

November 14, 2007

Dear OSU/A&M Medicare Supplement and Part D Enrollee:

BlueCross BlueShield of Oklahoma(BCBSOK) is mailing you two enrollment packets, one for the Plan65 (Medicare Supplement) and one for the Medicare BlueRx (Part D) plans that OSU/A&M is offering to replace the present coverage you have through Oklahoma State and Education Employees Insurance Board (OSEEGIB, HealthChoice). This information, marked URGENT OSU/A&M INSURANCE INFORMATION, requires your immediate attention in order to continue insurance coverage.

As explained previously, you will need to complete enrollment forms from both packets and for your spouse, if your spouse is also to be enrolled. If you need assistance, please bring the information and your Medicare card to one of the enrollment sessions listed later in this letter. Or call 1-877-BLU-OSU1, 1-877-258-6781, where BCBSOK representatives will assist you. You may also call 1-877-838-3877 should you have questions after enrolling in a plan. TTY/TDD telephone number is 800-693-3816. Customer service hours of operation are 8:00 a.m. to 8:00 p.m. CST. Information is also available on the OSU Human Resources website at <http://hr.okstate.edu>.

In order to allow sufficient time for you to receive your BCBSOK card by January 1, we must have your enrollment forms in Stillwater by Monday, December 10. Remember, although your acceptance for this coverage is guaranteed, we must have both a Plan 65 and a Medicare BlueRx enrollment form for you and for your spouse if your spouse is also age 65 and older. **IF YOU DO NOT RETURN YOUR ENROLLMENT FORMS, YOU WILL NOT HAVE SUPPLEMENTAL OR PRESCRIPTION DRUG COVERAGE ON 1/1/08.**

The summary charts in each packet will be most helpful to you in deciding what coverage you wish to choose. The increased number of possibilities will allow you to select the plan which best suits your individual needs.

Plan65

You may consider any of the options offered by BCBSOK, however we have found it helpful to review Plans D, F, J, and L of the Plan65 offerings. Plan D is very similar to HealthChoice as long as your expenses are with a provider that accepts Medicare assignment. Your current plan provides \$120 per year for preventive benefits not covered by Medicare which would not be payable under Plan D.

BCBSOK will be discussing all of these options at the retiree meetings. If you are unable to attend a meeting, please call 1-877-BLU-OSU1 for more information.

The pricing for the plans is indicated on the insert titled "2008 OSU/A&M Plan65 Medicare Supplement Rates."

Medicare BlueRx

There are two options with the Part D Medicare BlueRx plans. The Basic Plus Coverage Plan is comparable to the low option with OSEEGIB and the Enhanced Plus Plan is comparable to the OSEEGIB high option plan.

Remember, you can change Medicare BlueRx plans during the annual enrollment period each year.

Billing

You will be billed for your insurance coverage by OSU. Your first bill should arrive shortly after the first of the month for that month's coverage. If you are a member of Oklahoma Teachers' Retirement and receive an insurance supplement, this amount will be credited to your account. Your spouse or dependents premiums will also be on your bill. You will want to pay the bill by the 20th of the month in order to continue coverage. We will contact you in January with information regarding automatic bank withdrawal and billing by e-mail that will simplify the payment process for you.

While we realize that you are aware of Medicare and Medicare Supplement plans, we strongly encourage you to attend an information session or call BlueCross BlueShield with questions. The multiple choices can provide you with increased flexibility; they will also require some careful review to select the best options for you and your family.

Please remember, we need enrollment forms for both Plan65 and Medicare BlueRx for both you and your spouse, if applicable, by Monday, December 10, 2007.

Sincerely,

Kay Ensign, PHR
Manager, Employee Services