

November 2011

Dear Health Plan Customer,

Thank you for purchasing your health coverage with Blue Cross and Blue Shield of Vermont through the Vermont State Dental Society. We appreciate your business and look forward to serving you and your employees in the coming year. Enclosed you will find the 2012 health plan renewal information.

Enclosed is your 2012 Election Form. If you are renewing your current coverage, there is no need to return the form; we will automatically renew you in November for 2012. If you decide to change plans, your employees will receive a second set of ID cards. Please refer to the date on the back of the card for the most up-to-date card. We will accept changes until December 31, 2011 for a January 1, 2012 effective date. We process changes by receipt date, so please send your changes in early.

We're going green! In an effort to cut down on paper use and from feedback from our groups and members, we will not be sending full member material packets this year. Instead, we will be referring members to our online Member Resource Center [www.bcbsvt.com/member](http://www.bcbsvt.com/member) to review their full benefits. If an employee would like a full packet, they can call customer service to request one. We are including a letter explaining this new process with the Outlines of Coverage, which will begin to arrive in mid-December. Please encourage your employees to read their health plan materials thoroughly.

New for 2012. All consumer-directed health plans (CDHPs) will have Wellness Prescription Drug benefits prior to the member's deductible. Providing up-front coverage encourages members to be compliant with their preventive medications. This and other important information can be found in the enclosed 2012 renewal guide.

Please complete and return the enclosed Average Employee Count form. We need to know how many employees you have, as the federal government requires us to report our Medical Loss Ratio by group size. For your convenience, you may also complete and submit this form online at [www.bcbsvt.com/mlr](http://www.bcbsvt.com/mlr).

If you would like to cancel coverage, you must let us know in writing. We will cancel your group effective the first of the month following the date we receive your request. We will process cancellations received after January 1 for February 1.

As always, you may contact us at (800) 255-4550 or call your insurance broker to review other health coverage options that may be available to you and your employees.

Sincerely,



Dennis Cahill  
Director of Sales and Account Management