



We don't like to talk about life insurance, but the fact is most people need it to financially protect their family in case of premature death.

If you were to pass away unexpectedly, would you want your family's financial standard of living to be better, worse or the same as it is today?

35% of all households would feel adverse financial impacts within one month if a primary wage earner died. The top three reasons Americans own life insurance are to cover burial and final expenses, help replace lost wages/income of a wage earner, and transfer wealth or leave an inheritance.¹

When deciding on life insurance, it's important to consider your current and future expenses.

Do you have children?

Are you planning on having more children?



According to the USDA, it costs nearly

\$235,000

to raise a child to age 18. That does not include the cost of post-high school education.²

Will you be paying for anyone's college expenses?

According to the College Board, the average annual cost of attending a public four-year, in-state college or university in 2017-2018 was

\$21,370.³



Will you be responsible for funding someone's wedding?



In 2018, the average cost of a wedding in the U.S. was

\$33,931.⁴



Housing costs can be a major part of a family's budget. Are you responsible for a mortgage payment?



Other than children, do others rely on you for financial support, such as a spouse, sibling or parent?

Do you plan on any major purchases in the near future, such as a new house or car?



If you were to unexpectedly pass away today, would you pass debt to your heirs?

If something were to happen to you tomorrow, would your loved ones be able to...

- Pay the rent or mortgage? Pay your debts? Provide for themselves? Pay your funeral and medical costs?

By increasing your life insurance, you're increasing your family's financial protection.

Life Insurance Needs Worksheet

This is intended to provide a general estimate of your potential needs and is not financial advice. For a more accurate analysis, please consult a financial planner.

How much life insurance do I need?

The amount of life insurance you need depends on your personal financial situation. Some financial advisors suggest having 3 to 5 times your annual salary in life insurance protection. Others suggest 8 to 10 times your annual salary. Consult with your financial professional to gain a clearer picture of the amount of protection that is best for you.

What if I need more coverage than what I can afford?

Buy what you can. Life insurance is personal, and only you can decide how to use your resources to financially protect your loved ones. Don't delay buying protection because you believe you cannot afford all that you need.

Income	
Annual income	\$
Years needed For example, the number of years until your children finish their education, or until your spouse retires, gets a job or passes away	
Total income needs (annual income x years needed)	\$

Major Expenses	
Final expenses Average burial costs range from \$7,000 to more than \$10,000. ⁵	\$
Mortgage balance	\$
Loans & debt	\$
College costs Average total in-state tuition, fees, and room and board charges are \$21,370. ⁶	\$
Other expenses	\$
Total major expenses	\$

Assets	
Savings & investments	\$
Existing life insurance	\$
Total available assets	\$

Estimated Needs
Add your total income needs and your total major expenses. Then subtract your total assets to get your personal estimate.
\$

¹Limra. "Limra Facts About Life 2018." https://www.limra.com/globalassets/limra/newsroom/fact-tank/fact-sheets/facts_of_life_2018.pdf. Published September 2018. Accessed June 20, 2019. ²U.S. Department of Agriculture. "The Cost of Raising a Child." <https://www.usda.gov/media/blog/2017/01/13/cost-raising-child>. Published January 13, 2017. Accessed July 20, 2017. ³College Board. "Trends in Higher Education." <https://trends.collegeboard.org/college-pricing/figures-tables/average-published-undergraduate-charges-sector-2018-19>. Accessed June 20, 2019. ⁴Seaver, Maggie. "The National Average Cost of a Wedding Is \$33,931." The Knot 2018 Real Wedding Study. <https://www.theknot.com/content/average-wedding-cost>. Published 2018. Accessed June 20, 2019. ⁵Parting. "Funeral Costs: How Much Does an Average Funeral Cost?" <https://www.parting.com/blog/funeral-costs-how-much-does-an-average-funeral-cost/>. Published September 14, 2018. Accessed June 20, 2019. ⁶According to the College Board, the average annual cost of attending a public four-year in-state college or university in 2017-2018 was \$21,370.

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DearbornCaresSM

Support for
Life Insurance
Beneficiaries
When They Need It

Payment Now, Paperwork Later

Losing a loved one can be emotionally and financially overwhelming.

DearbornCares provides an advance payment of the life insurance benefit to help beneficiaries cover their immediate expenses, such as funeral costs and medical bills.

- Pays up to a total of \$100,000 of employer-paid basic life insurance benefits
- Available for covered employees and retirees
- Available on claims with 1, 2 or 3 named beneficiaries
- No death certificate required

DearbornCares Claim Process

Once the employer is notified of the death, they will submit the life insurance claim to us, and then we will mail the payment check within 48 hours of confirmation. No additional paperwork is required at that time. Any remaining basic life benefit, if available, will be handled using our standard process.

