Blue Cross Blue Shield of Massachusetts reduces 2013 premiums for more than 165,000* Medicare members

Offers many affordable plan options starting as low as $28 for seniors and Medicare beneficiaries

BOSTON — October 17, 2012 —Blue Cross Blue Shield of Massachusetts (BCBSMA), which offers thenation's top-ranked Medicare PPO plan and the #25 Medicare Advantage plan, according to the National Committee for Quality Assurance (NCQA)[1], is offering a variety of affordable health care options for seniors and Medicare-eligible individuals in 2013. Consistent with BCBSMA's focus to make quality health care affordable, the premiums for all Medex®, and Blue MedicareRx℠ prescription drug coverage plans will be lower for 2013, and an affordable newMedicare Advantage PPO plan will be offered to seniors and Medicare-eligible individuals throughout most of Massachusetts.

"Delivering value and affordability to our Medicare members remains our top priority," said Ken Arruda, Executive Director of Medicare Markets for BCBSMA. "Working with the health care community in an effort to keep medical and administrative costs low has allowed us to offer reduction in premiums in 2013. Seniors and Medicare beneficiaries throughout the state will see lower premiums for our Medex and prescription drug plans, and they'll have affordable options with our Medicare HMO and PPO Blue℠ ValueRx plans with premiums that start as low as $28 per month."

For 45 years, BCBSMA has been a trusted provider of health plans for people with Medicare. "We encourage seniors and other people with Medicare to take a good look at the many affordable choices available in 2013," Arruda continued. "Many of the available options allow members to see any Medicare participating provider in the country and also include fitness and weight loss benefits."

BCBSMA's 2013 suite of Medicare options and monthly premiums include:

Medicare Advantage — includes hospital and medical coverage plus additional benefits including routine vision care, dental care, and prescription drug coverage.

- Medicare HMO Blue℠ ValueRx ($28) — deductible plan with a premium 68% lower than last year.
- Medicare PPO Blue℠ ValueRx ($66.10) — A new affordable option giving members the flexibility to receive the same care and pay the same out-of-pocket for most covered benefits whether you see a Medicare provider in or out-of-network, with no referral requirements.

Medex — both supplemental plan premiums decreased 1-3% for 2013.

- Medex Core ($96.38) covers many expenses after Medicare Part A and B's annual deductibles are met.
- Medex Bronze ($183.73) covers 100% of the Part A and B deductibles.

Blue MedicareRx℠ (Medicare Part D)[2] — Both drug coverage plan premiums decreased 4% for 2103.

- Blue MedicareRx Value Plus ($39.20) — comprehensive Part D plan offering many generics for as low as $6 for up to a 90 day supply.
- Blue MedicareRx Premier ($100.70) — first-dollar coverage and enhanced benefits for generic drugs in the Part D coverage gap, with many generics available for as low as $4 for up to a 90 day supply.

Learn More
Individuals with Medicare can choose the best Medicare Advantage and prescription drug coverage plan for their health care needs during the **October 15 - December 7, 2012 open enrollment period** A BCBSMA Medex or Dental Blue 65 Preventive plan can be selected at any time of the year. To learn more about BCBSMA's Medicare coverage options, list of covered medications, and the face-to-face sales seminars visit: http://www.bluecrossma.com/medicare or call **1-800-678-2265** (TTY: **1-800-522-1254**), from 8 a.m. - 8 p.m., seven days a week through December 7.

Seniors and Medicare beneficiaries can also contact CMS for additional information by calling**1-800-MEDICARE** (**1-800-633-4227**) 24 hours a day, seven days a week, or a Serving the Health Information Needs of Elders (SHINE) counselor can be reached by calling **1-800-243-4636**.

About Blue Cross Blue Shield of Massachusetts
Blue Cross Blue Shield of Massachusetts (www.bluecrossma.com) is a community-focused, tax-paying, not-for-profit health plan headquartered in Boston. Celebrating our 75th anniversary in 2012, we are committed to working with others in a spirit of shared responsibility to make quality health care affordable. Consistent with our corporate promise to always put our 2.8 million members first, we are rated among the nation's best health plans for member satisfaction and quality. Blue Cross Blue Shield of Massachusetts is a Medicare Advantage organization with a Medicare contract. The benefit information provided is a brief

summary, not a complete description of benefits. For more information contact the plan. Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, premium and/or co-payments/co-insurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium.

* BCBSMA enrollment data as of August 2012

1. NCQA's Medicare Health Insurance Plan Rankings 2012—2013. BCBSMA's Medicare Advantage PPO plan is ranked as the #25 Medicare Advantage plan in America. NCQA is a private, non-profit organization, dedicated to improving health care quality. NCQA accredits and certifies a wide range of health care organizations. It also recognizes clinicians and practices in key areas of performance. NCQA's Healthcare Effectiveness Data and Information Set (HEDIS®) is the most widely used performance measurement tool in health care. NCQA evaluated over 465 Medicare health plans ranking 395 of the plans.

2. Anthem Insurance Companies, Inc, Blue Cross Blue Shield of Massachusetts, Blue Cross and Blue Shield of Vermont, and Blue Cross & Blue Shield of Rhode Island are the legal entities which have contracted as a joint enterprise with the Centers for Medicare & Medicaid Services (CMS) to offer the Part D plan(s) noted and are the risk-bearing entities for the Blue MedicareRx plans. The joint enterprise is a Medicare approved Part D Sponsor.

For further information: CONTACT: Jenna McPhee 617-246-7412 jenna.mcphee@bcbsma.com