



P.O. Box 9042
Oxnard, CA 93031-9042

April 28, 2011

Steven Shorr
1027 W 11th #3
SAN PEDRO, CA 90731

Group Number:
Group Name:
AUTOMOTIVE

Dear Group Administrator,

We have not received a response to our recent written requests (see copies enclosed). We regret to inform you that your coverage will end as of June 1, 2011. This lack of response constitutes a material breach of your group's contractual agreement (Group Benefit Provisions section). Please notify your enrolled employees that as of midnight on May 31, 2011, their coverage will expire. Please note, you have thirty (30) days in which to appeal this decision. If following your appeal, your group coverage is reinstated, coverage will be retroactively effective to the cancellation effective date.

Conversion (Individual) coverage is available to you and your employees who apply within 30 days of the date your group policy ends. Individuals do not have to submit evidence of insurability to purchase this coverage. Rates and benefits offered will differ considerable from your current group coverage. Also, employees may be eligible for guaranteed coverage under HIPAA from any carrier in the individual market.

If you have any questions about other Individual plans, please contact your authorized Anthem Blue Cross agent or call (800) 777-6000. These plans can offer more attractive benefits and rates because evidence of insurability is required. Please see below for other important information regarding arbitration procedures.

We hope you will consider another Anthem Blue Cross plan.

Sincerely,

Linda Winsick
Small Group Underwriting
Ph: (805) 713-7106 Fax: (877) 363-9126

Arbitration Agreement: We understand that any and all disputes, between us and Anthem Blue Cross and/or Anthem Blue Cross Life and Health, including claims for medical malpractice, must be resolved by binding arbitration, if the amount in dispute exceeds the jurisdictional limit of Small Claims Court, and not by lawsuit or resort to court process, except as California law provides for judicial review of arbitration proceedings. Under this coverage, Anthem Blue Cross and/or Anthem Blue Cross Life and Health and we are giving up the right to pursue on a class basis any claim or controversy against each other.

Health care plans provided by Anthem Blue Cross. Insurance plans provided by Anthem Blue Cross Life and Health Insurance Company. Anthem Blue Cross is the trade name of Blue Cross of California. Independent licensees of the Blue Cross Association. ® ANTHEM is a registered trademark. ® The Blue Cross name and symbol are registered marks of the Blue Cross Association.