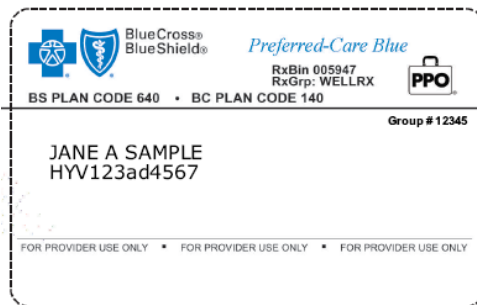


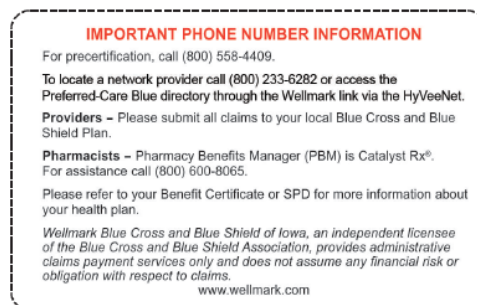
Welcome to the Preferred-Care Blue Provider Network!

New in 2008, for Hy-Vee employees in the Greater Kansas City area, is the Preferred-Care Blue Provider Network. With this change in network come some very important things for you to keep in mind, in order to get the most out of your benefit plan.

First, you will receive new ID cards for you and/or your family. It is very important for you to use the new ID card, beginning 1/1/08. ***Please destroy all old cards and be sure to present your new card every time you seek services from any provider.*** Below is a sample of your new card. You will notice the name of your new provider network at the top right corner of the front of the card.



FRONT



BACK

Second, pay special attention to the participation status of your providers. Ask your providers if they participate in the Preferred-Care Blue Provider Network. If you are looking for a provider within the network, you may either search the online directory, or you can call Wellmark Blue Cross and Blue Shield at: (800) 233-6282.

To access the Preferred-Care Blue Provider Network directory online, follow these instructions:

1. Go to www.bcbskc.com.
2. Select [Find a Doctor or Hospital](#) at the top of the page.
3. Scroll down and choose [Preferred-Care Blue Network Directory](#) in the middle of the page.

On the back of this document, we have included a list of questions and answers that we hope you will find helpful. As always, should you have additional questions, please do not hesitate to contact Wellmark at: (800) 233-6282.

Preferred-Care Blue Q&A

1. How do I know which Hy-Vee health plan provider network I am eligible for?
 You are assigned a network to use based on your Hy-Vee store location.
 In Kansas City and its surrounding communities, Hy-Vee is providing employees access to the Preferred-Care Blue Provider Network.

2. How do I find out if my existing doctor(s) are in the Preferred-Care Blue Provider Network?
 - Copies of the printed directory are available in your HR office.
 - Go online to the HyVeeNet. From there, you can access the Preferred-Care Blue Provider Network directory.
 - Contact Wellmark Customer Service at: (800) 233-6282.

3. How do I know which benefit level is being applied for visiting/using various health care providers – is it “in-network” or “out-of-network”?

If I receive services:	And I use a doctor:	My benefits will be:
Inside the Preferred-Care Blue Provider Network service area	In the Preferred-Care Blue Provider Network	In-network
Inside the Preferred-Care Blue Provider Network service area	Not in the Preferred-Care Blue Provider Network, but in the BlueCard PPO Network	Out-of-network
Inside the Preferred-Care Blue Provider Network service area	Not in either the Preferred-Care Blue Provider Network <i>or</i> the BlueCard PPO Network	Out-of-network
Outside the Preferred-Care Blue Provider Network service area	In the BlueCard PPO Network	In-network
Outside the Preferred-Care Blue Provider Network service area	Not in the BlueCard PPO Network	Out-of-network

4. How can I be sure I’m using an in-network provider? I want to be sure that I’m getting the most out of my health plan.
 We encourage you to call the Hy-Vee dedicated Customer Service unit at Wellmark Blue Cross and Blue Shield. That number is: (800) 233-6282.

5. Why do we have a different network than last year?
 In some locations, Hy-Vee is able to access special provider networks to help you get more out of your Hy-Vee health plan, and to help save you money when you visit the doctor or other health care professionals and facilities.

6. Will I receive a new ID card?
YES! It is important that you begin using your new ID card(s) beginning on **1/1/08**. And, please destroy your old card(s). This will ensure that your health care provider(s) will submit claims accurately and that Wellmark can process them appropriately. When seeking services from your health care provider, please be sure to show them your new ID card.