



Please read this important message about a change to your health care plan.

[DATE]

Name
Company
Address
City, State, ZIP

Dear [Welborn Member]:

I would like to take this opportunity to inform you that Welborn Health Plans has made the difficult decision to exit the commercial health insurance market as of December 31, 2012. This means that we will no longer offer health benefits for you or your employer effective December 31, 2012 or upon your employer's termination of its contract with us, whichever comes first.

Please know that we're doing all we can to smooth the way for you to sign up with a new health care company. Because I believe we've earned your trust over the years, I hope you'll trust us now as we recommend Anthem Blue Cross and Blue Shield. We're confident they'll work hard to serve you well.

Why are we leaving the health care plan market?

Maintaining our high standards for service to valued members like you means we would have to invest a major amount of capital. That would most likely lead to higher plan premiums. Those levels would be much too high for us to expect members to pay or to let us compete in today's market.

Here's why we recommend Anthem Blue Cross and Blue Shield for your employer.

I believe that Anthem is the company that can best offer you the kind of benefits and customer service you've come to expect as a Welborn member. We endorse Anthem as the insurer of choice because the company offers its members:

- A wide range of health care plans.
- A number of care and disease management resources.
- A broad choice of wellness programs to help members live a healthy lifestyle, and much more.

Like Welborn, Anthem also has a strong local presence and deep community roots. It has offered health care plans to Indiana employers for close to 70 years.

Anthem serves the whole Welborn service area and can quickly replace your Welborn plan with quality, affordable coverage.

If your company chooses Anthem to provide your health care benefits, we expect the change for you to be fairly simple. Because Anthem's network includes most Welborn network doctors and hospitals, in most cases you would not have to change doctors.

Questions? You can call us or contact your employer.

We know this change may cause concern. Feel free to call Welborn customer service at 812-426-6600 or 800-521-0265 (option 3) to learn more. You can also reach out to the person at your company who handles health benefits.

We remain committed to serve you with quality health care plans for the rest of the time we're in the market. Thank you for letting us cover your health care through the years.

Sincerely,

A handwritten signature in black ink, appearing to read 'Steven J. Bory'.

Steven J. Bory
Chief Executive Officer