



Virginia State Bar

Eighth and Main Building
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Richmond, Virginia 23219-2800
Telephone: (804) 775-0500

February 14, 2008

RE: Virginia State Bar Endorsed Health Insurance Program

Dear Virginia State Bar Member:

For the past fifty years, the Virginia State Bar has sponsored insurance plans for the purpose of providing access to group coverage that individual members might not be able to acquire independently. The Personal Insurance for Members Committee provides oversight of the VSB Insurance Program, which consists of life, disability, and health insurance. Through the VSB's endorsed broker/administrator, the Virginia State Bar Members' Insurance Center (VSBMIC), law firms and individual attorneys are assisted with evaluation, selection, and administration of these important insurance products.

Access to affordable and competitive benefits supports the economic viability of all attorneys, from solo practitioners to larger law firms. Health insurance premiums stretch every law firm's budget, and the complexity of the evaluation process creates a challenge for many. We encourage you to select the VSBMIC as your health insurance agent/consultant. Below are a few examples of how VSB members can get the most value from their health insurance expenditures:

- The VSB "Value Added Benefits" program with Anthem Blue Cross and Blue Shield covers nearly 6,000 lawyers, staff, and family members. All enrolled participants receive enhanced coverage, at no extra cost, through the VSB endorsement and collective buying power. Some firms insured by Anthem unknowingly forego this extra coverage by not being enrolled through the VSB program.
- The VSB/Anthem program offers group coverage to all bar members, including sole practitioners. Anthem's underwriting guidelines normally require two or more eligible employees for an applicant to be considered for **group health insurance**; however, this requirement has been waived for VSB members enrolled in the VSB/Anthem program. Today, this advantage protects nearly 1,000 sole practitioners and their families with better coverage than would be available through an individual policy.
- The VSBMIC can help members navigate the confusing array of products and determine the most suitable plan. HMO and PPO plans are available and members can also evaluate the feasibility of a **Health Savings Account/High Deductible Health Plan** solution, a savings opportunity that may provide both immediate tax savings and a long-term savings opportunity for medical needs later in life.

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- VSBMIC guides those eligible for Medicare through the enrollment transition process, including pricing and establishing **Medicare Supplement and Part D** (prescription drug) coverage.
- Some of **Virginia's largest law firms** benefit from the strategic expertise and proprietary analytic models of VSBMIC's parent company (Dominion Benefits) in the planning, evaluation, implementation, and servicing of their benefit programs.
- VSBMIC assists **firms throughout Virginia** and, if appropriate, places coverage with national and regional carriers. The VSBMIC approach is to take an unbiased view of the market and to identify the best carrier fit for each member situation.

To learn more about how members may benefit from assistance provided by VSBMIC, please contact the endorsed broker/administrator at the following sites/phone numbers:

Virginia State Bar Members' Insurance Center

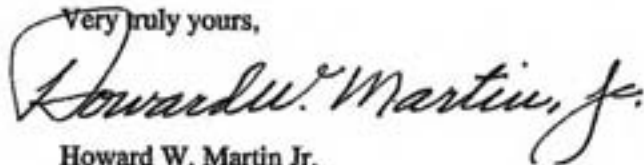
www.vsbmic.com

877-214-5239 or 521-1181 (Richmond)

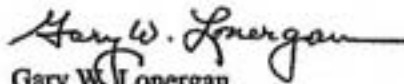
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Very truly yours,



Howard W. Martin Jr.
President
Virginia State Bar



Gary W. Lonergan
Chair
Personal Insurance for Members Committee

HWM/GWL:ps