

**NOTICE OF PROPOSED CLASS ACTION SETTLEMENT
AND FAIRNESS HEARING**

LEGAL NOTICE BY ORDER OF THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS

**If you were denied health coverage for
RESIDENTIAL TREATMENT OF
MENTAL HEALTH DISORDERS
between July 30, 2011 and June 30, 2015, you could get a payment
from the proposed settlement of a class action lawsuit.**

YOUR RIGHTS AND OPTIONS, AND THE DEADLINES TO EXERCISE THEM, ARE
EXPLAINED IN THIS NOTICE. PLEASE READ IT CAREFULLY.

A federal court authorized this notice. This is not a solicitation from a lawyer.

- **There is a proposed settlement (“Settlement”) with Health Care Service Corporation, a Mutual Legal Reserve Company, (“HCSC”) in a class action lawsuit, *Craft v. Health Care Service Corp.*, Case 1:14-cv-05853 (N.D. Ill.). HCSC does business as Blue Cross and Blue Shield of Illinois, Blue Cross and Blue Shield of Montana, Blue Cross and Blue Shield of New Mexico, Blue Cross and Blue Shield of Oklahoma and Blue Cross and Blue Shield of Texas.**
- The Settlement will resolve a lawsuit over whether HCSC violated federal law by enforcing health care plan exclusions for residential treatment of mental health disorders prior to the effective date of the Final Rule implementing the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA). HCSC denies all of the Plaintiffs’ claims, but has agreed to the Settlement to resolve the class action case.
- This Settlement applies **only** to people who sought coverage for residential treatment **for mental health conditions**. It does not address residential treatment for any other condition.
- This Settlement applies **only** to people whose requests for coverage were denied because residential treatment for mental health disorders was **not a covered benefit (i.e., expressly excluded)** under their health care plans. It does not address requests for benefits that were denied for other reasons.
- Under the Settlement, Class Members will release all legal claims they may have against HCSC relating to mental health residential treatment sought or received between July 30, 2011 and June 30, 2015.
- If you have questions, go to www.HCSC-CraftClassAction.com, or call 1-888-755-9508. You can also write to the Craft v. HCSC Settlement Administrator, c/o Dahl Administration, P.O. Box 3613, Minneapolis, MN 55403-0613.

QUESTIONS? CALL 1-888-755-9508 TOLL FREE, OR VISIT [WWW.HCSC-CRAFTCLASSACTION.COM](http://www.HCSC-CRAFTCLASSACTION.COM)

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SUMMARY OF YOUR LEGAL RIGHTS AND OPTIONS FOR THE SETTLEMENT	
YOU HAVE FIVE OPTIONS CONCERNING THE PROPOSED SETTLEMENT:	
DO NOTHING: REMAIN A MEMBER OF THE SETTLEMENT CLASS , AND YOUR SETTLEMENT SHARE WILL BE CALCULATED BASED ON HCSC'S CLAIMS DATA	<p>To remain a class member for the Settlement, you do not need to do anything. You automatically will be included in the Settlement Class and your portion of the Settlement Fund will be calculated based on HCSC's records, as reflected on the Claims Data Sheet that accompanies this Notice of Settlement.</p> <p>If you remain in the Settlement Class, you will give up your right to sue HCSC for certain claims, described below in Question 6.</p>
COMPLETE A SUPPLEMENTAL DOCUMENTATION FORM	<p>If you believe that the information reflected on the Claims Data Sheet understates the number of days that you or your dependent received mental health residential treatment between July 30, 2011 and June 30, 2015, you may submit additional records, postmarked no later than November 20, 2017, which may affect the amount of money you are eligible to receive, as described below in Question 8.</p> <p>As noted above, if you remain in the Settlement Class, you will give up your right to sue HCSC for certain claims, described below in Question 6.</p>
EXCLUDE YOURSELF FROM THIS SETTLEMENT	<p>You may exclude yourself from the Settlement (also known as "opting out") by submitting a letter to the Settlement Administrator at the address below. For additional information regarding how to exclude yourself from the settlement, see Question 11. The request(s) for exclusion must be postmarked no later than <u>November 20 , 2017</u>.</p> <p>If you exclude yourself from the Settlement, you will not give up your claims against HCSC, and you will not be bound by any judgments or orders of the Court as to the Settlement. However, you also will not be eligible for any payment from the Settlement nor will you be able to object to the Settlement.</p>

