Open Access Deductible (Standard) | 531, 532 HQ1, HQ2 534, 535 | HealthPartners Open Access Copay (High) HealthPartners Open Access Copay (High) HealthPartners Open Access Copay (High) | V31, V32 V31, V32 V31, V32 |

The payroll office must automatically move enrollees into their plan's surviving code unless the enrollees select another health plan during Open Season.

PLAN OPTION NAME CHANGE WITH CODE CHANGE

The payroll office must automatically move enrollees into their plan's changed option and code unless the enrollees select another health plan during Open Season. The changed plan option name and code for 2009 (Basic Option, code JG1 and JG2) will have a reduction in the provider network.

| State | Plan Name | 2008 Plan Option Name | 2008 Plan Codes | 2009 Plan Option | 2009 Plan Codes |
|---------------|---------------------------------|--------------------------|--------------------|---------------------|--------------------|
| Massachusetts | Fallon Community Health Plan | High | JV1, JV2 | Basic | JG1, JG2 |

PLAN ADDING A STANDARD OPTION WITH NEW CODES

(The previous 2008 Standard Option merged into the plan's High Option for 2009)

| State | Plan Name | Plan Type | 2009 Standard Option Codes |
|-----------------|--|--------------|-------------------------------|
| Iowa | HealthPartners Open Access Three for Free (Standard Option) | НМО | V34, V35 |
| Minnesota | HealthPartners Open Access Three for Free (Standard Option) | НМО | V34, V35 |
| North Dakota | HealthPartners Open Access Three for Free (Standard Option) | НМО | V34, V35 |
| South Dakota | HealthPartners Open Access Three for Free (Standard Option) | НМО | V34, V35 |
| Wisconsin | HealthPartners Open Access Three for Free (Standard Option) | НМО | V34, V35 |

PLANS ADDING A NEW STANDARD OPTION

Enrollees who do not enroll in their plan's Standard Option will automatically remain enrolled in their current High Option.

| State | Plan Name | Plan Type | New Codes for New Options |
|----------|------------------------------------|-----------|-----------------------------|
| Florida | Vista Health Plan of South Florida | НМО | 5E4, 5E5 Standard Option |
| Illinois | OSF Healthplans | НМО | AB4, AB5 Standard Option |
| Iowa | Coventry Health Care of Iowa | НМО | SY4, SY5 Standard Option |
| New York | Blue Choice | НМО | MK4, MK5 Standard Option |
| Virginia | Optima Health Plan | НМО | 9R4, 9R5 Standard Option |