

**IMPORTANT NOTICE ABOUT A PROPOSED CLASS
ACTION SETTLEMENT THAT AFFECTS YOU**

PLEASE READ THIS NOTICE CAREFULLY.
A GEORGIA COURT AUTHORIZED THIS NOTICE.
THIS IS NOT A SOLICITATION FROM A LAWYER.

A settlement of \$9.9 million has been reached in a class action lawsuit brought by a group of Plaintiffs, Frances Kirby, Audrey Logan, Dioli Azofeifa, John David Marks, Wanda Silva, Tonya Beach, and David Frohman (“Plaintiffs”), who purchased Pathway individual, family or small group health benefit plans (collectively, the “Pathway Plans”) insured and administered by Defendant, Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. d/b/a Anthem Blue Cross and Blue Shield and as successor in interest to Blue Cross and Blue Shield of Georgia, Inc. (“BCBS-GA” or “Defendant”).

Plaintiffs allege that BCBS-GA (i) misrepresented the scope of its healthcare provider network to consumers who purchased an individual or family Pathway health insurance plan from BCBS-GA beginning in the November 2015 open enrollment period for the 2016 plan year; and (ii) improperly required Pathway members to obtain a referral from a primary care physician in order to see a specialist for the 2019 plan year.

BCBS-GA has responded to the Action, denying the material allegations and any wrongdoing.

Plaintiffs and BCBS-GA agreed to enter into this settlement to avoid the uncertainties, delays and expenses of ongoing litigation, while providing class members with definite benefits now.

Payments will only be made if the Court finally approves the Settlement and any appeals are resolved. The Court in charge of the Action has not yet decided whether to finally approve the Settlement; however, the Court has preliminarily approved the Settlement as fair, adequate and reasonable.

The purpose of this notice is to inform you of the class action and the proposed settlement so that you may decide what to do.

This Notice contains summary information with respect to the Settlement. The complete terms and conditions of the Settlement are set forth in the Settlement Agreement (“Settlement Agreement”). Capitalized terms used in this Notice, but not defined in this Notice, have the meanings assigned to them in the Settlement Agreement. The Settlement Agreement, and additional information with respect to this lawsuit and the Settlement is available at the website dedicated to the Settlement, GeorgiaPathwaySettlement.com.

QUICK SUMMARY OF THE SETTLEMENT

WHO’S INCLUDED? If you received notice by mail, BCBS-GA’s records show that you are a member of the Settlement Class because you purchased one or more Pathway Plans that were effective at some point during the period January 1, 2016, to December 31, 2022, and you have one or more claims rejected anytime from January 1, 2016, to December 31, 2022, on the basis of the provider being out-of-network.

If you did not receive notice by mail, you are a part of the Settlement Class if you were a Georgia resident who at any time were enrolled in a Pathway Plan effective during any period from January 1, 2016, to December 31, 2022, and received a billed charge from a health care provider because (1) the provider was out-of-network when BCBS-GA had represented that it was in- network in a provider directory or other communication on or before the date you received the healthcare service; (2) BCBS-GA processed (or the member understood that BCBS-GA would have processed) the claim as out-of-network even

though the provider was in-network on the date you received the healthcare service; (3) the specialist service was not covered for a claim denied because the member did not obtain a referral from their primary care physician (2019 plan year only); or (4) a primary care physician charged a fee to obtain a referral to a specialist (2019 plan year only).

WHAT ARE THE SETTLEMENT TERMS?

What the Settlement Class Members Are Getting.

Monetary Relief. BCBS-GA has agreed to create a \$9.9 million settlement fund (the “**Settlement Amount**”), which will be distributed to Settlement Class Members after first deducting any attorneys’ fees and costs, notice and administration expenses and service awards that the Court awards Plaintiffs and the attorneys representing the Settlement Class (“**Class Counsel**”). The amount remaining in the Settlement Amount after deduction of fees, expenses and/or service awards shall be the “**Distributable Settlement Amount**.”

What the Settlement Class is Giving Up.

