

blue of california

November, 2011

*****AUTO**SCH 3-DIGIT 907 T185 P403



As a not-for-profit health plan with a mission to ensure access to high quality care at an affordable price, Blue Shield of California is committed to our 2 percent pledge. We have pledged to limit our annual net income to 2 percent of revenue collected for both Blue Shield of California and Blue Shield of California Life & Health Insurance Company, and to give back any excess to our customers and the community.*

In June of this year when we announced our 2 percent pledge, we issued credits based on our 2010 results. Now we are estimating that our net income for 2011 will exceed the 2 percent limit. As a result, we will be giving approximately \$283 million back to Blue Shield customers and the community. As one of our eligible customers, you will receive a credit based on a percentage of your August 2011 dues/premiums.

This credit will be applied automatically to your bill if your coverage is in effect in December. If you are billed on a monthly basis, the following credit will be applied to your December 2011 bill. If you are billed on a quarterly basis, the credit will be applied to the first bill you receive after November 15, 2011.

Dues/Premiums	Credit	Credit Amount
\$471.00	54%	\$254.34

To learn more about our 2 percent pledge, please visit blueshieldca.com/pledge. If you have any additional questions, please contact us at the service number listed on your Blue Shield member ID card; Monday – Thursday 8 a.m. – 5 p.m., Friday 9 a.m. – 5 p.m. Pacific Time.

Thank you for being a Blue Shield member.

Sincerely,

Blue Shield of California

*Future years are subject to approval by the board of directors.

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