



Consumer Services

August 10, 2004

Victoria Braden
President/CEO
Braden Benefit Strategies, Inc.
5726 Fairley Hall Court
Norcross, Georgia 30092-1425

Victoria,

It is Blue Cross Blue Shield's long standing policy to offer the best rates to all brokers. We have no arrangements where one broker may get more favorable rates over another. There may be situations where multiple quotes have been issued on the same employer and those quotes could differ based upon information provided. However, upon issuance, any broker would receive the same final rate.

I hope this helps. I am looking at providing a more global position statement in one of our Broker bulletins in the near future.

Best regards,

A handwritten signature in black ink, appearing to read "William S. Igleheart".

William S. Igleheart
Vice-President Agency Sales