



October 12, 2007

Barry Azarcon
Kelley & Swain, Inc.
1743 Creekside Drive
Folsom, CA 95630

RE: 2008 Renewal Disclosure for Farm Credit Foundation

Dear Barry:

Thank you for allowing Blue Cross of California to manage **Farm Credit Foundation's** employee benefits program for the 2008 year.

Based on recently concluded renewal negotiations, we understand the following to be effective for **January 1, 2008**:

A. Benefit Plan/Modifications: *No changes.*

B. Final Rates:

HMO H12 w/ Rx18

	<i>EE</i>	<i>ES</i>	<i>EC</i>	<i>EF</i>
<i>Actives</i>	\$604.00	\$1,207.00	\$1,057.00	\$1,812.00
<i>Retirees</i>	\$661.00	\$1,321.00	\$1,157.00	\$1,980.00

C. Total Commission %: 4%

Should you have any questions regarding the above information, please don't hesitate to contact me at the number shown below. We are excited that our dealings will continue, and look forward to an exciting and rewarding year.

Sincerely,

Ron Ureel
Sales Director
(916)636-2151
Ron.Ureel@wellpoint.com

RU/jss

cc: Monica Williams, BCC
Brian Merkle, Kelley & Swain
Cindy Burkel, Farm Credit Foundation