While we know this service won't fix everything, we hope it makes a difficult time a little easier.

Advance Payment of up to a total of **\$100,000** in 48 hours*. **Why? Because we care.**

Contact human resources to learn more.

*Pays up to a total of \$100,000 to beneficiaries (maximum 3) of employer-paid basic life insurance benefits in 48 hours of confirmation of eligibility. The advance payment is either distributed to 1 beneficiary or divided up between 2 or 3 beneficiaries, as designated by the insured.

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What is Evidence of Insurability (EOI)?

EOI is an application process where you provide information on the condition of your health or your dependent's health in order to be considered for certain types of ancillary insurance coverage.

How to Complete EOI

Certain types or levels of coverage for ancillary insurance such as life or disability require additional health information in the form of an EOI application. If your benefit elections require EOI, you can complete your EOI application as soon as you enroll for coverage if your employer provides the EOI link for you when you enroll. Or, after we receive all your employer's enrollment information, you will receive an email with a link that takes you to our secure online EOI website.

You will be asked to enter a few pieces of information so we can verify who you are, and then you will go directly into the health questions.

No paper. No sharing of your medical information with your employer. Just a quick and easy application process, and you will receive an email confirmation as soon as your submission is complete. And you can expect a much faster turnaround time in the processing of your application.

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Evidence of Insurability (EOI)

Frequently Asked Questions for Employees

1. What is Evidence of Insurability (EOI)?

EOI is an application process where you provide information on the condition of your health or your dependent's health in order to be considered for certain types of insurance coverage. The completed EOI application needs to be reviewed and approved before coverage becomes effective.

2. Why is EOI needed?

EOI is utilized to protect an employer's group insurance program from adverse risks and reduce the likelihood of disproportionate claims risks. This helps your employer's utilization and controls the cost of their insurance program.

3. When is EOI required, and why must I answer health questions?

Most group life policies offer a certain amount of guaranteed coverage. EOI may be required if (1) you apply for an amount of coverage higher than the guarantee issue amount, (2) you are currently enrolled and want to increase your insurance amount, or (3) you decline coverage during your initial eligibility period and then want coverage at a later date.

4. What does the online EOI application consist of?

The online EOI application process allows you to securely input information on medical conditions and treatment into an electronic application. That application then goes through an automated review that can speed up the decision-making process, resulting in a quick decision or highlighting that additional information is needed.

5. What about privacy when using online EOI submission?

Privacy and security features have been built into our website to assure the protection of your personal information. Your answers to all the questions are kept strictly confidential and are not shared with your employer. For more information, read our online privacy statement.

6. What if I don't have Internet access? Will you still accept an EOI application in paper form?

Yes, printable EOI applications are available for your employer to download and print in the Forms section of our website. You can work with your employer to fill out the paper EOI application, which can be mailed or faxed to us.

7. What are the advantages of online EOI submission?

Online EOI submission eliminates or reduces the processing of paper applications for coverage requests, increases accuracy and confidentiality, and speeds up the overall application process. Step-by-step instructions lead you through the application process, which usually takes about 15 to 30 minutes. The website includes many interactive features to help ensure submissions are accurate and completed correctly. After your application is completed and submitted, our system will provide confirmation that your application has been received. Based on information you provided, a decision may be made immediately or you will get notified of any additional information that is needed. Once we receive all of the required information, a decision will be made within 5 to 10 days and you will be notified. An online EOI application can be submitted 24 hours a day, 7 days a week.

8. What information do I need to know before beginning the online application process?

You will need:

- The EOI form link which will either be supplied by your Employer or emailed to you from us
- Your date of birth and Social Security number for security validation in the EOI form link
- Your current height and weight; treatment history and medication(s) for any health condition(s); name and address of any physician, hospital or other practitioner that provided medical care, consultation or treatment

9. What is the underwriting process?

After we receive your EOI application, we create a record for you, and your application goes through an automated system resulting in a decision or it is turned over to an underwriter for further review. Factors such as current physical condition, medical history, and height and weight are used to determine if you meet our acceptance standards for the type of insurance requested.

10. What information is required to process my EOI application?

Your EOI application is usually processed using only the information you provide. However, in some cases, a physical examination is needed. The basic physical examination includes height, weight, pulse, blood pressure and a medical history questionnaire. The examination may include special testing such as a blood test, urinalysis and an EKG.

