



**CHRISTIAN  
BROTHERS  
SERVICES**

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**Health Benefit Services**  
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**BCBSA Class Action Lawsuit – No Action Needed at this time by  
CBEBT Member Employer Groups or Participants**

*You may be receiving communication from Blue Cross Blue Shield Settlement as shown in the attached image. You do not need to take any action on this at this time.*

The Blue Cross Blue Shield Association (BCBSA), which is the national association of 35 independent, locally operated Blue Cross Blue Shield companies, recently agreed to settle a class action lawsuit alleging antitrust law violations. Blue Cross Blue Shield of Illinois (BCBSIL), one of Christian Brothers Services PPO partners, is a member of the BCBSA. The lawsuit alleges that from 2008 through 2020, BCBSA companies entered into agreements allowing for a division of the health care insurance and administrative market to avoid competing with each other, resulting in higher prices for individuals and employers. The proposed settlement agreement includes a \$2.67 billion settlement fund (or approximately \$1.9 billion, after deduction of attorneys' fees, administration expenses, and other costs) and requires BCBSA companies to stop certain practices that were alleged to be anticompetitive.

The Christian Brothers Services Employee Benefit Trust (CBEBT) holds a contract with BCBSIL directly. Each member employer or participant DOES NOT contract directly with BCBSIL; therefore, the CBEBT will review the proposed settlement on their behalf.

No action is required by any member employer or participant at this time. If Christian Brothers Services determines the Trust is eligible to share in the settlement proceeds, we will submit a claim on behalf of the Trust. We also are reviewing the settlement terms to determine whether individual participants in a group health plan, such as the plans under the CBEBT, have an independent right to file a claim.

Some participants may have recently received a postcard or email communication regarding the proposed settlement from JND Legal Administration, the lawsuit's third-party notice and claims administrator. We understand that the postcard/email may have caused some confusion and are working diligently to determine what actions, if any, are needed. We will provide further instruction as we have more details.

The proposed settlement must be approved by the federal district court handling the lawsuit. The court is scheduled to hold a hearing on the fairness of the proposed settlement in October. Claims for settlement proceeds must be submitted by November 5, 2021. As this lawsuit progresses, more information will be provided to the employer groups and participants affected in the CBEBT's BCBSIL network.

Sincerely,  
John Airola  
Managing Director, Health Benefit Services

### What can you get from the Settlement?

Class Members who submit valid claims may receive a cash payment from the Net Settlement Fund. The Net Settlement Fund is estimated to be approximately \$1.9 billion. This is after deducting attorneys' fees, administration expenses and other costs from the \$2.67 billion Settlement Fund. For more details on the Plan of Distribution, read the Long Form Notice available at [www.BCBSsettlement.com](http://www.BCBSsettlement.com). You can also call (888) 681-1142. Settling Defendants also agreed to make changes in the way they do business to increase the opportunities for competition in the market for health insurance.

### How do you get a payment?

You must submit a valid claim online at [www.BCBSsettlement.com](http://www.BCBSsettlement.com) or postmarked by mail no later than November 5, 2021. Claim Forms are available at [www.BCBSsettlement.com](http://www.BCBSsettlement.com) or may be requested by calling (888) 681-1142.

### What are your other options?

If you do not want to be legally bound by the Settlement, you may send a request for exclusion ("opt out"). You will not receive any money, but you will keep your right to sue Settling Defendants for the claims in this case. If you do not exclude yourself, you may object to the Settlement. You will still be bound by the Settlement if your objection is rejected. For details on how to opt out or object, read the Long Form Notice available at [www.BCBSsettlement.com](http://www.BCBSsettlement.com).

Opt outs and objections must be postmarked by July 28, 2021. The Court will hold a Fairness Hearing to consider whether the Settlement is fair, reasonable, and adequate. The Fairness Hearing is on October 20, 2021 at 10:00 a.m. Central Time. The Court will also decide whether to approve attorneys' fees and expenses up to \$667.5 million and \$101 million for additional costs and service awards. These amounts will be deducted from the \$2.67 billion Settlement Fund. You may ask to attend the Fairness Hearing, on your own or through counsel, but you do not have to do so.

**Please Do Not Contact The Court Regarding This Notice.**

**QUESTIONS? Visit [www.BCBSsettlement.com](http://www.BCBSsettlement.com), email [info@BCBSsettlement.com](mailto:info@BCBSsettlement.com), call (888) 681-1142, or write Blue Cross Blue Shield Settlement c/o JND Legal Administration, P.O. Box 91390, Seattle, WA 98111.**



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