In return for the relief that BCBS-GA is providing, Settlement Class Members are deemed to have agreed to a release of any claims that you may have against BCBS-GA relating in any way to the allegations in the Litigation, including any and all known and unknown claims for relief, causes of action, suits, rights of action, or demands, at law or in equity, whether representative, class, or individual in nature or sounding in contract, tort, equity, or any violation of law or regulation, including, without limitation, claims for injunctive or other equitable relief, damages, debts, indemnity, contribution, or for costs, expenses and attorney’s fees, based upon, arising from, or relating in any way to the factual predicates or legal claims that were brought in the Action, or could have been brought in the Action relating in any way to (1) the marketing and/or accuracy of provider directories for Pathway Plans, including denials of coverage for health care services from an out-of-network provider when the provider was listed in a provider directory as in-network for the member’s Pathway Plan on or before the date the member received the healthcare service; (2) processing claims from in-network providers as if they were out-of-network; or (3) the requirement under Pathway Plans for a prior referral to see a specialist provider.

HOW CAN I GET PAYMENT?

If you received a notice letter by mail:

You do not have to do anything to participate in the Settlement. You received the notice by mail because BCBS-GA’s claims records show that you had at least one claim rejected anytime from January 1, 2016, to December 31, 2022, on the basis of the provider being out-of-network on the date you received the healthcare service (which means the provider was considered not part of the participating provider network for your Pathway Plan). If this proposed Settlement is approved by the Court, and you do not Opt Out of the Settlement, you automatically will be deemed eligible to receive a financial payment under the terms and conditions of the Settlement. If you choose to Opt Out of the Settlement, no financial payment will be made to you.

You do not need to submit a claim form or other documents to be eligible to receive financial payment under the Settlement. Please note, however, if you were a Pathway Plan member in 2019 and believe you have Qualifying Billed Charges (defined in Part 5 below) for a medical service from a specialist because you did not obtain a prior referral from a primary care physician or a primary care physician charged you to obtain a referral to a specialist, you must submit a valid and timely Claim Form and required documentation in order for such additional claim(s) to be considered by the Settlement Administrator for financial payment under the Settlement. In addition, if you have any other billed charge from a health care provider that you believe qualifies as Qualifying Billed Charges but is not reflected in BCBS-GA’s records, you must submit a valid and timely Claim Form and required documentation in

order for such additional claim(s) to be considered by the Settlement Administrator for financial payment under the Settlement.

If you did NOT receive a notice letter by mail:

If you learned about the settlement from a publication or other source and did not receive a notice letter by mail, then you are not in BCBS-GA's records as having at least one claim rejected anytime from January 1, 2016, to December 31, 2022, on the basis of the provider being out-of-network on the date the healthcare service was received (which means the provider was considered not part of the participating provider network for your Pathway Plan.). If you believe you meet the definition of the Settlement Class and have incurred a Qualifying Billed Charge (defined in Part 5 below), submitting a Claim Form is the only way to get a payment in this Settlement.

For more information about how the financial payments will be calculated and allocated to Settlement Class Members under the Settlement, please see the section of the notice titled "How do I know if I am part of the settlement and what does the settlement provide?"

WHAT ARE MY OTHER OPTIONS?

You can "Opt Out": If you do not want to be bound by the settlement, then you can Opt Out (in other words, exclude yourself) from the Settlement. But you must do so by February 26, 2026. Part 10 below explains what you need to do to Opt Out from the Settlement. If you do not Opt Out, you timely submit a Claim Form by February 26, 2026 (necessary only for those who did not receive a notice letter by mail), and the settlement is given final approval by the Court, then you will remain a member of the Settlement Class and you will receive your individual allocation of the Settlement Amount.

You can object: Alternatively, you may object to the settlement by February 26, 2026. Part 16 below explains what you need to do to object to the settlement. The Court will hold a hearing on March 20, 2026, beginning at 10:00 a.m. EDT to consider whether to finally approve the Settlement, as well as any request for attorneys' fees by class counsel (the "Fairness Hearing"). If you object, Part 19 explains how you may ask the Court to speak at the Fairness Hearing. Persons who exclude themselves from the Settlement Class will not be bound by the Settlement; however, they cannot file an objection and cannot speak at the Fairness Hearing.

