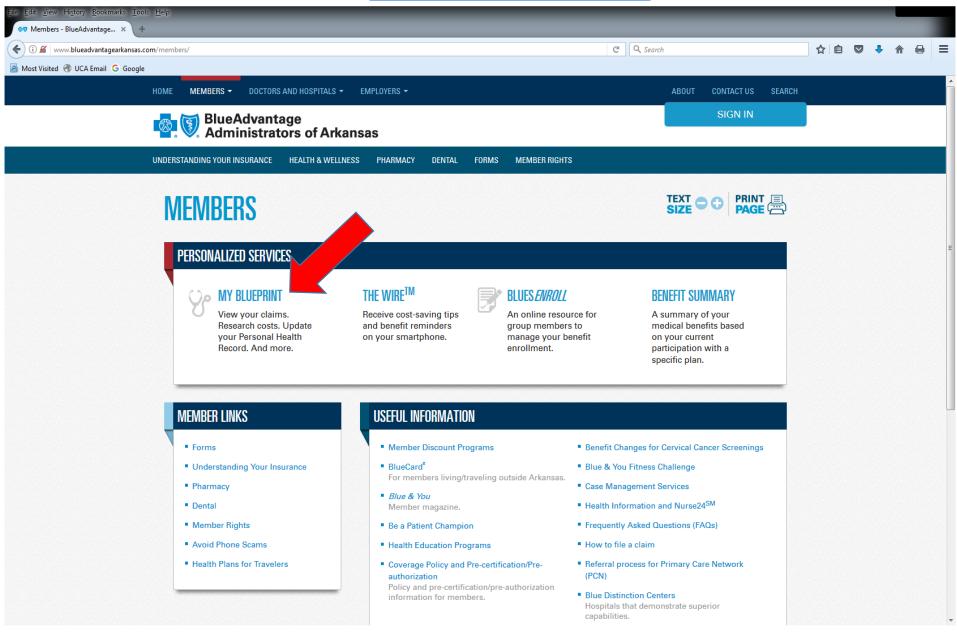
HOW TO ACCESS YOUR ACCOUNT

GO TO: www.blueadvantagearkansas.com/members/

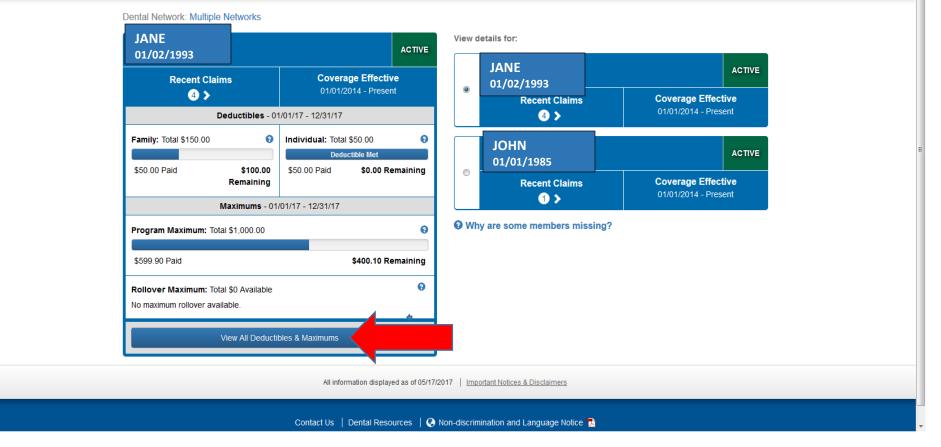


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Blue Advantage will only pay out \$1,000 per calendar year so you can see \$599.90 has already been paid out this year and a balance of \$400.10. Deductible is \$50.00 per calendar year and Jane has met her deductible. Continue to next page

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John has not met any deductible and Blue Advantage has not paid anything so far this year.