

Health Care Solutions for Chamber of Commerce Members

Announcing an Affordable Health Benefits Program Designed for Small and Medium-Sized Businesses

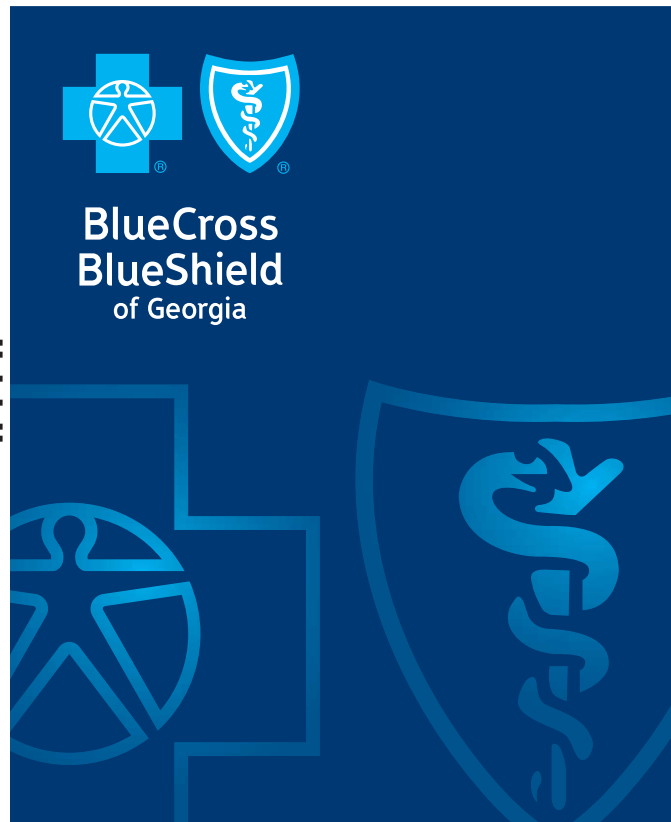
Many small and medium-sized businesses feel penalized because of company size when purchasing health benefits for employees. Now there is a special program sponsored by participating Chambers of Commerce called MemberCare Alliance.SM

This program provides small and medium-sized businesses with access to Blue Cross and Blue Shield of Georgia (BCBSGA)/Blue Cross Blue Shield Healthcare Plan of Georgia (BCBSHP)-health insurance coverage at very attractive terms. Employers with 2 to 99* employees can choose from a wide range of coverage options tailored to meet the needs of their employees.

* 2-50 employees in select counties.

Advantages to Purchasing Coverage Through MemberCare AllianceSM

- **Reduced Premium Rates** make coverage more affordable
- **Underwriting Guidelines** make coverage more accessible
- **Rate Stability** through 12-month guarantees
- **Continuity of Coverage** prevents the situation known as “job lock”
- **Pre-existing Condition Credit** for time served under another qualified policy
- **Employee Participation Requirements** that in most cases help groups to eliminate unnecessary duplication of coverage
- **Guaranteed Renewability** subject to renewal of your Chamber membership and satisfaction of Blue Cross and Blue Shield of Georgia eligibility requirements
- **Credit for Deductible and Coinsurance** requirements satisfied through another group policy



BUSINESS REPLY MAIL
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PURCHASING ALLIANCE SOLUTIONS, INC.
736 JOHNSON FERRY RD STE C200
MARIETTA GA 30068-9871

NO POSTAGE
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IF MAILED
IN THE
UNITED STATES



Through MemberCare AllianceSM, Chamber member groups have access to a full range of managed care and traditional coverage options, which can be tailored to meet your company's specific needs:

BlueChoice Healthcare Plan (HMO)

- Choose a personal physician from the BlueChoice network who coordinates all of your care, including preventive and specialty care
- Pay only a simple low copayment for visits to your personal physician
- No claim forms

BlueChoice Option (POS)

- Choose a personal physician from the BlueChoice network who coordinates all of your in-network care, including preventive and specialty care
- Pay only a simple low copayment for visits to your in-network personal physician
- Enjoy the flexibility of visiting out-of-network providers, but with greater out-of-pocket costs
- No claim forms for visits to network physicians
- Physical exam coverage

BlueChoice PPO

- Low copayments for visits to preferred physicians
- Flexibility to visit out-of-network physicians, many of whom agree not to balance bill above the Blue Cross and Blue Shield of Georgia reimbursement
- Preventive care coverage

Consumer Choice Option

- Available to members of HMO, POS and PPO plans at a higher premium
- Members may nominate a non-network medical provider to perform services as though he/she were part of the network

Traditional Health Plan

- Visit the doctor or hospital of your choice without restriction
- Wide variety of coinsurance and deductible options
- Direct claim filing and no balance billing if you use one of our indemnity participating physicians

Complementing Your Group Benefits Package...

Dental insurance is also available through Blue Cross and Blue Shield of Georgia.

Regardless of which coverage option you select, all members can automatically take advantage of BlueChoice Vision, a value-added discount program offering substantial savings on vision exams, frames and contact lenses. (BlueChoice Vision is not an insured benefit — it is a discount program.)

Chamber member groups can also enhance their benefits packages through additional products offered by Greater Georgia Life Insurance Company;

- Group Term Life/AD&D
- Group Short- & Long-Term Disability
- Voluntary Group Term/AD&D
- Voluntary Group Disability Income
- Other Voluntary Benefit Programs

BCBSGA and BCBSHP Advantages

Include:

- **Product variety** – Choose between cost-effective managed care and managed indemnity programs
- **Benefit plan flexibility** – A variety of standard plans from which to choose
- **More for your money** – With more than 2 million Georgia customers, Blue Cross and Blue Shield of Georgia can negotiate advantageous arrangements with providers
- **Easy claim filing** – Participating physicians and hospitals file claims for employees
- **Worldwide name recognition**

Restore Your Employee Benefits Coverage to Good Health

For more information on an affordable health benefits program for your company, please return the attached postage-paid card. Alternatively, you may call your insurance agent, your local Chamber of Commerce, or Purchasing Alliance Solutions, Inc., (770-579-1214 or toll-free at 800-782-8254) or email them at info@purchasingalliance.com. Visit the PAS web site at www.purchasingalliance.com.

Note: Not all plans are available in all areas.



**PURCHASING ALLIANCE
SOLUTIONS, INC.SM**

Chamber-Sponsored Insurance Programs

Yes! I am interested in receiving additional information about BCBSGA/BCBSHP Chamber member benefits available through MemberCare Alliance.

Name: _____

Title: _____

Company: _____

Type of Business: _____

Address: _____

City: _____

State: _____ Zip: _____

Phone: _____

Fax: _____

Current Chamber of Commerce Member?
 Yes No

If yes, which Chamber:

Current Insurance Carrier:

Policy Renewal Date: _____

Full-time employees: _____ # Insured: _____

Do you have a Health Insurance Agent?
 Yes No

Agent's Name: _____

Agency Name: _____

Agent's Phone Number: _____

BlueChoice Healthcare Plan and BlueChoice Option are underwritten by Blue Cross Blue Shield Healthcare Plan of Georgia, BlueChoice PPO and Traditional Health Plans are underwritten by Blue Cross and Blue Shield of Georgia.

* Independent licensees of the Blue Cross Blue Shield Association.

Purchasing Alliance Solutions, Inc., is the Managing Agency for all the MemberCare AllianceSM Programs. MemberCare AllianceSM is a registered trade name of Purchasing Alliance Solutions, Inc.