



All of us at Blue Cross of California (Blue Cross) and Blue Cross Life & Health Insurance company (BC Life & Health), appreciate the confidence you have placed in us. We remain dedicated to providing you and your employees' quality, cost effective coverage. We take seriously our job of constantly monitoring trends that contribute to the rising cost of coverage and raise premiums only after all other solutions are exhausted.

**Review the CD contents carefully.** Here you'll find your group changes that will become effective on your group's anniversary or focal renewal date. You have an opportunity to make plan changes beginning 30 days prior to your group's anniversary date and up to 30 days after. Your CD will also provide you with options to consider in keeping with your budget and other priorities.

In addition, when you review your CD, you'll find resources and tools you can use all year long. You can also find answers for many questions you might have.

**Blue Cross and BC Life & Health is your total benefits solution.** Your group can eliminate the hassles of working with multiple carriers by enrolling in our dental, vision, life and disability insurance – the perfect compliment to your current health coverage. And, when you offer dental and life together, you may qualify to receive an additional discount. You'll find the details in the "*What are My Options*" section of this CD.

**Use our online benefits management system.** EmployerAccess was designed with you in mind. You can save time and reduce paperwork when you enroll new employees and their dependents online. Get all the information you want in 'click-quick' time. You'll also have complete billing information at your fingertips. Plus so much more...Go to [bluecrossca.com/employeraccess/sg](http://bluecrossca.com/employeraccess/sg) to find out how this tool can help you streamline your benefits management process.

***Thank you for the opportunity to provide Blue Cross coverage to your employees this past year.***

**Please contact** your agent or Customer Service at 800-627-8797 from 8:30 a.m. through midnight if you have questions. You can also find information about all our Small Group plans at [bluecrossca.com](http://bluecrossca.com). We appreciate your business and are ready to help you with the renewal process.

A handwritten signature in black ink, appearing to read "Joseph Ruiz".

Joseph Ruiz  
Vice President, Group Business