



Regence Rewards Program – Individual

Effective Dates of: January 1, 2008 through December 31, 2008

Under this rewards program, Regence BlueCross BlueShield of Oregon will reward agents who qualify in any of the categories below:

Category 1 – Quarterly New Sales Payout*

\$12 per new active contract when you reach a minimum of 20 contracts effective in the following quarters (contracts do not carry over to the next quarter):

January – March	2008
April – June	2008
July – September	2008
October – December	2008

Category 2 – Annual New Sales Payout*

For total new production in 2008, we will pay a lump sum if you reach one of the totals reflected in the categories below:

Total New Active Contracts Effective in 2008	Lump Sum Payout
80 – 199	\$750
200 – 299	\$1,000
300+	\$2,000

Payouts for Category 2 are not cumulative (e.g. if you sold 205 total new active contracts at the end of 2008, your payout would be \$1,000, not \$1,750).

Category 3 – Million Dollar Club

To qualify, an agency must generate at least \$1 million in earned premium during the 2008 calendar year. If the agency generates at least \$1 million in earned premium then a \$1000 bonus will be paid. If an agency generates at least \$2 million in earned premium then a \$2,000 bonus will be paid.

If you or your agency is not interested in participating in this program, please let us know and we will remove you or your agency from the list.

* Does not include Medicare Part D sales. Individual Plan HSA Sales Incentive plan for Q1 2008 will be paid separately from Quarterly Sales Payout described above. See HSA Sales Incentive Contest rules on website for more details.

NOTE: Regence BlueCross BlueShield of Oregon is in the process of adding the following disclosure statement to our various group and member materials and forms (it is currently available on our Web site):

Your broker or agent provides a valuable service, and we want you to know that Regence BlueCross BlueShield of Oregon may at times provide incentives for that service. Brokers or agents may receive bonuses, commissions, administrative service fees or other compensation, including non-cash compensation, from Regence BlueCross BlueShield of Oregon. These incentives may be based on any of several factors, including the size of group business, the products you buy, your broker or agent's volume of business with Regence and the other services your agent or broker provides to you. At times, these incentives may have an indirect impact on your rates. Your broker or agent can provide you with more information about incentives, or you can visit www.or.regence.com.

Payment Dates: Results will be calculated starting the 46th day after the end of the eligible quarter.