



Highmark Announces Changes to Guaranteed Issue Products

Effective January 1, 2004, Highmark has made two changes to the Guaranteed Issue products: rates and income requirements for the Special Care products have been modified, and Preferred Benefits is now limited to one option (no more reduced premium, etc.). There have been no changes to the Preferred Blue Guaranteed Issue products.

The new rates and income guidelines are attached. Please destroy any old rates that you may have.

ARMS Insurance Group Inc.

3000 Lento Blvd., Bethel Park, PA 15102-2570

(412) 835-9100 (412) 831-8667 fax

www.armsins.com

Email: info@armsins.com