The rest of this Notice provides you with a more detailed summary of the settlement, and also more fully describes your legal rights and options. For even more information, please visit GeorgiaPathwaySettlement.com (the "Settlement Website"), at which you may download a complete copy of the "Stipulation of Settlement and Release" and attached exhibits. ***Please read all of this Notice carefully and in its entirety because your legal rights may be affected whether you act or don't act.***

- These rights and options, and the deadlines to exercise them, are explained in this Notice.
- The Court still has to decide whether to approve the Settlement. Payments will be made only if the Court approves the Settlement and it is held up in the event of an appeal.

BASIC INFORMATION

1. Why did I receive notice?

If you received notice by mail: According to BCBS-GA's records you (1) were enrolled in an individual, family, or small group Pathway health benefit plan offered by BCBS-GA that was in effect at any time from January 1, 2016, to December 31, 2022, and (2) had at least one claim rejected anytime from January 1, 2016, to December 31, 2022, on the basis of the provider being out-of-network. You have a right to know about a proposed settlement of a class action lawsuit pending in the Superior Court of Cobb County, Georgia (the "Court") entitled *Kirby et al. v. Blue Cross Blue Shield Healthcare Plan of*

Georgia, Inc., No. 19-1-02689-53 (the “Action”). If you received this notice by mail, you are considered a “Settlement Class Member In Records.”

If you received notice through a publication, for example, you learned about this Settlement from a display banner ad on YouTube: You are a member of the Settlement Class if you were a Georgia resident who at any time were enrolled in a Pathway Plan effective during any period from January 1, 2016, to December 31, 2022. If you received notice through a publication, you are considered a “Settlement Class Member Not In Records.”

You are entitled to know your options before the Court decides whether to approve the Settlement. If the Settlement is approved, certain payments will be distributed to Settlement Class Members, and Settlement Class Members will release claims arising from the actions at issue in the lawsuit. This package describes the Action, the Settlement, your legal rights, what relief is being offered to you, how that relief will be distributed and other important information. This Notice only summarizes the Settlement. The full terms of the Settlement Agreement are available for review at GeorgiaPathwaySettlement.com. If there is any conflict between this Notice and the Settlement Agreement, the Settlement Agreement governs. You should review the Settlement Agreement before deciding what to do.

2. What is this lawsuit about?

This lawsuit involves allegations that BCBS-GA misrepresented the size and accuracy of its provider network in connection with health insurance plans it sold in Georgia known as Pathway Plans. Plaintiffs allege that between 2016 and 2022, BCBS-GA advertised and sold individual, family, and small group health insurance plans while including in its provider directories doctors and hospitals that were not actually part of the plans’ in-network coverage. Plaintiffs also allege that in 2019, BCBS-GA required members to obtain referrals from primary care providers to see specialists—when some plan documents stated otherwise.

The lawsuit claims that these actions violated Georgia’s RICO statute, breached contracts between BCBS-GA and its members, and resulted in consumers being misled into purchasing insurance under false pretenses or incurring unexpected out-of-pocket medical expenses.

BCBS-GA denies all wrongdoing and liability. It contends that its provider directories were not fraudulently misrepresented, that any provider changes were consistent with the terms of the members’ contracts, and that any clerical error in plan materials regarding referrals was promptly corrected. BCBS-GA further argues that it extended network benefits for affected members in 2019 to ensure continuity of care and that no members were harmed.

The Court has not decided who is right or wrong. Instead, both sides have agreed to a Settlement to avoid the risks and costs of further litigation and to provide relief to members who were enrolled in a Pathway Plan in Georgia between 2016 and 2022.

This Settlement is a compromise of these and other claims described in the Settlement Agreement. Meanwhile, Part 21 of this Notice explains how you may obtain more information about the claims in this Action and Defendants’ response to those claims. You can also visit GeorgiaPathwaySettlement.com to review Plaintiffs’ operative complaint, the Parties’ proposed Settlement Agreement, and other documents related to this Action.

