



Landmark Center
401 Park Drive
Boston, MA 02215-3326

August 2005

Dear Business Partner:

As part of our business relationship, we receive numerous Broker of Record (BOR) letter changes each day. These important communications contain a wide range of complex messages—messages that are often confusing and can be subject to interpretation. In order to provide you and our mutual clients with the best possible service, we recently conducted a thorough review of our BOR letter policy, and of the necessary information to be included in each BOR letter we receive.

Effective immediately, we will require additional information in the BOR letter in order for us to accurately administer the Blue Cross Blue Shield of Massachusetts Broker of Record policy. Our goal is to institute this new policy over a 60-day period, allowing you the opportunity to incorporate this new policy into your business practice. However, as of October 1, 2005, when you are working with a prospective account who designates you as the BOR, we will no longer accept any BOR letters that do not include the following information. All BOR letters must:

1. Be printed on the account's company letterhead.
2. Be signed by a company-authorized signer from the account.
3. Be dated, and indicate a requested date of change.
4. Include a declaration naming the broker or agency as exclusive BOR for that account.
5. Include a statement recognizing that commissions, if applicable, will move to the new broker. (Please note that commissions, if applicable, will become effective with the account's next billing cycle.)

For your convenience we have included a sample BOR letter, and we will also be posting this sample on the **Broker Central** and **BlueLinks For Employers** sections of our website, www.bluecrossma.com.

We thank you for your support as we continue to improve our service to you and to our mutual clients. If you have any questions or concerns about this change, please contact your Account Executive.

Sincerely,

A handwritten signature in black ink that reads "Carlos W. Cubia".

Carlos Cubia
Vice President
Sales Division

enclosure