

September 2011

Dear Valued Blue Care Network Customer:

At Blue Care Network, we work every day to provide quality health care coverage while balancing costs. We are proactively addressing the drivers of health insurance costs through a combination of innovative products that encourage healthy behaviors, programs that encourage preventive care and wellness, and networks of doctors and hospitals that work with us to improve the quality of care for you and your employees.

The good news is we're seeing the real value of these efforts through medical costs that are lower than projected for small business in Michigan. So that you share the benefit of these efforts, Blue Care Network is providing you with a return on your premium for this year. You'll find a check enclosed.

Another piece of good news is that our products and programs have lasting effects. So we're factoring in the reduced medical costs to our rates for next year - and Blue Care Network expects our average statewide premium increases to be the lowest they've been in the past five years.

Providing health insurance to your employees is a big decision. I appreciate the trust you've put in Blue Care Network by choosing us for your health care coverage. Know that I and the team at BCN will continue to do our best to provide you with high quality, cost-effective products and programs that fit your needs.

Thank you for choosing Blue Care Network. If you have any questions, please contact your Blues-contracted agent or your sales representative.

Sincerely,

Kevin James Klobucar
President and CEO
Blue Care Network of Michigan