3. What is a class action, and why is this case a class action?

In a class action lawsuit one or more people, called class representatives, sue on behalf of others with similar legal claims. All of these people together are called a class or class members. In a class action, one court resolves the issues for all class members, except for those who specifically ask to be excluded from the class, thus providing the class members with both consistency and efficiency. When the class

representatives reach a proposed settlement with the defendants in a class action, the proposed settlement must be approved by the court, after court-approved notice is provided to potential class members and the court holds a hearing, which class members can attend, to determine, among other things, that the settlement is fair, reasonable, adequate and in the best interests of the class.

4. Why is there a settlement?

The Court has not decided whether Plaintiffs or Defendant would win this case. Instead, both sides agreed to the Settlement before any judgment was entered. That way, the Parties avoid the uncertainties and expenses of ongoing litigation, and the delays of a trial and possible appeals, while providing the Settlement Class Members with definite benefits now rather than the uncertain benefits potentially available from fully contested litigation years from now (if at all). Plaintiffs believe that settlement is in the best interest of Class Members because it offers them relief now, while at the same time allowing anyone who wishes to pursue their own individual claims against Defendant to exclude themselves from the Settlement Class. The Settlement avoids the risk of an unfavorable result for Class Members, which could mean no recovery at all.

WHO IS IN THE SETTLEMENT

5. How do I know if I am part of the settlement and what does the settlement provide?

The court has preliminarily approved the certification of a class for settlement purposes. The Court decided that everyone who fits the following description is a member of the “Settlement Class”:

All Georgia residents who at any time were enrolled in a Pathway Plan effective during any period from January 1, 2016, to December 31, 2022. Excluded from the Settlement Class are (i) any judicial officer presiding over the Action and the members of his/her immediate family and judicial staff; (ii) BCBS-GA Counsel, their employees, and their immediate family, (iii) Class Counsel, their employees, and their immediate family, and (iv) any person who validly Opts Out of the Settlement Class.

BCBS-GA has agreed to create the \$9.9 million Settlement Amount. If the Settlement receives final approval, the Settlement Amount will first be used to pay (1) Court-awarded attorneys’ fees, reimbursement of costs, and Service Awards; (2) Notice and Administration Expenses; (3) Taxes, if any; and (4) any other costs, fees, or expenses approved by the Court. The term “Notice and Administration Expenses” means all costs, fees, and expenses incurred in connection with providing Notice and distributing the Settlement proceeds to you. The money remaining after these fees and costs are deducted is the “Distributable Settlement Amount.” The Distributable Settlement Amount will be paid to the Settlement Class Members with Qualifying Billed Charges.

“Qualifying Billed Charge(s)” are:

For Settlement Class Members In Records: the non-covered billed charge amount that appears in BCBS-GA’s records for any claim denied on the basis of the provider being out-of-network; or

For Settlement Class Members in Records and Settlement Class Members Not In Records: a billed charge from a health care provider to the member which is not in BCBS-GA’s records but that the member attests they received because (1) the provider was out-of-network when BCBS-GA had represented that it was in-network in a provider directory or other communication on or before the date the member received the healthcare service; (2) BCBS-GA processed (or the member understood that BCBS-GA would have processed) the claim as out-of-network even though the provider was in-network on the date the healthcare service was received; (3) the specialist service was not covered for a claim

denied because the member did not obtain a referral from their primary care physician (2019 plan year only); or (4) a primary care physician charged a fee to obtain a referral to a specialist (2019 plan year only). Except as to category (4), a Qualifying Billed Charge does not include copays or coinsurance amounts for in-network services.

Settlement Class Members In Records can use the Settlement Website GeorgiaPathwaySettlement.com to look up the amount of Qualifying Billed Charges in BCBS-GA's records that will be used for the *pro rata* calculation of their Settlement Payment. If you are a Settlement Class Member in Records and have any other billed charge from a health care provider that you believe qualifies as a Qualifying Billed Charge but is not reflected in BCBS-GA's records, you must submit a valid and timely Claim Form and required documentation in order for such additional claim(s) to be considered by the Settlement Administrator for financial payment under the Settlement.

