

“All – you may have received a postcard from BlueCross BlueShield – attached here. Also attached is a pdf document that explains this lawsuit and the fact that you can participate in it, as an individual, if you choose. Here is additional contact information for you to touch base for more information. This is an antitrust case involving BCBS rather than Anthem, our Connecticut connection to BCBS.”

- The settlement website, at www.BCBSsettlement.com
- A toll-free inquiry number, which is 888.681.1142
- An email address, which is info@BCBSsettlement.com

What can you get from the Settlement?

Class Members who submit valid claims may receive a cash payment from the Net Settlement Fund. The Net Settlement Fund is estimated to be approximately \$1.9 billion. This is after deducting attorneys' fees, administration expenses and other costs from the \$2.67 billion Settlement Fund. For more details on the Plan of Distribution, read the Long Form Notice available at www.BCBSsettlement.com. You can also call (888) 681-1142. Settling Defendants also agreed to make changes in the way they do business to increase the opportunities for competition in the market for health insurance.

How do you get a payment?

You must submit a valid claim online at www.BCBSsettlement.com or postmarked by mail no later than November 5, 2021. Claim Forms are available at www.BCBSsettlement.com or may be requested by calling (888) 681-1142.

What are your other options?

If you do not want to be legally bound by the Settlement, you may send a request for exclusion ("opt out"). You will not receive any money, but you will keep your right to sue Settling Defendants for the claims in this case. If you do not exclude yourself, you may object to the Settlement. You will still be bound by the Settlement if your objection is rejected. For details on how to opt out or object, read the Long Form Notice available at www.BCBSsettlement.com.

Opt outs and objections must be postmarked by July 28, 2021. The Court will hold a Fairness Hearing to consider whether the Settlement is fair, reasonable, and adequate. The Fairness Hearing is on October 20, 2021 at 10:00 a.m. Central Time. The Court will also decide whether to approve attorneys' fees and expenses up to \$667.5 million and \$101 million for additional costs and service awards. These amounts will be deducted from the \$2.67 billion Settlement Fund. You may ask to attend the Fairness Hearing, on your own or through counsel, but you do not have to do so.

Please Do Not Contact The Court Regarding This Notice.

QUESTIONS? Visit www.BCBSsettlement.com, email info@BCBSsettlement.com, call (888) 681-1142, or write Blue Cross Blue Shield Settlement c/o JND Legal Administration, P.O. Box 91390, Seattle, WA 98111.



Questions? Call (888) 681-1142 or Visit www.BCBSsettlement.com

Para una notificación en español, visite www.BCBSsettlement.com/espanol



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Electronic Service Requested

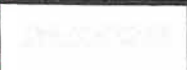
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Blue Cross Blue Shield Settlement
c/o JND Legal Administration
P.O. BOX 91390
Seattle, WA 98111



A federal court authorized this Notice. This is not a solicitation from a lawyer.

YOUR
UNIQUE ID:



PLEASE SAVE THIS NUMBER
TO FILE A CLAIM

What is this notice?

On November 30, 2020, the Honorable R. David Proctor of the U.S. District Court for the Northern District of Alabama granted preliminary approval of this class action Settlement. The Court directed the parties to send this notice. Blue Cross and/or Blue Shield's records show that you may be a Settlement Class Member. You may be eligible to receive a payment from the Settlement in the *In re: Blue Cross Blue Shield Antitrust Litigation MDL 2406*, N.D. Ala. Master File No. 2:13-cv-20000-RDP. 872C

What is the lawsuit about?

Plaintiffs claim that the Blue Cross Blue Shield Association and Settling Individual Blue Plans (collectively, "Settling Defendants") violated antitrust laws by entering into an agreement not to compete with each other and to limit competition among themselves in selling health insurance and administrative services for health insurance. Settling Defendants deny all claims. The Settling Defendants have asserted that their conduct results in lower healthcare costs and greater access to care for their customers. The Court has not decided who is right.

Who is affected?

