

December 29, 2009

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News Flash

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VA Individual Product Movement Guidelines - New Retention Movement Options Available Beginning with Effective Dates of January 1, 2010

Anthem is introducing new retention movement options in certain currently sold and closed underwritten product options. The retention options are available to members on their policy anniversary or during a qualifying event and the movement must be made to the specified product at the same or higher customer liability. The earliest effective date available is January 1, 2010.

It is important to note that if a member on a currently sold product chooses one of these movement options and then decides to go back to their original plan, they will be required to complete a new application and go through medical underwriting. Members leaving a closed product will not be able to return to that product. For more information please refer to the January 1, 2010 Product Movement Guidelines.

Below is a chart on what products are affected and where you can find the changes in our updated Product Movement Guidelines document. Click [here](#) to view the new Product Movement Guidelines.

New Retention Movement Options			
Movement From	Movement To	Movement Details Located on Page	Customer Liability Chart Located on Page
Currently Sold Products			
Flexible Choice	HealthSmart w/Enhanced Drug Benefit	2-2	2-7
HealthSmart	Essential KeyCare	2-2	2-7
Lumenos HIA	Lumenos HSA	2-13	2-20
Closed Products			
Individual KeyCare	Basic KeyCare	3-2	3-7
Virginia Advantage	Basic BlueCare	3-2	3-7
Virginia Basic	Basic BlueCare	3-2	3-8
Option I	Virginia Advantage	3-9	3-12
Option II	Basic BlueCare	3-9	3-12

As always, we appreciate your business and partnership.

If you have questions, please call the Broker Sales and Retention Unit at 1-800-225-3611, follow the prompts and select Option 1. If you are with a Primary Agency, please contact your Agency Representative.

Sincerely,

Cyndy Cromer
Manager, Field Sales/Broker, Individual Business

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