Each Settlement Class Member In Records who does not Opt Out of the Settlement and any Settlement Class Member Not In Records who submits a Claim Form with valid Qualifying Billed Charges, shall receive his or her *pro rata* share of the Settlement Amount. The Settlement Administrator shall determine the *pro rata* percentage that will be used to determine each Class Member's Settlement Payment based on their total Qualifying Billed Charges.

The actual amount that each Settlement Class Member will receive will ultimately depend on a variety of factors, including the fees and expenses awarded by the Court and expended by the Settlement Administrator, the number of Settlement Class Members who choose to Opt Out of the Settlement, and the number of Settlement Class Members Not In Records who timely return a valid Claim Form.

6. How can I get such relief?

If you received this notice by mail, as long as you do not Opt Out from the Settlement Class, then you will receive a Settlement Payment. You do not need to submit a claim form or other documents to be eligible to receive financial payment under the Settlement based on the information in BCBS-GA's claims records.

Please also note, if you were a Pathway Plan member in 2019 and believe you have Qualifying Billed Charges for a medical service from a specialist because you did not obtain a prior referral from a primary care physician or a primary care physician charged you to obtain a referral to a specialist, you must submit a valid and timely Claim Form and required documentation in order for such claim(s) to be considered by the Settlement Administrator for any additional financial payment for such claims under the Settlement. You can request to be sent a Claim Form by mail, or a copy is available at GeorgiaPathwaySettlement.com. The Claim Form can be returned by mailing it to Georgia Pathway Class Action Settlement, c/o JND Legal Administration, PO Box 91216, Seattle, WA 98111, or emailing it to the Settlement Administrator in .pdf format to info@GeorgiaPathwaySettlement.com. In addition, if you have any other billed charge from a health care provider that you believe qualifies as a Qualifying Billed Charge (defined in Part 5 above) but is not reflected in BCBS-GA's records, you must submit a valid and timely Claim Form and required documentation in order for such additional claim(s) to be considered by the Settlement Administrator for financial payment under the Settlement.

If you did NOT receive notice by mail: You are not in BCBS-GA's records as having any non-covered bill charges for a claim denied on the basis of the provider being out-of-network. **If you believe you meet the definition of the Settlement Class, submitting a Claim Form and required documentation for your Qualifying Billed Charges is the only way to get a payment in this Settlement.** A copy of the Claim Form is available at GeorgiaPathwaySettlement.com. The Claim Form can be returned by mailing it to Georgia Pathway Class Action Settlement, c/o JND Legal Administration, PO Box 91216, Seattle, WA 98111, or emailing it to the Settlement Administrator in .pdf format to info@GeorgiaPathwaySettlement.com.

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If you have questions about whether you are in BCBS-GA's records or which specific medical claims are in BCBS-GA's records, please contact the Settlement Administrator at 1-877-206-2310.

If you have moved since you first enrolled in a Pathway Plan, you may notify the Settlement Administrator in charge of administering settlement of your new mailing address by writing to: Georgia Pathway Class Action Settlement, c/o JND Legal Administration, PO Box 91216, Seattle, WA 98111.

7. When would I get such relief and how will it be distributed to me?

The Court will hold a hearing at 10:00 a.m. EDT on March 20, 2026, to decide whether to approve the Settlement. The Court will only approve the Settlement if it finds it to be fair, reasonable and adequate. It may take the Court several weeks or months after the hearing before it decides. If the Court approves the Settlement, then there may be appeals. If appeals are filed, then it is uncertain how long it will take to resolve them. It is also possible that this Settlement may be terminated for other reasons, such as those set forth in Section IX of the Settlement Agreement (a copy of which is available for review at GeorgiaPathwaySettlement.com). Please be patient.

