

Dear Agent,

By now, you are likely aware that certain Medicare Advantage carriers that have decided to withdraw from the Private Fee For Service (PFFS) market in 2010. CMS is providing all members of these non-renewing plans with a Special Election Period (SEP) to allow them to choose another coverage option.

Care Improvement Plus remains committed to the Medicare Advantage industry and has created an exciting marketing opportunity for agents with clients impacted by these withdrawals.

The attached generic letter has been designed as a template for mailing to existing clients, and for fully credentialed and certified agents, Care Improvement Plus will print and mail the letter to client lists - **at no cost!** Through our 3rd-party vendor website, agents may register and upload client lists, and work directly with the printer to review and approve the letters before they are mailed. The entire process takes only 1-2 business days.

To order these letters to be mailed to your clients go to:
www.careimprovementplus.com/custom. (Through this link, you will be re-directed to the vendor's website)

If you prefer to handle the mailing yourself, we're including the template letter at the end of this communication. As this is a generic letter – void of specific mention of plan name and benefit information – it has not been filed with CMS. **You cannot alter this letter.**

Please note: the beneficiary termination or non-renewal notice must be received by the beneficiary in order for them to exercise their SEP rights and for target marketing to begin. You should request to view a copy of the notice and provide a copy of the notice with the enrollment form if possible.

We hope you find this new marketing tool useful, and we wish you much continued success in generating enrollment for Care Improvement Plus in the upcoming AEP—and, throughout the year.

Regards,

Suzanne P. Durkis
Broker Sales Manager, Georgia

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<Date>

<Agent>

<Agency>

<Address1>

<Address2>

<City>, <State> <Zip>

Dear <Mr. / Mrs.> <Last Name>,

I am writing to you about your Medicare coverage. Previously, I worked with you to identify a Medicare health plan. I am touching base to check-in on your satisfaction with your current plan and to find out if we need to discuss your coverage options.

You may have recently been notified that your plan will not be available for 2010—or, you may be planning to shop for a new plan in general. Either way, please know you have many options.

If you were notified by your current Medicare plan that the plan will not be available in 2010, you are entitled to a Special Election which will allow you to join a new Medicare plan now. Otherwise, you will need to wait until the Annual Election Period (November 15-December 31st) to select a new plan for 2010.

Choosing a new plan, especially if your existing plan is unavailable for 2010, is important to avoid any potential gaps in coverage. I would be happy to review any communications you have received from your current Medicare plan and discuss your options with you.

As a reminder, Medicare Advantage health plans generally provide more benefits and services than Original Medicare, and usually have lower out of pocket costs. Many of the plans I could discuss with you:

- allow you to see any doctor that accepts Medicare
- are specifically for those with chronic conditions (i.e. diabetes)
- are specifically for those with Medicaid and/or Low Income Subsidy
- offer “extra” benefits such as
 - Vision—exams, glasses, and contacts
 - Dental—cleanings, x-rays, dentures
 - Transportation
 - Access to a 24/7 nurse call center
 - Care management programs—to help support your health

I will be calling you in the near future to help you learn about the many options you have in Medicare health plans. For now, if you have any questions about your current plan or would like to set up a Coverage Review, please feel free to call me at (xxx) xxx-xxxx.

Sincerely,

<Agent>