If an examination by a qualified medical professional is required, we will securely and electronically notify the exam center of any required testing, and you will receive notification that will include a brochure to help you prepare for the examination. The exam center will contact you to schedule an appointment. Most exams can be done in the convenience of your own home and take less than 30 minutes. There is no charge for the examination.

We may also call or send a letter to you to clarify information during the evaluation process. A review of your past medical records may be necessary to evaluate your EOI application. If so, a medical records retrieval service is used to obtain the requested information from your doctor or other healthcare provider. We will also notify you that your medical records have been requested.

Your medical records are considered confidential, and information is not released to anyone else without your consent or a court order. There is no charge for the medical records.

11. If an exam is required or medical records are requested, how long does it take to receive the requested information?

When you complete the physical examination, a report of the examination is sent to our medical underwriting

department. We usually receive the reports in our office within a week to 10 days after the examination. If blood tests or a urinalysis are needed, they are handled by an independent laboratory. We usually receive these results within a week of the examination. If we need to write to your doctor for medical records, it may take 2 to 4 weeks depending on the physician's office procedures. Sometimes it helps if you call your doctor's office and ask for a prompt response.

12. What is the time frame for processing my EOI application?

Your EOI application will be active in the review process for 60 days. Once we receive all the information requested, we will review it promptly. Most of our decisions are made within 5-10 days of receipt of all requested information. Occasionally, additional information might be needed. If further information is needed to evaluate your EOI application, we will notify you by mail within a few days.

If we do not receive the requested application information, medical records, and/or exam/lab tests within 45 days from the date of the initial request, your file will be closed, and you must reapply for the coverage you want.

13. Whom should I contact for underwriting questions or the status of my EOI application?

For underwriting questions or the status of your EOI application, please contact us at 866-739-4090. Hours of operation are Monday – Friday, 8:00 a.m. to 4:30 p.m. CST.

14. What is the appeal process if I am denied coverage through EOI?

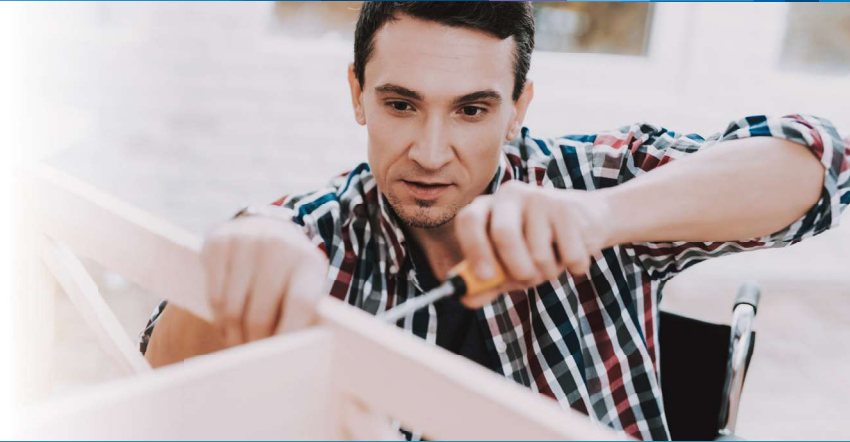
If you are denied coverage through medical underwriting, you will receive a letter with an explanation and a reason for the denial. If you wish to contest the decision, you must appeal it in writing. You may also provide us with additional medical documentation for reevaluation and review.

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Should You Consider Disability Insurance?



Are you prepared to live without your paycheck?

Group voluntary short-term disability insurance pays a percentage of your salary when you are unable to work full-time because of a non-work-related illness or injury. These benefits can be used to pay your everyday expenses when you are without a paycheck. And your premiums can conveniently be paid through a payroll deduction. Enroll in voluntary disability insurance today.

Answer the following questions to see if disability insurance is right for you.

- YES** Do you have less than 6 months' of living expenses—mortgage/rent, insurance (medical, homeowners, auto), utilities (cable, gas, electric, water), food, cell phone, internet and loan payments—in savings?
- YES** Are you uncomfortable relying on the financial assistance of family or public aid if an injury or illness left you unable to work for more than a year?
- YES** If you were unable to work due to a disability:
 - Would your family's financial lifestyle have to change?
 - If you could borrow money from family or friends, would you have to pay them back?

If you answered



YES

to any of these, it's time to review your disability insurance protection.

Now is the time to increase your disability insurance!

Look for more information during open enrollment.

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Voluntary Group Long-Term Disability Income Protection

Without a steady income, most people would not be able to make payments on their homes or keep their family financially stable. Voluntary Group Long-Term Disability (LTD) Income Protection is the answer! It is a convenient, economical way of securing an income while out of work from an unexpected accidental injury or illness.