The “Final Approval” date, as defined in the Settlement, is the date when the order granting final approval of the Settlement and entering judgment (the Final Order and Judgment) will be final and no longer subject to appeal. Settlement Payments are expected to be made as soon as practicable following the Final Approval date. The Settlement Website will be updated from time to time to reflect the progress of the Settlement.

All checks will expire and become void 180 days after they are issued and will be considered unclaimed funds. Unclaimed funds will be considered a waiver by you of the right to receive a Settlement Payment. Unclaimed Settlement Payments may be returned to BCBS-GA.

8. Will the Settlement have any tax consequences on me?

Neither the Court nor the Parties (including their counsel) can advise you about what, if any, tax consequences might arise for you from the Settlement. You are encouraged to consult with your own tax advisor to determine whether any potential tax consequences could arise from your receipt of a Settlement Payment.

9. Am I giving up anything by remaining in the Settlement Class?

If you don't exclude yourself, then you will remain in the Settlement Class, and that means that if the Settlement is given final approval and reaches the Final Settlement Date then you shall be deemed to be a “Settlement Class Member.” As a Settlement Class Member, you shall be deemed to release the following “Released Claims”:

Any and all known and unknown claims for relief, causes of action, suits, rights of action, or demands, at law or in equity, whether representative, class, or individual in nature or sounding in contract, tort, equity, or any violation of law or regulation, including, without limitation, claims for injunctive or other equitable relief, damages, debts, indemnity, contribution, or for costs, expenses and attorney's fees, based upon, arising from, or relating in any way to the factual predicates or legal claims that were brought in the Action, or could have been brought in the Action relating in any way to (1) the marketing and/or accuracy of provider directories for Pathway Plans including denials of coverage for health care services from an out-of-network provider when the provider was listed in a provider directory as in-network for the member's Pathway Plan on or before the date the healthcare service was provided; (2) processing claims from in-network providers as if they were out-of-network; or (3) the requirement under Pathway Plans for a prior referral to see a specialist provider. This release will include claims that you and any other Settlement Class Member does not know or suspect to exist in her, his, or

its favor at the time of the release of the Defendant's Released Parties, which if known by him, her, or it might have affected her, his, or its decision(s) with respect to the Settlement, including the decision to seek exclusion from or object to the Settlement.

If the Settlement is given Final Approval, then all Settlement Class Members will have expressly, and by operation of the Final Order and Judgment, to the fullest extent permitted by law, waived and relinquished any and all provisions, rights, and benefits conferred by any law or any state or territory of the United States, or principle of common law, which is similar, comparable, or equivalent to California Civil Code § 1542, which provides:

A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS THAT THE CREDITOR OR RELEASING PARTY DOES NOT KNOW OR SUSPECT TO EXIST IN HIS OR HER FAVOR AT THE TIME OF EXECUTING THE RELEASE AND THAT, IF KNOWN BY HIM OR HER, WOULD HAVE MATERIALLY AFFECTED HIS OR HER SETTLEMENT WITH THE DEBTOR OR RELEASED PARTY.

As a “Releasing Party” you shall be deemed to understand and acknowledge the significance of these waivers of California Civil Code Section 1542 and/or of any other applicable law relating to limitations on releases. In connection with such waivers and relinquishment, you shall be deemed to acknowledge that you are aware that you may hereafter discover facts in addition to, or different from, those facts which they now know or believe to be true with respect to the subject matter of the Settlement Agreement, but that you release fully, finally, and forever all Released Claims, and in furtherance of such intention, the release will remain in effect notwithstanding the discovery or existence of any such additional or different facts. You shall acknowledge, and by operation of law shall be deemed to have acknowledged, that the inclusion of “Unknown Claims” in the definition of Released Claims was separately bargained for and was a material element of the Settlement.

The full terms of the Release provisions of the Settlement are at Paragraph 1.34 and Section VI of the Settlement Agreement, a copy of which is available at GeorgiaPathwaySettlement.com.

