

**Your Health.
Your Money.
You're in Control.**

Promo Code: C10909 Mail Sequence ID: 0000
Grace Sample
1234 Main Street
Anytown, State 00000-0000

Dear Grace,

You have shown great financial savvy by enrolling in a high deductible health plan (HDHP) with Anthem and opening a Health Savings Account (HSA) to help maximize your healthcare savings. Now we'd like to let you know about our new banking partner, ARCUS Financial Bank, a separate company that can be the source for all of your HSA needs. ARCUS has put together an exclusive offer just for Anthem subscribers.

For Anthem customers who make the switch, this extraordinary introductory offer is currently available with a promotional interest rate that is significantly higher than most other HSA custodians:

For six months following your date of enrollment, you are entitled to:

- ▶ **5% Annual Percentage Yield (APY)**
- ▶ **\$0 Monthly Maintenance Fee (a \$16.50 value)**
- ▶ **\$0 Set-up Fee (\$15 value)**

Of course, all deposit accounts with ARCUS Financial Bank are FDIC-insured and have lower set-up and maintenance fees than many other HSA custodians. You can count on ARCUS Financial Bank to provide you with the all the resources, tools and support you need to navigate an ever-changing healthcare landscape and remain in control of your health and financial choices. For more information, please call the customer support center at 866-403-5344 or visit ARCUS online at www.arcusfinancial.com.

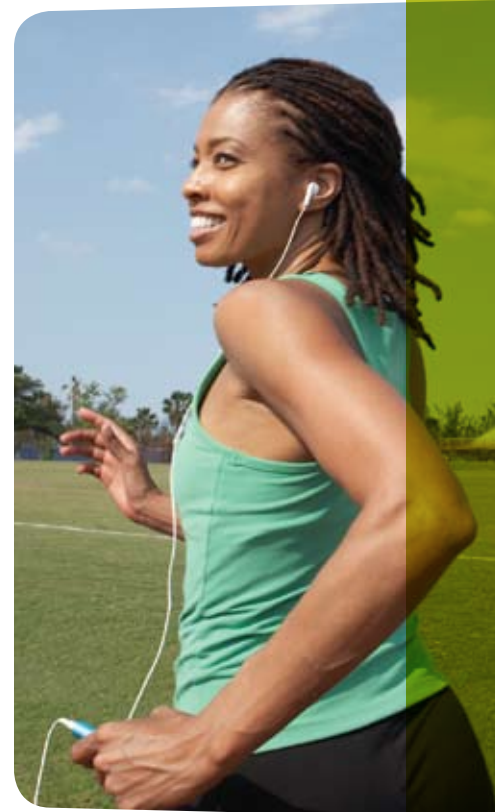
Please take a moment to review the enclosed brochure to learn more about the many benefits of switching your current HSA account to ARCUS Financial Bank ... and enroll today!

Sincerely,

John Martie
President and General Manager, Colorado

If your employer currently makes contributions to your account or pays any part of the fees related to your account on your behalf, you should check with your employer first before making a decision to change your HSA custodian.

A Health Savings Account gives you more.



Three ways to enroll!

Visit ARCUS at
www.arcusfinancial.com

Mail Back
this card in the reply envelope

Call
(866) 403-5344
Monday - Saturday
9:00 AM - 10:00 PM EST

I would like more information!

Please call me

PHONE NUMBER _____

BEST TIME TO CALL _____

Please email me an enrollment package

EMAIL ADDRESS _____

Please send me an enrollment package by regular mail

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Anytown, State 00000-0000

Detach and mail this card today. Please correct name and address if needed.

Legal statement

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. In Ohio: Community Insurance Company. In Virginia (serving Virginia excluding the city of Fairfax, the town of Vienna and the area east of State Route 123): Anthem Health Plans of Virginia, Inc. In Wisconsin: Blue Cross Blue Shield of Wisconsin ("BCBSWI") underwrites or administers the PPO and indemnity policies; CompCare Health Services Insurance Corporation ("CompCare") underwrites or administers the HMO policies; and CompCare and BCBSWI collectively underwrite or administer the POS policies. Independent licensees of the Blue Cross and Blue Shield Association.® ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

To calculate the annual percentage yield (APY), the promotional 5% interest rate was first converted to an annual percentage rate. The APY listed below includes 5% interest for 6 months on all balances, assumes no withdrawals from the account, and reflects the yield after the promotional period has expired. The waiver of the set up fee (\$15 value) is not included in the APY calculation.

APY%	Minimum average daily balance after the promotional period
2.764%	\$0 – \$1,000.00
3.283%	\$1,000.01 – \$2,500.00
3.543%	\$2,500.01 – \$5,000.00
3.804%	\$5,000.01 – \$15,000.00
4.590%	\$15,000.01 and over

- ▶ APY is accurate as of April 2009 and is subject to change without notice.
- ▶ ARCUS may change the APY and interest rate on the account at any time following the expiration of the promotional period.
- ▶ There is a minimum amount required to open the HSA Base Account of \$15.00. The minimum balances noted above must be maintained in the account each day to obtain the annual percentage yields noted above.
- ▶ ARCUS uses the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- ▶ Interest will accrue daily and be compounded monthly and will be credited to the account on the last day of each month as long as there are funds in the account at month end.
- ▶ If the account is closed before interest is credited, the account will not be credited with the accrued interest.
- ▶ Interest begins to accrue no later than the business day ARCUS receives credit for the deposit of noncash items (for example, checks).
- ▶ Maintenance or activity fees may reduce earnings on the account.
- ▶ A complete Rate and Fee Schedule and the ARCUS Financial Bank® HSA Agreement to Terms & Conditions ("Terms & Conditions") will be enclosed in the Welcome Kit. The HSA can be closed at any time in accordance with the Terms & Conditions.