



PRUDENT BUYER AMENDMENT

issued by

ANTHEM BLUE CROSS

to

THE CSU CHICO RESEARCH FOUNDATION

Anthem Blue Cross ("Anthem") agrees to modify your Combined Evidence of Coverage and Disclosure (Evidence of Coverage) Form by this amendment. All other provisions of the Evidence of Coverage Form which are not inconsistent with this amendment remain in effect. Officers of Anthem have approved this amendment to become effective January 1, 2009.

The name of the company providing your benefits has changed.

1. Wherever "Blue Cross of California," appears it is replaced in each instance by "Anthem Blue Cross;"
2. Wherever "Blue Cross," appears it is replaced in each instance by "Anthem."

Anthem Blue Cross is the trade name of Blue Cross of California. Independent licensee of the Blue Cross Association. ® ANTHEM is a registered trademark. ®The Blue Cross name and symbol are registered marks of the Blue Cross Association.