EXCLUDING YOURSELF FROM THE SETTLEMENT

10. How do I exclude myself from the Settlement Class (Opt Out)?

If you don't want to be part of the Settlement, or if you want to keep the right to sue or continue suing BCBS-GA on your own about the Released Claims, then you must take steps to exclude yourself from the Settlement Class. This is also called to “Opt Out” of the Settlement Class. If you Opt Out from the Settlement Class, you will not be bound by the Settlement and will not receive any relief offered by the Settlement, but you will be free to file and then pursue your own individual lawsuit regarding the Released Claims if you wish to do so. However, the Court has ruled that neither the Settlement, nor this Notice, nor the Court's preliminary approval order may be used as evidence in such individual lawsuits. You should be aware that if you do exclude yourself and plan to file your own action against Defendants, the statute of limitations applicable to your claim may prevent you from separately suing Defendants unless you act promptly or may have already expired.

To Opt Out, you must mail a letter to the Settlement Administrator postmarked no later than February 26, 2026, saying that you want to be excluded from the Settlement Class. Your letter must be addressed to Georgia Pathway Class Action Settlement, c/o JND Legal Administration, PO Box 91216, Seattle, WA 98111, and must (i) contain a caption or title that identifies it as a “Request for Exclusion in *Kirby v. BCBS-GA*”; (ii) include your name, mailing address and email address(es) and contact telephone number; (iii) specify that you want to be excluded from the Settlement Class; and (iv) be *personally* signed by you.

NOTE: If your request to Opt Out is late or incomplete, then it will not be valid and you will remain part of the Settlement Class. You will still be bound by the Settlement and other orders or judgments in the Action, and you will not be able to participate in any other lawsuits against Defendant and the Released Parties based on the Released Claims.

11. If I don't exclude myself (Opt Out), can I sue BCBS-GA later for the same thing?

No. If you do not Opt Out from the Settlement Class and the Settlement is given Final Approval, then you will give up the right to sue BCBS-GA and the Released Parties for the Released Claims — ***even if you do not timely submit a valid Claim Form or cash any financial payment that is mailed to you.***

12. If I exclude myself (Opt Out), can I get anything from this Settlement?

If you Opt Out, you will not be eligible to receive any of the monetary benefits that the Settlement provides.

THE LAWYERS REPRESENTING YOU

13. Do I have a lawyer in this case?

Yes. The Court has appointed Jason R. Doss of The Doss Firm LLC and Jason Kellogg of the law firm of Levine Kellogg Lehman Schneider + Grossman LLP to represent you and the other Settlement Class Members in this Action and for purposes of this Settlement, and for no other purpose. These attorneys are called "Class Counsel," and they can be reached by writing them at:

The Doss Firm LLC
1827 Powers Ferry
Road Building 23, Suite 100
Atlanta, Georgia 30339

Levine Kellogg Lehman Schneider +
Grossman LLP
Miami Tower
100 Southeast Second Street, 36th Floor
Miami, Florida 33131

You have the right to retain your own separate lawyer to represent you in this case, but you are not obligated to do so. If you hire your own lawyer, then you will be solely responsible for all of his or her fees and expenses. You also have the right to represent yourself before the Court without a lawyer, but if you want to appear at the Fairness Hearing you must comply with the procedures set forth in Parts 18 through 19 of the Notice below.

14. How will Class Counsel and Class Representatives be paid?

Class Counsel have prosecuted this case on a contingent-fee basis and, so far, have not been paid anything for their services. If the Settlement is approved, then Class Counsel will ask the Court for an award of attorney's fees and expenses, to be paid from the Settlement Amount in an amount not to exceed 33.33% of the Settlement Amount. Class Counsel will also ask the Court for a \$75,000 service award for the Class Representatives.

The Settlement is not conditioned on the Court approving any specific amount of attorneys' fees and expenses or Service Awards. The Court will ultimately decide whether any attorneys' fees and expenses should be awarded to Class Counsel, and whether any Service Awards should be awarded to Class Representatives, and in what amounts.