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OBJECT OR COMMENT ON THE SETTLEMENT	<p>You may object to the Settlement by writing to the Court and informing it why you don't think the Settlement should be approved. You can also write the Court to provide comments or reasons why you support the Settlement.</p> <p>For detailed information about how to object to or comment on the Settlement, see Question 13. Your written objection must be postmarked no later than <u>November 20, 2017</u>.</p> <p>If you object to the Settlement and do not exclude yourself ("opt out") you will remain a member of the Settlement Class.</p>
GO TO A HEARING	<p>You may attend a hearing where the Court will determine the fairness of the Settlement. The Court will hold a Fairness Hearing on December 20, 2017, in Courtroom 2319 of the United States District Court for the Northern District of Illinois, 219 South Dearborn Street, Chicago, Illinois, to consider whether the Settlement is fair, reasonable, and adequate. The Court will also consider the motion for Class Counsel's attorneys' fees, costs, and expenses, and for Service Awards for the Settlement Class Representatives.</p> <p>If you want to speak at the Fairness Hearing, you must notify the Court and the parties by November 20, 2017, and provide the Court and the parties with a letter stating that you intend to appear at the Fairness Hearing. You cannot speak at the hearing if you opt out of the Settlement. For more information, see Questions 17-19.</p>

BASIC INFORMATION

1. WHAT IS THIS LAWSUIT ABOUT?

This case involves employer-sponsored health benefits through plans administered by Blue Cross and Blue Shield of Illinois, Blue Cross and Blue Shield of Montana, Blue Cross and Blue Shield of New Mexico, Blue Cross and Blue Shield of Oklahoma and Blue Cross and Blue Shield of Texas, all of which are unincorporated divisions of Health Care Service Corporation, a Mutual Legal Reserve Company ("HCSC").

According to HCSC's records, you sought health coverage for yourself or someone in your family for mental health treatment in a residential treatment center ("RTC"), but HCSC denied coverage based on its enforcement and application of an exclusion of RTC coverage in the terms of your health plan (the "RTC Exclusion").

The Plaintiffs filed suit in July, 2014 to challenge HCSC's enforcement of RTC Exclusions. Plaintiffs claimed that HCSC's enforcement of RTC Exclusions violated federal law and its

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duties to plan beneficiaries like you and/or your family member. In particular, Plaintiffs claim that by enforcing an exclusion of residential treatment of mental health conditions, while not enforcing any exclusion of residential treatment of physical conditions (such as treatment of medical conditions in a skilled nursing or inpatient rehabilitation facility), HCSC violated the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008 (the “Parity Act”), its implementing regulations, and the Employment Retirement Income Security Act of 1974 (“ERISA”).

HCSC denies that it violated federal law or was otherwise wrongful in enforcing the terms of health plans that contained an RTC Exclusion.

2. WHAT IS A CLASS ACTION AND WHO IS INVOLVED?

In a class action lawsuit, one or more “class representatives” sues on behalf of themselves and other people who have similar claims. Together, they are called a “class” or “class members.” The class representatives for the Settlement are Elizabeth Craft and Bryan Pautsch, who submitted or had submitted on behalf of their minor children, pre-service or post-service claims for benefits for treatment of mental illness in a residential treatment center, and for which HCSC issued an adverse benefit determination denying the claims in whole or in part based on plan exclusions of coverage for residential treatment of mental illness.

3. AM I A CLASS MEMBER?

The Settlement Agreement defines the “Settlement Class” (members of which are called “Settlement Class Members”) as persons who meet the following criteria:

All individuals who, on or after July 30, 2011, have been participants in and beneficiaries of an ERISA-governed employee welfare benefit plan administered and/or insured by HCSC that provided coverage for both medical/surgical conditions and mental health conditions and who had made on their behalf or on behalf of their beneficiary pre-service and/or post-service claims for benefits for treatment of mental illness in a residential treatment center, and for which HCSC issued an adverse benefit determination denying the claims in whole or in part based on plan exclusions of coverage for residential treatment of mental illness; provided, however, that the following are excluded from the Settlement Class: (i) HCSC, any entity in which HCSC has a controlling interest, and HCSC’s officers, directors, attorneys, successors, subsidiaries, and assigns; (ii) any judge, justice, or judicial officer presiding over this matter and the members of their immediate families and judicial staff; and (iii) and any other person who has previously released claims against HCSC that would otherwise be released pursuant to this Settlement Agreement..

