

Disclaimer: The following is provided for informational only purposes. As a reminder, the lawsuit and subsequent class action settlement are not specific to one market or association. They are spread across the Blue Cross Blue Shield Association of companies, which is a national federation of 36 independent, community-based, and locally operated Blue Cross and Blue Shield companies that collectively provide health care coverage. If you have any questions or concerns, please feel free to contact your account management team at Bim Group.

SUMMARY

In October 2020, the Blue Cross Blue Shield (BCBS) national system (including Anthem of Kentucky) reached a class action settlement in an antitrust lawsuit. More information regarding the history, basis, and details of the case can be found at www.bcbssettlement.com.

Employers and individuals have started receiving communications from the Settlement Administrator – JND Legal Administration.

Below is a summary of information regarding the settlement and next actions. This information can also be found at the official settlement website, www.bcbssettlement.com. The dedicated website is where the most up-to-date information is accessible. The summary information below may change as the settlement develops.

Bim Group will continue to provide more information as it becomes available.

As a reminder, the only legitimate communications regarding this matter will come from JND Legal Administration. Please note the settlement claim¹ filing deadline is November 5, 2021.

ACTION ITEMS

- There is no immediate action for individuals, employees or employers to take until receipt of official notice.
 - If an individual, employee or employer feel they should be part of the settlement and has not received notice, visit the settlement website at bcbssettlement.com for more information.
- Once official notice has been received, recipient must determine if they will opt out, object, or file a claim.
- If filing a claim, review the claim form (bcbssettlement.com) to determine if the default allocation will be accepted or if an alternative option is preferred.
 - The default allocation is:
 - 15% of an employee's premium for single coverage is deemed to have been paid by the employee (with the remainder to the employer) and
 - 34% of an employee's premium for family coverage is deemed to have been paid by the employee (with the remainder to the employer).
 - The alternative option allows the claimant to submit data or records supporting a contribution higher than the Default.
 - There are many scenarios regarding the default allocation based on who has or has not filed a claim. Please refer to the settlement website for more information.

¹ Reference to claim/claimant throughout this message is in reference to the claims settlement and does not include personal medical, dental, and/or vision claims.

FAQs

How do I know if I am part of the damages class? How can I be sure if I am eligible for monetary relief?

There are two settlement classes:

1. Injunctive Relief Class – The BCBS Association has agreed to make changes in the way they do business to increase the opportunities for competition in the market for health insurance
2. Monetary Relief (Damages Class)
 - a. Nationwide Damages Class (fully Insured plans, employees of fully insured plans and individuals who had BCBS coverage between February 7, 2008 – October 16, 2020).
 - i. Dependents, beneficiaries (including minors), and non-employees are NOT eligible to receive payment.
 - b. Nationwide Self-Funded Damages Class (self-funded plans and employees of self-funded plans who had BCBS coverage between September 1, 2015 – October 16, 2020).

Why can't Anthem or my employer tell me the information I need to know?

It is the responsibility of the claims class (employers, employees, and individuals) court appointed counsel to communicate these details to all class members through their Court-approved claims and notice administrator – JND Legal Administration – who is managing the settlement website, telephone line, and email address. The claimants counsel will make every effort to be useful in addressing any and all questions related to the settlement.

What are the Important Due Date Related to this Settlement?

- July 28, 2021 – Opt Out – This means the claimant is declining the settlement and is free to seek legal action against the BCBS Association independently. By opting out, all rights are waived under this settlement.
- July 28, 2021 – Objection Deadline – This means the claimant does not agree to the settlement and request further review.
- October 20, 2021 – Final Fairness Hearing – This is the opportunity for the judge to review objections and determine if settlement is fair and if it should be approved.
- November 5, 2021 – CLAIMS Filing Deadline
- If an eligible employer/employee/individual does nothing, the employer/employee/individual is considered part of the settlement. However, if a claim is not filed, no monetary award will be allocated.

What information does an employee (or former employee) need to file a claim?

Click [HERE](#) to access the settlement website and claim form. Please note only the sections pertaining to an employee (or former employee) are outlined below.

- The Unique ID contained in the email or on the postcard notice that you received. If you did not receive an email or postcard, or if you cannot locate your email/postcard, write “unavailable”.
- Section C
 - Section B is for individuals who had individual, not group health coverage.
 - Demographic Information (Name, address, contact information)

- Name of Employer and mailing address
- Name of Blue-branded entity (for KY – Anthem, Inc.)
- Group #
- Subscriber ID#
- Coverage State and End Dates
- Section E
 - Preferred payment method for monetary award to be sent.
- Section F
 - Signature
- Page 9
 - If the employee had multiple BCBS policies, use this page to add the additional policy information.

What if I am contacted by other Third Parties regarding this settlement?

Anthem understands 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—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.

How much will the monetary award be for a Damages Class member?

Individual payment amounts depend on several factors including, among other things, the number of valid claims that are filed, the premiums paid during the class period, and whether the plan was fully insured or self-funded. Please refer to the [long form notice](#), questions 7 and 8 for more information.

Per the Settlement Administrator, no distributions will be made until there is a final resolution of all determinations and disputes that could potentially impact the claims payments.

RESOURCES

- Settlement website: www.bcbssettlement.com
- Toll Free Phone Number: 888.681.1142
- Email: info@BCBSsettlement.com
- Prior Bim Group Communication: <https://bimgroup.us/blue-cross-blue-shield-association-tentative-2-67-billion-antitrust-settlement/>