You may be eligible to receive payment if you are an **Individual, Insured Group** (and their employees) or **Self-Funded Account** (and their employees) that purchased or were enrolled in a Blue Cross or Blue Shield health insurance or administrative services plan during one of the two Settlement Class Periods. Government accounts are excluded from the Class.

The Settlement Class Period for **Individuals and Insured Groups** is from February 7, 2008, through October 16, 2020. The Settlement Class Period for **Self-Funded Accounts** is from September 1, 2015 through October 16, 2020. Dependents, beneficiaries (including minors), and non-employees are **NOT** eligible to receive payment.

All **Individuals, Insured Groups, and Self-Funded Accounts** that purchased or were enrolled in a Blue Cross or Blue Shield health insurance or administrative services plan during the applicable Class Period will also benefit from the parts of the Settlement requiring Settling Defendants to change certain of their practices that were alleged to be anticompetitive. Dependents, beneficiaries (including minors), and non-employees will benefit from this part of the Settlement.

Blue Cross Blue Shield Settlement
c/o JND Legal Administration
P.O. BOX 91390
Seattle, WA 98111

872C

To make sure your information remains up-to-date in our records, please confirm your address by filling in the above information and depositing this postcard in the U.S. Mail.

Address Change Form

Name: _____
Current Address: _____

Carefully separate this Address Change Form at the perforation

Place
Stamp
Here

BlueCross BlueShield Antitrust Settlement Information
Full FAQ available at www.BCBSsettlement.com

Why was the Notice Issued?

The Court authorized the Notice because Class Members have a right to know about the proposed Settlement. The Notice explains the lawsuit, the Settlement, Class Members' legal rights and options, and the deadlines for Class Members to exercise their rights.

What is this lawsuit about?

This class action is called *In re: Blue Cross Blue Shield Antitrust Litigation MDL 2406*, N.D. Ala., Master File No. 2:13-cv-20000-RDP and is pending in the United States District Court for the Northern District of Alabama Southern Division. U.S. District Court Judge R. David Proctor is overseeing this class action. Plaintiffs allege that Settling Defendants (BlueCross BlueShield) violated antitrust laws by entering into an agreement where the Settling Defendants agreed not to compete with each other in selling health insurance and administration of Commercial Health Benefit Products in the United States and Puerto Rico, as well as agreeing to other means of limiting competition in the market for health insurance and administration of Commercial Health Benefit Products. Settling Defendants deny all allegations of wrongdoing. They assert that their conduct results in lower healthcare costs and greater access to care for their customers. The Court has not decided who is right or wrong. Instead, Plaintiffs and Settling Defendants have agreed to a Settlement to avoid the risk and cost of further litigation.

Am I part of the Settlement Classes?

If you were covered by certain Blue Cross Blue Shield health insurance or administrative services plans between February 7, 2008 and October 16, 2020, you may be a Class Member. Dependents, beneficiaries (including minors), and non-employees are **NOT** eligible to receive payment.

How much can Damages Class Members get from the Settlement?

Damages Class Members who submit valid and timely claims will receive payment from the Settlement Fund if the Settlement is approved. Individual payment amounts depend on several factors including the number of valid claims that are filed, the premiums you paid to one or more of the Settling Defendants during the class period, and whether your insurance was fully insured or self-funded. If the total payment for any claimant is equal to or less than \$5.00, no payment will be made to the claimant. No distributions will be made until there is a final resolution of all determinations and disputes that could potentially impact the Claims Payments. Please be patient.

How do I get a payment?

To file a claim and receive a payment, you must file a claim form [Online](#) or by mail postmarked by November 5, 2021.

How do I file a claim?

The easiest way to file a claim is to use our [Online portal](https://secure.bcbssettlement.com) (<https://secure.bcbssettlement.com>). You may also download a copy of the Claim Form and mail the completed form to us at:

Blue Cross Blue Shield Settlement
c/o JND Legal Administration
PO Box 91390
Seattle, WA 98111

All claim forms must be filed online or postmarked by November 5, 2021.