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HCSC's records indicate that you sought benefits for residential mental health treatment for yourself or a family member, and that HCSC denied your request in whole or in part based on an RTC Exclusion. Therefore, you are a Settlement Class Member unless you opt out.

If you are not sure whether you are a member of the Settlement Class, you can email or write to the lawyers in this case at the addresses listed in Question 21.

4. DID THE COURT DECIDE WHO IS RIGHT?

No. The parties entered into the Settlement before the lawsuit reached a trial or court decision. If the Court approves the Settlement, there will not be a trial or decision about which side was right.

WHAT THE SETTLEMENT PROVIDES

5. WHAT BENEFITS DOES THE SETTLEMENT PROVIDE?

THIS SECTION DESCRIBES THE PROPOSED PLAN OF ALLOCATION TO DETERMINE YOUR SHARE OF THE SETTLEMENT. PLEASE READ IT CAREFULLY. IF YOU DO NOT OPT OUT, YOU ARE CONSENTING TO THIS PROPOSED PLAN OF ALLOCATION.

Under the Settlement, HCSC will make a **lump sum payment of \$5.25 million**. This Settlement Fund, less settlement administration costs, attorneys' fees and expenses, and any Class Representative Service Awards (described below), will make up the "**Net Settlement Fund**." The Net Settlement Fund will be used to make payments to Settlement Class Members who do not timely opt out of the Settlement ("Participating Settlement Class Members"). A Settlement Administrator will oversee the distribution of payments from the Net Settlement Fund to Class Members.

The Net Settlement Fund will be allocated based generally upon each Participating Settlement Class Member's number of days of treatment in an RTC (the "Plan of Allocation"). That number of treatment days will be used to compute a percentage share of the Net Settlement Fund for every Participating Settlement Class Member. Specifically, each Participating Settlement Class Member's **percentage will be computed by dividing that member's number of treatment days by the total number of treatment days for all Participating Class Members. That percentage is then multiplied by the amount of the Net Settlement Fund to determine each member's share of the fund.**

Each Participating Class Member will be allocated a portion of the Net Settlement Fund regardless of whether he/she (A) obtained RTC treatment funded from some other source, such as out-of-pocket expenditures, or (B) did not obtain RTC treatment believing it was not covered.

**THE "TREATMENT DAYS" THAT WILL BE USED TO
CALCULATE YOUR SHARE OF THE SETTLEMENT FUND
WILL BE CALCULATED AS FOLLOWS:**

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BASE ALLOCATION	All Participating Class Members will be allocated a share of the Net Settlement Fund based on <u>at least</u> 20 treatment days. That means that if, after being denied coverage, you or your family member received 20 or fewer days of mental health treatment in an RTC, your share of the Net Settlement Fund will be based upon twenty (20) “Adjusted Treatment Days.”
ALLOCATION BASED ON HCSC’S CLAIMS DATA	HCSC maintains records on the number of RTC treatment days for which you submitted a claim. Attached to this notice is a Claims Data Sheet that shows: (1) a date range in HCSC’s records for each RTC claim you made during the Class Period; and (2) a computed number of treatment days. If you: (i) remain a Settlement Class Member (<i>i.e.</i> , you do not opt out of the proposed settlement); (ii) HCSC’s records shows that you or your provider requested more than 20 treatment days; and (iii) you do not elect to provide supplemental documentation as described below, your share of the Net Settlement Fund will be based on the number of requested treatment days shown on the Claims Data Sheet.
ALLOCATION BASED ON SUPPLEMENTAL DOCUMENTATION FROM YOU	Some class members whose claims for RTC benefits were denied based on the exclusion obtained residential treatment on their own and did not submit a claim to HCSC for such treatment. Those RTC stays will not be captured in HCSC’s claims data, or may be captured only in part. If you paid out of pocket for RTC mental health treatment during the Class Period, you may submit supplemental documentation, as described below in Question 8. If you submit documentation that meets the requirements described below, your share of the Net Settlement Fund will be based on the greater of the total number of days you received RTC mental health treatment between July 30, 2011 and June 30, 2015 (including any days for which you submitted a claim to HCSC) or the minimum of 20 days.

