

Date

Commissions Department
Individual and Small Employer Division
Horizon Blue Cross and Blue Shield of NJ, Inc.
3 Penn Plaza, PP-10A
Newark, NJ 07105-2200

RE: Group # _____

Commissions Department:

This will notify you that our company has appointed Bruce Ricards of Walsh Benefits d/b/a Platinum Planning, Inc, whose business address is 718 River Road, Fair Haven, NJ 07704 as the Broker of Record for our Horizon Blue Cross and Blue Shield of New Jersey coverage effective immediately. I further understand that Bruce Ricards and Platinum Planning are not employees of Horizon Blue Cross and Blue Shield of New Jersey.

Commissions should be paid to our company's new Broker of Record as of the effective date stated in this letter. This designation of our Broker of Record will remain in effect until we notify you in writing to the contrary. This replaces any previously appointed Broker.

We understand that as of the above effective date, our new broker-of-record will receive commission payment for our account, and our previous broker-of-record will cease to receive commission payment on our account.

Further, we agree that any such notice shall apply prospectively to future contract renewals.

Sincerely,

(Signature of company official)

(Title of company official)