Voluntary Group LTD Income Protection Benefit Options

- \$100 per week in \$50 increments to a maximum of \$1,150 per week (subject to coordination with other income benefits)—as long as the amount does not exceed 60% of your basic weekly earnings.
- Minimum monthly benefit is \$100.

Maximum Benefit Duration—Benefits are payable monthly according to a reducing benefit duration (RBD) designed to assist the employer in complying with the ADEA.

Basic Weekly Earnings can be defined as the weekly compensation you earn from your normal occupation from your employer. It does not include earnings from overtime, bonuses or any other form of extra pay. However, if your compensation is based in whole or in part on commissions, basic weekly earnings will include the weekly average paid in commissions during the 12-month period prior to the date disability began.

Full Family Integration (Other Income Benefits)

These benefits will be reduced by disability benefits you, your spouse and child(ren) are eligible to receive from Social Security, or you are eligible to receive from Workers' Compensation, other group disability income plans, disability or retirement benefits you receive under your employer's retirement plan, earnings you receive from sick leave or a salary continuation plan paid by your employer, or from any form of employment.

Eligibility

You are eligible if you are currently employed, work full-time (at least 30 hours per week unless otherwise mandated by your employer) and have satisfied your group's waiting period.



Disabilities occur more often than you think. Will you be prepared if it happens to you?

You've probably heard about short-term disability insurance – coverage that pays a portion of your salary for a few months while you're unable to work.

Your employer has chosen to make this coverage available for you to buy. You might think you don't need it, but before you make that decision, let's run down a list of things you might believe. It's better to know where you stand now than find out after you're disabled.



This year more than **8 million** working Americans will experience a short-term disability and the majority won't be covered under Workers' Comp.¹

1/3 of people worry about supporting themselves if they become disabled and unable to work, yet only 20% say they own disability insurance.²

I'm very careful.
I won't be having any accidents.

That's great! Unfortunately, accidents are not the most common cause of disabilities. Illnesses and other health issues are far more likely to prevent us from working than accidents.



I'm healthy.
Nothing's going to happen to me...

We hope you're right. But consider that approximately 1 in 4 of today's 20-year-olds will become disabled before they retire.³ And the rates of disability increase with age. In 2017, more than 35.5% of disabled people in the U.S. were in the working ages of 18-64.⁴



And, let's face it, not all of us are typical. It's all too easy to make lifestyle choices that lead to being overweight ... which makes you more apt to get sick.⁵



The #1 cause of disability: musculoskeletal disorders, including arthritis, back pain, spine/joint disorders⁶

Approximately 75% of disabilities are caused by illnesses rather than accidents.⁷

I'm financially secure.
I can handle being out of work for a while.

Maybe so, but you're in the minority.

54 percent of Americans don't have enough saved to cover medical emergencies.⁸

55 percent of Americans can't cover six months' worth of living expenses if they lost their job.⁸



Are you prepared to live without your paycheck?

So what are the alternatives to having insurance to cover short-term disabilities?



Use your savings?

Those are for your kids' education, your retirement and your dreams. Do you really want to give those things up?



Sell your assets?

What are you going to do without your home and your car?



Borrow?

We hope you have generous friends, because banks aren't likely to loan money to someone without a paycheck.

The simple and cost-efficient solution is to buy short-term disability insurance now. Group voluntary short-term disability insurance pays a percentage of your salary when you are unable to work full-time because of a non-work-related illness or injury. These benefits can be used to pay your everyday expenses when you are without a paycheck. And your premiums can conveniently be paid through a payroll deduction. Are you prepared if you did not receive a paycheck because a disability kept you from working? Enroll in group voluntary short-term disability insurance today.

Short-Term Disability Insurance Needs Worksheet

This is intended to provide a general estimate of your potential needs and is not financial advice. For a more accurate analysis, please consult a financial planner.

Income from working spouse	\$
Monthly investment income	\$
Total monthly income	\$

Monthly Expenses

Mortgage (including property tax) or rent	\$
Homeowner's or renter's insurance	\$
Car payments and insurance	\$
Utilities	\$
Food and clothing	\$
Childcare expenses	\$
Bank loan and credit card payments	\$
Medical expenses	\$
Health insurance premiums ⁹	\$
Insurance premiums (life, dental, etc.)	\$
Savings, investment and retirement contributions	\$
Home maintenance costs	\$
Other (education, entertainment, etc.)	\$
Total monthly expenses	\$

Purchasing the group voluntary short-term disability insurance offered through your employer is a wise choice. Use this worksheet to help you consider what your financial needs would be if you did not receive a paycheck because a disability prevented you from working. Record the money you would have available monthly if you experienced a disability. Then write down the amount of money you need for everyday items. The difference between the two (expenses minus available funds) may demonstrate why enrolling for group voluntary short-term disability insurance is a good idea.

