

## Blue Cross and Blue Shield Settlement

Last October, Blue Cross Blue Shield companies reached a class action settlement with subscribers related to licensing agreements within the Blue Cross and Blue Shield System. The Blue Cross and Blue Shield System is strong and will continue to provide national leadership with exceptional networks – such as Blue High Performance Network<sup>SM</sup>, digital tools, and personalized care support. Blue Cross Blue Shield of Massachusetts has been a part of the community for more than 80 years. Our commitment to exceptional service levels and dedication to improving access to quality healthcare has never been stronger. That is validated with more people saying they would recommend Blue Cross and Blue Shield coverage over any other major health insurer in the U.S.

THIS IS NOT AN OFFICIAL, COURT-APPROVED CLASS NOTICE. Please visit [www.BCBSsettlement.com](http://www.BCBSsettlement.com) for the official, Court-approved notice.

## Class Notice and Claims Process

### How do I know if I'm part of the damages class?

#### How can I be sure if I'm eligible for monetary relief?

To see whether you are a member of the damages class, please visit the settlement website [www.BCBSsettlement.com](http://www.BCBSsettlement.com) and review the FAQs and the Court-approved Notice, available under the “Important Documents” tab, both of which provide further detail. If you have further questions about the settlement, you may also call 1-888-681-1142 or email [info@BCBSsettlement.com](mailto:info@BCBSsettlement.com).

### How do I submit a claim for payments from the settlement fund?

To make a claim and receive a payment, you must file a claim form online or by mail. More information on the claims process is available at [www.BCBSsettlement.com](http://www.BCBSsettlement.com) (which sets forth the eligibility criteria), where you will also be able to file an online claim form or print out a claim form to mail. The deadline to file a claim is November 5, 2021.

### What about these third parties who keep contacting me?

We understand that entities are reaching out to potential class members soliciting business related to the settlement. The Court has appointed JND Legal Administration to administer settlement claims. JND has established an official website—[www.BCBSsettlement.com](http://www.BCBSsettlement.com)—where Court-approved information about the Settlement is available. The website also contains a copy of the claim form, which is designed to be simple and straightforward to fill out. Any other entity soliciting business related to the settlement is not affiliated with Blue Cross Blue Shield Association, Blue Cross Blue Shield companies, the Court, plaintiffs, or the Claims Administrator. If you have questions related to the class notice or claims administration process, please go to [www.BCBSsettlement.com](http://www.BCBSsettlement.com).

### What actions do I need to take?

The notice is scheduled to go out to class members in the spring of 2021. Until that time there is nothing that class members need to do if you want to participate in the Settlement. Once notice goes out to the class, you will be able to exercise any of your rights by going to [www.BCBSsettlement.com](http://www.BCBSsettlement.com).

### How much money will I receive?

The “Net Settlement Fund” is estimated to be approximately \$1.9 billion and will be distributed to “Damages Class Members” who submit valid and timely claim forms. Please see the Notice and Plan of Distribution, available at [www.BCBSsettlement.com](http://www.BCBSsettlement.com), both of which detail how the Net Settlement Fund will be allocated among damages class members.

### When will I receive payment?

Payments will be made once the settlement is fully approved through the court, including any appellate review of the settlement that may occur. Please check [www.BCBSsettlement.com](http://www.BCBSsettlement.com) for more details and updates.

### I understand that the Settlement also includes changes to Blue Cross Blue Shield Plans' Business Practices. What are those changes?

If the Settlement is approved, Blue Cross Blue Shield companies will be making certain changes to how they do business. These changes include, but are not limited to, the elimination of the National Best Efforts licensure standard and the introduction of a second Blue bid for qualifying large, self-funded national accounts. Please see the Notice and Settlement Agreement, available at [www.BCBSsettlement.com](http://www.BCBSsettlement.com), for more details on these changes in business practices.