Reach New Heights in 2015

Anthem Blue Cross and Blue Shield in Ohio 2015 Quarterly Growth Group Broker Bonus Program

5-99 Quarterly Growth Bonus

<table>
<thead>
<tr>
<th>Growth Range</th>
<th>Elite</th>
<th>Champion</th>
</tr>
</thead>
<tbody>
<tr>
<td>.01 - 2.49%</td>
<td>$4.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>2.5 - 4.99%</td>
<td>$7.00</td>
<td>$4.00</td>
</tr>
<tr>
<td>5.0 - 7.49%</td>
<td>$10.00</td>
<td>$7.00</td>
</tr>
<tr>
<td>7.5% or greater</td>
<td>$12.00</td>
<td>$10.00</td>
</tr>
</tbody>
</table>

100-499 Quarterly Growth Bonus

<table>
<thead>
<tr>
<th>Growth Range</th>
<th>Elite Tier I</th>
<th>Elite Tier II</th>
</tr>
</thead>
<tbody>
<tr>
<td>.01 - 1.99%</td>
<td>$1.50</td>
<td>$0.00</td>
</tr>
<tr>
<td>2.0 - 3.99%</td>
<td>$2.50</td>
<td>$1.00</td>
</tr>
<tr>
<td>4.0 - 6.99%</td>
<td>$3.50</td>
<td>$2.00</td>
</tr>
<tr>
<td>7.0 % or greater</td>
<td>$5.00</td>
<td>$3.50</td>
</tr>
</tbody>
</table>

Stop Loss and Rx Bonus

<table>
<thead>
<tr>
<th></th>
<th>1x Bonus Per Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Add Anthem stop loss to an existing Anthem customer who does not have Anthem Stop Loss</td>
<td>$10,000</td>
</tr>
<tr>
<td>Add Anthem Pharmacy to an existing Anthem customer who does not have Anthem Pharmacy</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

100+ New Business Bonus - All Broker Levels

<table>
<thead>
<tr>
<th>Segment</th>
<th>Bonus Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>100 - 249</td>
<td>$1,500</td>
</tr>
<tr>
<td>250 - 499</td>
<td>$3,000</td>
</tr>
<tr>
<td>500+</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

Announcing the NEW Anthem Blue Cross and Blue Shield 2015 Quarterly Growth Group Broker Bonus Program. The idea behind it is simple: the more you sell, the more you earn. It’s proof that it pays to be an overachiever. In 2015 bonuses will be earned and paid out quarterly.

Just see what you can earn.

Tier I is defined as having 1,500 or more enrolled Subscribers in the 100-499 market as of December 31, 2014

Tier II is defined as having less than 1,500 enrolled Subscribers in the 100-499 market as of December 31, 2014

For more information or questions contact your Anthem sales representative.

*See rules and eligibility requirements on page 2.
Rules and Eligibility Requirements

5-99 Net Growth Bonus
1. All incentive measurements are based on enrolled, not eligible, Subscribers.
2. For the 5-99 Net Growth Bonus, quarterly net growth will be calculated based on the number of enrolled Subscribers in the 5-99 Group Business segment at the end of the quarter divided by the number of enrolled Subscribers in the 5-99 Group Business segment at the beginning of the quarter.
3. Quarterly payouts will be made 60 days after each quarter end.
4. Regarding Agent of Record changes, Anthem will move a group into the new Agent of Records book of business for bonus purposes, including the beginning and ending Subscriber counts. Likewise, the beginning and ending Subscriber counts will be removed from the previous Agent of Record’s book of business for bonus purposes. This change will occur with the month that the change happens in Anthem’s systems, regardless of the effective date of such change. In-Group Change (both positive and negative) will be included in the calculation of Net Growth.
5. All groups must be domiciled in Ohio and have a majority of its enrollment in Ohio.
6. Incentive payments will be disclosed and reported where required by applicable law.
7. If a group starts the bonus period with less than 5 enrolled Subscribers but ends the bonus period with 5 or more enrolled Subscribers we will count that group as part of the incentive program using actual beginning and ending Subscriber counts.
8. If a group starts the bonus period with 5 or more enrolled Subscribers but ends the bonus period with less than 5 enrolled Subscribers, this group will remain in the incentive calculation as a net loss towards the overall calculation and will not be removed from the calculations.
9. A group’s enrollment as of the beginning of the bonus quarter will determine if the group is eligible to be counted in the 5-99 bonus program.
10. For new business written during the bonus period the enrolled Subscribers at the beginning of the bonus period will be used to determine if the group will be counted in the bonus program and how many Subscribers will be counted.
11. The Broker level effective at the end of the bonus period will be used to determine what, if any, bonus may be due.
12. In calculating the number of Subscribers, Anthem uses an exposure count which calculates the actual number of days each member is active.
13. Please be mindful of your obligations under Ohio Administrative Code 3901-8-07 to be fair and accurate when making representations about Anthem Blue Cross and Blue Shield’s policies and to assure that excessive insurance is not sold or issued. This applies to any materials, including comparisons or charts outlining Anthem benefits.
14. Only E-Elite, Elite, E-Elite Plus, E-Champion, and Champion Brokers are eligible for this bonus program.
15. Anthem reserves the right to adjust future bonus amounts if groups are termed retroactively after the period’s bonus program calculations and payments have been made.
16. In no case will a group count in more than one of the above described Broker bonus programs.

