

— REQUEST DEADLINE —

Information Packet #LG-20 is available to you for free and with our compliments. And there is no obligation on your part whatsoever. You'll get the facts on health care reform, including details on CareFirst BlueCross BlueShield's 15 new health insurance plans. We do ask, however (to aid us in processing replies), that you mail your request for Packet #LG-20 by no later than:

Aug. 5, 2013

FREE INFORMATION REQUEST • INDIVIDUAL RATES AND BENEFITS

Please correct any errors on your name and address below:

/Recipient name and address imprinted here/

INFORMATION IDENTIFIER:

PACKET #LG-20

Yes. I'd like to find out how I can protect myself from tax penalties and costly medical bills with health insurance coverage from CareFirst BlueCross BlueShield. Please send me Information Packet #LG-20 right away. I understand this information is FREE and that I am under no obligation to purchase anything.

Please mail in postage-paid envelope provided by no later than reply deadline.

INFORMATION PACKET LG-20: FREE • NO OBLIGATION • CONFIDENTIAL • INFORMATIVE • THOROUGH

IMPORTANT NOTIFICATION • Private Offer



When you don't
have health insurance...

...health care reform could hit you where it hurts: right in the pocketbook.

That's because under the new Affordable Care Act (ACA) legislation, 45 million Americans will have to pay a tax penalty in 2014 for being uninsured.

Worse, when you're uninsured...or under-insured...every ache and pain – every symptom – might mean thousands of dollars in medical expenses that you have to pay out of your own pocket.

The good news is: CareFirst BlueCross BlueShield has a solution that can help you *avoid paying a tax penalty for being uninsured* – or being hit with huge medical bills when you do get sick.

We've introduced 15 new reform-compliant health insurance plans* specifically designed for people who, like you, do not have health care coverage...or whose current coverage does not comply with ACA. The details are in an informative new **Information Packet #LG-20** – yours free for the asking.

The new plans outlined in this free packet offer you several important benefits. First, no matter which of the 15 different plans you choose from, you get:

- BlueCross BlueShield coverage that meets your specific health insurance needs
- Benefits that are honored by one of the largest doctor and hospital networks

over please...

* Plans are also available through Maryland, Virginia, and District of Columbia state exchanges.

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. are both independent licensees of the Blue Cross and Blue Shield Association. ® Registered trademark of the Blue Cross and Blue Shield Association. ® Registered trademark of CareFirst of Maryland, Inc.

in the region.

- In-network preventive screenings and office visits for no charge and no deductible.
- Freedom to see health care providers with no referrals required.
- Vision and dental coverage for children under age 19.
- An adult eye exam every 12 months at no cost.
- And more.

Second, when you have health insurance, you avoid the penalty tax ACA is imposing on uninsured Americans for 2014

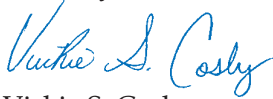
Third, you'll sleep easier at night knowing you are protected from the high cost of medical bills that could otherwise leave you financially stranded.

Fourth, you cannot be denied this health insurance even if you have a pre-existing health condition.

You can get the full facts on how to obtain affordable health insurance that complies with health care reform by requesting **Information Package # LG-20** from CareFirst BlueCross BlueShield. The information is free. And there's no obligation.

To get your packet, just mail the enclosed Free Information Request Form in the postage-paid envelope provided. For quickest delivery simply call toll-free **1-800-275-3802**. But don't delay. These 15 reform-compliant plans are only available for a limited time during Open Enrollment.

Sincerely,



Vickie S. Cosby
Senior Director, Consumer Direct Sales

P.S. You can also compare plans and apply online right away, by simply going to:
www.carefirst.com/individual
