

**Important information about our
Independence Blue Cross
Medicare Advantage and Supplement programs**

Independence Blue Cross (IBC) is making changes to its individual* Medicare Advantage product offerings for 2010. Medicare beneficiaries will continue to have a diverse array of products and services to choose from. We are committed to working closely with members and eligible beneficiaries to help them choose a plan that best suits their needs.

Following is a summary of individual Medicare product offerings:

2010 Product Offerings:	2009 Products not renewing in 2010:
Keystone 65 Advantage HMO	Keystone 65 Complete
Keystone 65 Preferred HMO	Keystone 65 Value
Personal Choice 65 SM PPO – <i>Individual plan in Philadelphia and Bucks</i>	Select Advantage (private fee-for-service plan)
Security 65 [®] (Medicare supplement)	Personal Choice 65 SM – <i>individual plan in Chester, Delaware, and Montgomery counties**</i>

*Group Medicare Advantage products are not impacted by these changes.

**The group Personal Choice 65 product will continue in these three counties, as well as Bucks and Philadelphia counties. All members in the Personal Choice 65 PPO plan may continue to use any in-network provider in the 5-county service area to obtain in-network benefits.