



BlueCross BlueShield
of Texas

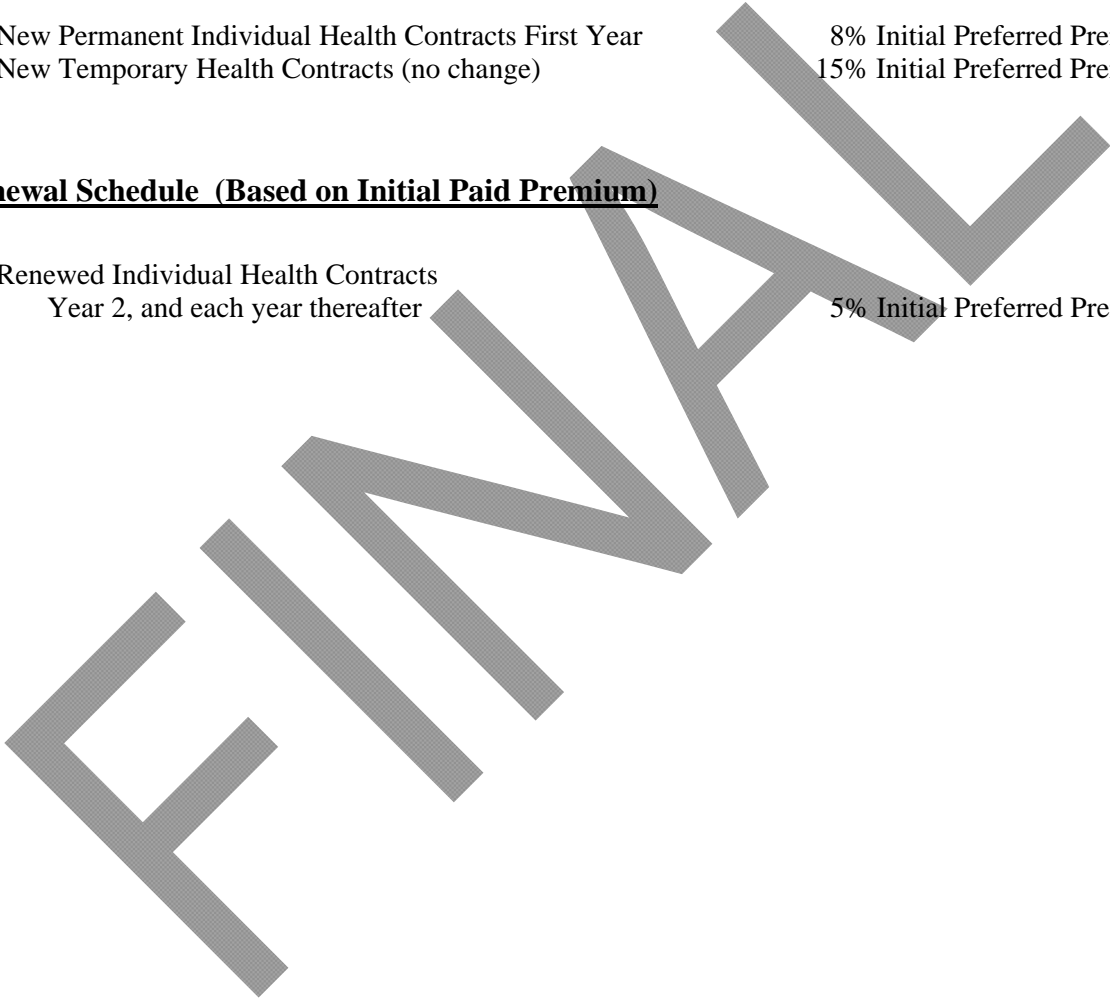
**Agent Commission Schedule
Under Age 65 Products
for All Individual Health Contracts Sold
With an Effective Date on or After January 1, 2011**

First Year Schedule

All New Permanent Individual Health Contracts First Year	8% Initial Preferred Premium
All New Temporary Health Contracts (no change)	15% Initial Preferred Premium

Renewal Schedule (Based on Initial Paid Premium)

All Renewed Individual Health Contracts Year 2, and each year thereafter	5% Initial Preferred Premium
---	------------------------------



*Blue Cross and Blue Shield of Texas
A Division of Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association.*

January 1, 2011