

### **Colorado Plan Option Matrix Updates Effective 3/1/10:**

- Generally, a downgrade (without underwriting) requires all of the following criteria to be met: 1) higher deductible, 2) equal or higher Out-of-Pocket Maximum, and 3) lower drug benefits. Generally, downgrades are not allowed if benefits increase for office visit, lifetime maximums, or preventive care.
- A plan with a deductible cannot downgrade to a plan without a deductible. For example: SmartSense and BluePreferred plans can no longer downgrade to Right Plan 40 options.
- An HSA plan cannot downgrade to an HIA plan.
- No open or sunsetted plan can downgrade to an Anthem HSA plan. Current Anthem HSA member can downgrade to another Anthem HSA plan.
- Downgrade options remain subject to Anthem's discretion. From time to time, we may make slight changes to the rules above. For example: BluePreferred 2000 and 3000 can now downgrade to SmartSense 5000 and 7500 Comprehensive Rx.
- Lumenos 3000 (100%) and BluePreferred 2000/10000 (4000 OOP Max) plans will no longer be sunsetted plans; but instead will be considered actively marketed to new and existing members. We will update our sales collateral as soon as practically possible.
- A new Plan Option Matrix will be made available to you. This matrix will be effective March 1, 2010 and will supersede and replace any previously-issued Matrix.