6. WHAT AM I GIVING UP TO STAY IN THE SETTLEMENT CLASS?

It is important to understand that any settlement of litigation involves an exchange that benefits both parties. In this case, HCSC gets what is called a “release” of certain claims. That means if you are included in the Settlement (if you do not “opt out”), you will be giving up the right to make the following claims against HCSC:

Any claim, liability, right, demand, suit, obligation, damage, including consequential damages, losses or costs, punitive damages, attorneys’ fees and costs, actions or causes of action, of

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every kind or description—whether known or unknown (including “Unknown Claims” as defined herein), suspected or unsuspected, asserted or unasserted, liquidated or unliquidated, legal, statutory, or equitable—related to or arising out of (i) the facts alleged in the Action concerning treatment at, or the availability of benefits or coverage for treatment at, an RTC during the Class Period; (ii) pre-service and/or post-service claims for benefits for treatment of mental illness in an RTC, and for which HCSC issued an adverse benefit determination denying the claims in whole or in part based on plan exclusions of coverage for residential treatment of mental illness; and (iii) the pre-service and post-service claims identified in the Request Data.

If you have questions or concerns about the release, you are free to consult your own lawyer to ask questions and understand more about it.

7. WHEN AND HOW WILL I RECEIVE MY PORTION OF THE SETTLEMENT FUND?

If the Court approves the Settlement and its order becomes a final judgment, the Settlement Administrator will then pay approved amounts for class administration costs, Service Awards to the Class Representatives (in recognition of their roles in pursuing relief for the entire class), and attorneys’ fees and costs (for prosecuting the case). The Settlement Administrator will then distribute the Net Settlement Fund to all Participating Settlement Class Members. The Settlement Administrator will use the final information on each Participating Settlement Class Member’s number of treatment days, adjusted as outlined above, to compute their final shares. **Then the Settlement Administrator will issue checks to each Participating Settlement Class Member in proportion to the adjusted number of treatment days.** It is not possible to say what these amounts will be, because the information may change somewhat depending on any RTC forms and/or opt-out notices received by the administrator within the notice period. Preliminary estimates indicate that, assuming final approval of the Settlement, each Participating Settlement Class Member will receive at least several thousand dollars or, in cases where therapeutic needs were greater, higher amounts.

The Settlement Administrator is required to make multiple attempts to complete a Participating Settlement Class Member’s distribution. If, despite such attempts, it is not possible to complete someone’s distribution, then all such remaining funds will be redistributed to those Class Members did receive and process his or her initial payment. If the amount of residual funds is less than \$15,000, then the Settlement Administrator is authorized to contribute the residual funds to National Alliance on Mental Illness, 3803 N. Fairfax Drive, Suite 100 Arlington, VA 22203

8. IF I WANT TO SUBMIT PROOF OF ADDITIONAL RTC EXPENSES I INCURRED BEYOND THOSE REFLECTED ON THE CLAIMS DATA SHEET, HOW DO I DO SO?

If you believe that the information on the Claims Data Sheet understates the number of days that you or your beneficiary received mental health residential treatment during the Class

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Period, you may complete and submit the enclosed Supplemental Documentation Form, postmarked no later than **November 20, 2017**. The form is **optional**. You do not need to fill out the form to receive a payment from the proposed settlement. If you choose to submit documentation of additional RTC treatment days beyond those reflected on the Claims Data Sheet, the directions for doing so are on the Supplemental Documentation Form. It is necessary that your RTC verify the information in the form.

IF YOU DO NOTHING

9. WHAT HAPPENS IF I DO NOTHING?

If you do nothing, you will be included in the Settlement Class. You will receive a payment according to the Plan of Allocation described above. And you will be bound by the Settlement if it is finally approved by the Court. If you do nothing, you will not be able to sue HCSC on your own for the Released Claims as described in Question 6. If you want to pursue any claim related to the issues in this case on your own and at your own expense, you should opt out of the Settlement.

