

BENEFIT PLAN CHANGES

BlueSolutions

Effective on and after July 1, 2010 for new groups and upon renewal for current groups, the following changes will apply to this benefit plan:

INPATIENT HOSPITAL (CLAIMS FOR NEWBORN DEPENDENTS)

Currently, BCBSAZ waives cost-sharing on certain newborn hospital claims in situations where the newborn and mother claims were historically filed as a single claim and cost-sharing applied to the mother. BCBSAZ will now waive deductible on all newborn facility claims.

PREVENTIVE SERVICES

Currently, foreign travel immunizations are not covered when provided by an out-of-network provider. Certain foreign travel immunizations will now be covered when provided by out-of-network providers, as determined by BCBSAZ. Members will pay deductible and out-of-network coinsurance (plus the balance bill if services are received from noncontracted providers) for covered foreign travel immunizations. Call the BCBSAZ Customer Service Department or go to azblue.com for information regarding the foreign travel immunizations that will be covered when provided by out-of-network providers.

The following change is effective June 1, 2010:

DEPENDENTS

Currently, unmarried adult children age 19 and older who are full-time students or participating in gratuitous humanitarian activities are eligible for coverage under this benefit plan until the adult child turns age 25, but lose coverage if they lose student status or cease the humanitarian activities. Now, children will be eligible for coverage under this benefit plan until the child turns age 26. Adult children between age 19 and 25 no longer have to be full-time students or engaged in gratuitous humanitarian activities to be eligible for coverage under this benefit plan. Children no longer have to be unmarried to be eligible for coverage under this benefit plan. Adult children cannot be eligible for other employer-sponsored health insurance coverage to be eligible for coverage under this benefit plan.

Federal and state statutes and regulations may require additional changes to this benefit plan. BCBSAZ will advise employer groups and members of any additional changes to this benefit plan that may be required by applicable federal and state law.