

Regence Association Non-Compete Provisions

Groups underwritten in an Association requesting a Direct quote:

Groups size 1-50 employees: Regence will review for direct community proposals on current association business at the group's renewal date. The group must meet the standard requirements for community rating. These requirements may differ from those of an association.

Groups size 51-99 employees: Regence will review for direct merit proposals on current association business at the group's renewal date. The group must meet the standard requirements for merit rating. These requirements may differ from those of an association.

The following information is required in order to receive a Direct quote for an existing Regence association group:

- A valid, up-to-date search letter or broker of record letter from the group is required
Completed Group Size Certification form
- Name of current association group and group number;

Required when new group submission is received:

- Two most recent quarters of 5208s;
- Verification of Employment form with payroll records or W2s (if applicable);
- New Group Master Application, Benefit Selection Insert and enrollment forms.

Quote must be requested on the group's renewal date.

Groups currently enrolled on a direct basis with Regence, requesting an association quote:

Groups of any size: Regence will review the proposals through our associations on groups currently underwritten through our direct pool.

When quote request is submitted by producer other than the incumbent, a valid search letter must accompany the quote.

Groups currently enrolled through an association with Regence, requesting a quote through another Regence association:

Groups of any size: Regence will review the proposals through the association if the group has been an association member for at least 6-months. Quote must be requested on the group's renewal date.

When quote request is submitted by producer other than the incumbent, a valid search letter must accompany the quote.

This provision may be modified by the Company as required to comply with statutes or regulations governing the conduct of the Company's business.