EXCLUDING YOURSELF FROM THE SETTLEMENT

10. WHY WOULD I ASK TO BE EXCLUDED (OPT OUT)?

If you want to keep your right to pursue your own individual lawsuit against HCSC relating to the issues in the lawsuit, you must opt out. If you choose to opt out, you will not receive any payment from the Settlement Fund, and you will not be bound by the Settlement, including the release described in Question 6.

11. HOW DO I OPT OUT OF THE SETTLEMENT CLASS?

To exclude yourself from the Settlement Class, you must notify the Settlement Administrator **in writing** by first class mail to:

Craft v. HCSC Notice Administrator
c/o Dahl Administration
PO Box 3613
Minneapolis, MN 55403-0613

The written request must include your full name, date of birth, mailing address, email address, signature (or an electronic signature consisting of “/s/” plus your typed name), and the following statement: “I request that I be excluded from the Settlement Class in *Craft v. Health Care Service Corp.*, Case 1:14-cv-05853 (N.D. Ill.)”

REQUESTS FOR EXCLUSION THAT ARE NOT POSTMARKED ON OR BEFORE NOVEMBER 20, 2017 WILL NOT BE HONORED.

12. IF I DON'T EXCLUDE MYSELF, CAN I SUE FOR THE SAME THING LATER?

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No. If the Court approves the Settlement and you do not opt out by the deadline you will lose your right to sue HCSC for relief arising from the Released Claims. After the opt-out deadline, outlined in Question 11, Settlement Class Members will be preliminarily enjoined from asserting Released Claims. You will receive a monetary payment from the Settlement Fund only if you do not exclude yourself.

OBJECTING TO THE SETTLEMENT

13. HOW DO I OBJECT TO THE SETTLEMENT?

You can object to the Settlement, the proposed Plan of Allocation, the attorneys' fees and expenses requested, or the Class Representative Service Awards. Submitting an objection gives you the chance to tell the Court why you think the Court should not approve any of these things, but will not exclude you from the Settlement. To object, you must send a letter via first class mail stating why you object to the Settlement. Be sure to include your name, date of birth, address, telephone number, signature, and the case name and number: *Craft v. Health Care Service Corp.*, Case 1:14-cv-05853. You must mail the objection to all three of the following groups no later than **November 20, 2017**:

Court	Class Counsel	HCSC's counsel
Clerk of the Court United States District Court for the Northern District of Illinois 219 South Dearborn Street Chicago, IL 60604	Martin S. Himeles, Jr. Daniel P. Moylan Adam Abelson Zuckerman Spaeder LLP 100 East Pratt St., Suite 2440 Baltimore, MD 21202 (410) 332-0444	Brian P. Kavanaugh Devon M. Largio KIRKLAND & ELLIS LLP 300 North LaSalle Street Chicago, Illinois 60654

OBJECTIONS THAT ARE NOT POSTMARKED ON OR BEFORE NOVEMBER 20 , 2017 WILL NOT BE HONORED.

THE LAWYERS REPRESENTING YOU

14. DO I HAVE A LAWYER IN THE CASE?

Yes, unless you exclude yourself (opt-out) from the Settlement. The Court decided that Class Counsel, listed above, at the law firms Zuckerman Spaeder LLP (Brian Hufford, Jason Cowart, Martin Himeles and Daniel Moylan), Psych Appeal, Inc. (Meiram Bendat), and Miner, Barnhill & Galland, P.C. (George Galland), are qualified to represent the members of the Class.

15. WILL THE LAWYERS AND CLASS REPRESENTATIVES BE PAID, AND IF SO HOW MUCH?

The Settlement Agreement allows Class Counsel to ask the Court to approve payment of attorneys' fees and costs up to 30% of the Settlement Fund. Thus, the maximum amount in attorney's fees and costs that may be paid from the Settlement is \$1,575,000 for the three law firms involved in the case. This payment will compensate Class Counsel for their work

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investigating the facts, litigating the case, and negotiating the Settlement. The Court must approve the amount of fees and costs awarded to Class Counsel.