100-499 Net Growth Bonus
1. All incentive measurements are based on enrolled, not eligible, Subscribers.
2. Quarterly payouts will be made 60 days after each quarter end.
3. Regarding Agent of Record changes, Anthem will move a group into the new Agent of Records book of business for bonus purposes, including the beginning and ending Subscriber counts. Likewise, the beginning and ending Subscriber counts will be removed from the previous Agent of Record’s book of business for bonus purposes. This change will occur with the month that the change happens in Anthem’s systems, regardless of the effective date of such change. In-Group Change (both positive and negative) will be included in the calculation of Net Growth.
4. All groups must be domiciled in Ohio and have a majority of its enrollment in Ohio.
5. Both Fully Insured and ASO groups are eligible.
6. Incentive payments will be disclosed and reported where required by applicable law.
7. A group’s enrollment as of the beginning of the bonus quarter will determine if the group is eligible to be counted in the 100-499 bonus program.
8. For new business written during the bonus period the enrolled Subscribers at the beginning of the bonus period will be used to determine if the group will be counted in the bonus program and how many Subscribers will be counted.
9. For the 100-499 Net Growth Bonus, quarterly net growth will be calculated based on the number of enrolled Subscribers in the 100-499 Group Business segment at the end of the quarter divided by the number of enrolled Subscribers in the 100-499 Group Business segment at the beginning of the quarter.
10. The Broker level effective at the end of the bonus period will be used to determine what, if any, bonus may be due.
11. In calculating the number of Subscribers, Anthem uses an exposure count which calculates the actual number of days each member is active.
12. Please be mindful of your obligations under Ohio Administrative Code 3901-8-07 to be fair and accurate when making representations about Anthem Blue Cross and Blue Shield’s policies and to assure that excessive insurance is not sold or issued. This applies to any materials, including comparisons or charts outlining Anthem benefits.
13. Only business written directly by an E-Elite, Elite, E-Elite Plus is eligible for this bonus. Wholesale business will not count towards this bonus program.
14. Anthem reserves the right to adjust future bonus amounts if groups are termed retroactively after the period’s bonus program calculations and payments have been made.
15. In no case will a group count in more than one of the above described Broker bonus programs.
16. All groups must select Anthem Stop Loss and Anthem Rx in order to count towards this program. If an existing group terminates either of these lines of coverage the total bonus due, if any, will be reduced by 20%. Likewise, if a new group is written without either of these lines of coverage, the total bonus due, if any, will be reduced by 20%.

100+ New Business Bonus
1. All incentive measurements are based on enrolled, not eligible, Subscribers.
2. For new business written during the bonus period, the number of contracts originally enrolled, as measured by Anthem, will determine if a group is eligible for this bonus. The group must have a minimum of 100 enrolled Subscribers on the original effective date to be eligible.
3. Both Fully Insured and ASO groups are eligible.
4. Incentive payments will be disclosed and reported where required by applicable law.
5. All groups must be domiciled in Ohio and have a majority of its enrollment in Ohio.
6. All Brokers are eligible for this bonus.
7. Please be mindful of your obligations under Ohio Administrative Code 3901-8-07 to be fair and accurate when making representations about Anthem Blue Cross and Blue Shield’s policies and to assure that excessive insurance is not sold or issued. This applies to any materials, including comparisons or charts outlining Anthem benefits.
8. In calculating the number of Subscribers, Anthem uses an exposure count which calculates the actual number of days each member is active.
9. In no case will a group count in more than one of the above described Broker bonus programs.
10. Only the agency listed as the writing agent in our system is eligible for this bonus.
11. Group must purchase Anthem Stop Loss and Anthem Rx in order to be eligible for this bonus.

Anthem Stop Loss and Rx Bonus
1. Group must be domiciled in, and have a majority of its enrollment in Ohio.
2. Group must be an existing Anthem customer.
3. Incentive payments will be disclosed and reported where required by applicable law.
4. Please be mindful of your obligations under Ohio Administrative Code 3901-8-07 to be fair and accurate when making representations about Anthem Blue Cross and Blue Shield’s policies and to assure that excessive insurance is not sold or issued. This applies to any materials, including comparisons or charts outlining Anthem benefits.
5. Anthem reserves the right to adjust future bonus amounts if groups are termed retroactively after the period’s bonus program calculations and payments have been made.

This is intended to be a summary and is subject to change. Anthem reserves the right to interpret the terms and conditions of these programs including eligibility, calculation and paid out, and may terminate this program at any time. Only a definitive agreement in writing by you and an authorized Anthem representative will be binding upon Anthem to have any liability therefrom.