

November 6, 2007

Dear OSU/A&M Medicare Enrollee:

We appreciate your patience in awaiting specific information regarding the BlueCross BlueShield of Oklahoma options that will be available to you beginning January 1, 2008, to replace your current healthcare coverage through the Oklahoma State and Education Employees Group Insurance Board (HealthChoice). We want to provide you with updated information regarding the enrollment information you will receive shortly from BlueCross.

Insured plans for individuals who have Medicare are extensively regulated by the Centers for Medicare and Medicaid Services (CMS) and the State Insurance Commission. We have worked extensively with BlueCross to simplify the enrollment procedure, but the process is still more detailed than we would prefer. We urge you to attend one of the information meetings to learn about the options and complete forms. The schedule is provided on the back of this letter so that you may plan ahead. You may also call BlueCross BlueShield of Oklahoma, 877-BLU-OSU1 (877-258-6781), customer service representatives who will assist you.

Unlike your current coverage, the Medicare Supplement (Plan65) and Part D (MedicareBlue Rx) are two separate programs. You will receive two separate packets of information. Medicare does not allow this information to be put in a single envelope. And unfortunately, you will need to complete two enrollment forms, one for each program. An advantage is that you will be able to select from several Medicare supplement plans and from two different Part D prescription plans. The two envelopes should arrive approximately at the same time in mid-November and will be marked "URGENT OSU/A&M INSURANCE INFORMATION."

Once you complete your enrollment forms, you will return them to OSU since the OSU Bursar will bill you for the insurance. Your first bill for coverage that begins January 1, 2008, should arrive shortly after the first of January. You will want to pay this bill promptly in order to ensure continued coverage.

Remember to check the schedule on the reverse of this letter and don't forget to have your completed enrollment form to OSU Human Resources by Monday, December 10, 2007.

Sincerely,

Kay Ensign, PHR
Manager, Employee Services