The amount that the Class Representatives (who brought the lawsuit and who have served as the named plaintiffs) receive for their denied RTC claims will be determined by the same Plan of Allocation used for all Class Members. In addition, the Settlement Agreement allows Class Counsel to ask the Court for a “service” award of up to \$15,000 for each of the two class representatives. Any such award must be approved by the Court.

Class Counsel’s motion for attorneys’ fees and costs, and an incentive award to the class representative, will be available on the website www.HCSC-CraftClassAction.com, or you can call the Settlement Administrator with any questions.

16. HOW IS THE COST OF PROVIDING NOTICE TO CLASS MEMBERS PAID FOR?

The costs of providing notice about the Settlement to Class Members will come out of the Settlement Fund.

THE FAIRNESS HEARING

17. WHEN AND WHERE WILL THE COURT DECIDE WHETHER TO APPROVE THE SETTLEMENT?

The Court will hold a Fairness Hearing on **December 20, 2017** in Courtroom 2319 of the United States District Court for the Northern District of Illinois, 219 South Dearborn Street Chicago, Illinois. At this hearing the Court will consider whether the Settlement is fair, reasonable, and adequate. If there are objections, the Court will consider them. The judge in the case, Judge Virginia M. Kendall, will listen to people who have asked in advance to speak at the hearing. The Court may also decide how much Class Counsel may receive in attorneys’ fees and expenses. The Court may also decide how much the class representative should receive as incentive service award. After the hearing, the Court will decide whether to approve the Settlement. It is not known how long these decisions will take. The Court can change the date of the hearing without further notice, so please check the court docket for the case if you want to appear to make sure that the date and time have not changed.

18. DO I HAVE TO COME TO THE HEARING?

No. Class Counsel will answer questions the Court may have. But you are welcome to come at your own expense. If you send an objection, you don’t have to come to Court to talk about it. As long as you mailed your written objection on time, the Court will consider it. If you retain your own lawyer, your lawyer can attend on your behalf.

19. MAY I SPEAK AT THE HEARING?

You may ask the Court for permission to speak at the Fairness Hearing. To do so, you must send a letter saying that it is your “Notice of Intention to Appear in *Craft v. Health Care Service Corp.*,”

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Case 1:14-cv-05853 (N.D. Ill.)” Be sure to include your name, date of birth, address, telephone number, and signature. Your Notice of Intention to Appear must be postmarked no later than **November 20, 2017**, and must be sent to the Clerk of the Court, Class Counsel, and Defense Counsel, at the following address:

Court	Class Counsel	HCSC’s counsel
Clerk of the Court United States District Court for the Northern District of Illinois 219 South Dearborn Street Chicago, IL 60604	Martin S. Himeles, Jr. Daniel P. Moylan Adam Abelson Zuckerman Spaeder LLP 100 East Pratt St., Suite 2440 Baltimore, MD 21202 (410) 332-0444	Brian P. Kavanaugh Devon M. Largio KIRKLAND & ELLIS LLP 300 North LaSalle Street Chicago, Illinois 60654

You cannot speak at the hearing if you opted out of the Settlement.

GETTING MORE INFORMATION

20. ARE THERE MORE DETAILS ABOUT THIS LAWSUIT?

Yes. Additional information regarding the lawsuit and the Settlement is also available at www.HCSC-CraftClassAction.com. The information includes the complaint filed in the case; the Settlement Agreement and its attachments; and the court order preliminarily approving the Settlement.

21. HOW CAN I LEARN MORE?

If you have additional questions about the Settlement or the case, you can go to www.HCSC-CraftClassAction.com, call 1-888-755-9508, or write to the Settlement Administrator at:

Craft v HCSC Notice Administrator
c/o Dahl Administration
PO Box 3613
Minneapolis, MN 55403-0613

Class Counsel can be reached as follows:

Martin S. Himeles, Jr.
Daniel P. Moylan
Adam Abelson
Zuckerman Spaeder LLP
100 East Pratt St., Suite 2440
Baltimore, MD 21202
(410) 332-0444

Meiram Bendat
Psych Appeal, Inc.
8560 Sunset Boulevard, Suite 500

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West Hollywood, CA 90069
(310) 598-3690

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