Apply today!

Disabilities occur more often than you think. Are you prepared?

¹Council for Disability Awareness. "The State of Disability Coverage in America." https://disabilitycanhappen.org/wp-content/uploads/2019/05/DIAM2019_Facts.pdf. Accessed June 20, 2019. ²Life Happens Pro and LIMRA. "2017 Insurance Barometer Study." <https://lifehappenspro.org/resources/2053/preview?contentonly=true&token=6598a4c4460aa9731e13a164853a563b>. Accessed June 20, 2019. ³Council for Disability Awareness. "The State of Disability Coverage in America." https://disabilitycanhappen.org/wp-content/uploads/2019/05/DIAM2019_Facts.pdf. Accessed June 20, 2019. ⁴Institute on Disability. University of New Hampshire. "2018 Annual Report on People with Disabilities in America." https://disabilitycompendium.org/sites/default/files/user-uploads/Annual_Report_2018_Accessible_AdobeReaderFriendly.pdf. Published January 2019. Accessed June 20, 2019. ⁵Harvard T.H. Chan School of Public Health. "Obesity Prevention Source." www.hsph.harvard.edu/obesity-prevention-source/obesity-consequences/health-effects/. Accessed August 29, 2017. ⁶Council for Disability Awareness. "Disability Statistics." <https://disabilitycanhappen.org/disability-statistic/>. Published March 28, 2018. Accessed June 20, 2019. ⁷Disabled World. "Disability Insurance Claims and Benefits Information." <https://www.disabled-world.com/disability/insurance/>. Accessed June 20, 2019. ⁸Huddleston, Cameron. "Most Americans Lack Savings to Pay for These Huge Emergencies." www.gobankingrates.com/saving-money/savings-advice/americans-average-emergency-fund-amount/. Published February 7, 2018. Accessed June 20, 2019. ⁹If you become disabled, you can generally maintain your group health insurance coverage. Ask your human resources department what the full cost of your health insurance premium would be if you become disabled.

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Your Personal Monthly Premiums

Premiums are based upon your age and the industry in which you are employed. Your monthly premiums will depend on the amount of the insurance selected. Premiums will increase in accordance with the applicable rate table as your age increases—refer to your group's rate grid. This coverage is payroll deducted and sponsored by your employer. You have the benefit of being a part of a working group.

Should You Go Out on a Disability

You will need to meet the policy requirements according to the plan your employer elected, and you must submit a claim form prior to being approved for a disability benefit. Your benefit checks will be sent directly to your home on a monthly basis.

My Benefits, our self-service solution, allows you to securely and conveniently submit and manage your disability claims online at any time from anywhere. You will be able to link to existing disability claims, access and review your claim documents, upload supporting documents, track the status of your disability claims, and review your payment history online.

Work Incentive Benefit

This benefit provides the opportunity, through a combination of earnings and benefits, to receive up to 100% of pre-disability income. Naturally, the benefit is limited to the maximum that your employer elected. To be eligible for progressive partial disability benefits, you must be earning less than 80% of your pre-disability earnings.

Should You Become Partially or Totally Disabled

Your premium payments are waived during the entire period for which benefits are payable.

- Totally disabled means you are unable to perform the material and substantial duties of your own occupation for the first 24 months of benefit payments. After benefits have been paid for 24 months, you must be unable to engage in any occupation for which you are reasonably qualified by education, training or experience.

Voluntary Group LTD Income Protection Pre-Existing Condition Exclusions

Benefits will not be paid for disabilities resulting from conditions for which you received treatment 12 months prior to your effective date. This exclusion does not apply to a disability that begins more than 12 months after your effective date.

Mental Illness and Substance Abuse

Benefits for a disability resulting from mental illness or substance abuse are payable as any sickness for 24 months and beyond the 24 months if institutionalized.

General Exclusions

No benefits are payable for disabilities resulting from war or acts of war, intentionally self-inflicted injuries, active participation in a riot or commission of or attempt to commit a felony or any type of assault or battery.

Your coverage also includes:

- Month survivor benefit
- Cost of living freeze
- Continuity of coverage

How to Enroll Simply complete the provided enrollment form and indicate the amount of disability coverage you would like. Once completed, return the enrollment form promptly to your employer for processing.

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