

VIA CERTIFIED MAIL RETURN RECEIPT REQUESTED

December 15, 2009

Mr. Keith Self Collin County Judge 210 S. McDonald Street McKinney, TX 75069

Dear Judge Self:

Pursuant to Section 4.3 of the Tax Abatement Agreement entered into between the County of Collin and Health Care Service Corporation, A Mutual Legal Reserve Company, doing business in the State of Texas as Blue Cross Blue Shield of Texas ("Lessee"), the Lessee hereby elects to increase the percentage of tax abatement applicable to the Tangible Personal Property to ninety percent (90%) for tax year 2010. Per the agreement, this election has also been provided to the Collin County Appraisal District. If you have any questions or need any other information, please contact me at 972-766-6227.

Regards,

Al Trotter

Senior Manager- Corporate Tax