



March 5, 2010

Dear Producer,

I am writing to follow up on my January letter explaining that Independence Blue Cross is changing our broker commission program and moving to a per contract per month payment for small group business beginning May 1, 2010. Today I would like to confirm the per contract per month (PCPM) commission we will offer for groups that we show have fewer than 100 enrolled.

The PCPM payments by product will be:

<u>Plan</u>	<u>PCPM</u>
Keystone	\$36
Personal Choice Flex Deductible and HSAs	\$36
Personal Choice	\$44

The PCPM commission is inclusive of ancillary vision and drug, whether freestanding or riders. The PCPM commission does not apply to UCCI dental plans which will still be paid as a percent of premium.

These PCPM commissions will be reflected in the payment distributed in June 2010 for premium billed and paid in May 2010.

If you have any questions, please do not hesitate to get in touch with me. As always, thank you for your ongoing partnership with us.

Very truly yours,

A handwritten signature in black ink that reads "Brett A. Mayfield".

Brett A. Mayfield
Vice President, Sales

BAM/ms