

January 2008

John Q. Sample  
123 Any Street  
Apt. XX  
Philadelphia, PA 00000

Dear Valued Keystone 65 Member,

We are pleased to enclose your 2008 Keystone 65 Evidence of Coverage package, containing:

- Your Keystone 65 Evidence of Coverage: Your Evidence of Coverage gives you details about your health coverage and explains how to get the care you need. It is an important legal document and should be kept in a safe place.
- Benefit-Specific Inserts: Depending on your particular coverage (if applicable, dental, vision, prescription, etc.), we have enclosed corresponding materials that provide additional information about your benefits.
- Your 2008 Drug Formulary Program Guide: A formulary is a comprehensive list of FDA-approved prescription medications selected by the Independence Blue Cross Pharmacy and Therapeutics Committee. You should bring this list with you on visits to your physician. He or she can use the formulary as a guide for prescribing medications preferred for clinical effectiveness, safety and cost. This booklet replaces your 2007 Drug Formulary Program Guide, which should be discarded.

If you have any questions concerning the enclosed information, please contact the Member Services Department at 1-800-645-3965 (TTY/TDD: 1-888-857-4816), from 8 a.m. to 8 p.m., seven days a week. We look forward to serving you during the coming year.

Sincerely,



Stephen P. Fera  
Vice President  
Government Programs