OBJECTING TO THE SETTLEMENT

15. How do I tell the Court that I don't like the settlement?

If you do not exclude yourself from the Settlement Class, then you can object to the Settlement if you don't agree with any part of it. You can provide reasons why you think the Court should deny approval of the Settlement by filing an objection. However, you can't ask the Court to order a larger or different type of settlement as the Court can only approve or deny the Settlement presented by the Parties. If the Court denies approval, then no settlement relief will be available to the Settlement Class Members and the lawsuit will continue. If you file a written objection, then the Court will consider your views.

To object, you must file a written statement of objection with the Court. Your written objection must (i) contain a caption or title that identifies it as an "Objection to Case Settlement in *Kirby v. Blue Cross Blue Shield of Georgia*, Case No. 19-1-02689-53," or similar identifying words such as "Anthem BCBS-GA Lawsuit"; (ii) include your full name, mailing address and email address(es) and contact telephone number; (iii) provide an explanation of the basis upon which you claim to be a Settlement Class Member (such as, you received this Class Notice); (iv) state whether the objection applies only to you, or to the Settlement Class as a whole, and the reasons for your objection, accompanied by any legal or factual support for the objection; (v) disclose the name and contact information of any and all attorneys representing, advising or in any way assisting you in connection with the preparation or submission of your objection; and (vi) disclose the case name and civil action number of any other objections that you or your counsel have made in any other class action cases in the last 4 years; (vii) state whether you intend to appear at the Final Approval Hearing on your own behalf or through counsel; and (viii) be *personally* signed by you.

You may file your written statement of objection in person at, or you may mail it to the Clerk of Superior Court, 32 Waddell Street, Marietta, GA 30090. However, if you are represented by your own attorney, then your attorney must file your objection through the Court's Case Management/Electronic Case Filing (CM/ECF) system. To be considered timely and valid, all statements of objection must be filed with the Court by, or sent by first-class mail postmarked by February 26, 2026. Any Settlement Class Member who does not comply with the above deadline and requirements shall be deemed to have waived all objections to and shall be forever barred from challenging the Settlement.

16. What's the difference between objecting and excluding myself?

Objecting is simply telling the Court that you do not like something about the settlement, but that you are still willing to be bound by it if the Settlement is finally approved despite your objection. You can object only if you stay in the Settlement Class. Excluding yourself is telling the Court that you don't want to be part of the Settlement Class at all. If you exclude yourself, you will not be subject to the Settlement and therefore cannot object to the Settlement or appear at the Fairness Hearing because the case no longer affects you.

THE COURT'S FAIRNESS HEARING

The Court will hold a hearing to decide whether to approve the Settlement. You may attend and you may ask to speak, but you are not required to.

17. When and where will the Court decide whether to approve the settlement?

The Court will hold a Fairness Hearing at 10:00 a.m. EDT on March 20, 2026, before the Special Master T.E. Cauthorn at Courtroom 7200, Superior Court of Cobb County, 70 Haynes Street, Marietta, GA 30090. At this hearing, the Court will consider whether to: (1) grant final certification to the Settlement Class for settlement purposes; (2) approve the Settlement as fair, reasonable and adequate; and (3) award any attorneys' fees and expenses to Class Counsel and Service Awards to Class Representatives. After the hearing, the Court will decide whether to approve the Settlement. It is not possible to predict how long the Court's decision will take.

NOTE: The Court has reserved the right to change the date and/or time of the Fairness Hearing, or to continue it, without further notice. If you plan to attend the Fairness Hearing, you should confirm the date and time shortly before traveling to attend the hearing by checking GeorgiaPathwaySettlement.com or Georgia's eFiling and Document Access solution (PeachCourt) at <https://peachcourt.com>.

18. Do I have to attend the fairness hearing?

No, Class Counsel will represent the Settlement Class at the Fairness Hearing. But you are welcome to come at your own expense. Even if you send an objection, you do not have to go to the Fairness Hearing to talk about it. As long as your objection was timely filed and meets the other requirements described in Part 15, the Court will consider it. You also retain a lawyer at your own expense to represent you at the Fairness Hearing, but it is not necessary to do so.

19. May I speak at the fairness hearing?

You may ask the Court for permission to speak at the Fairness Hearing, but only *if* you timely file an objection in full compliance with the instructions set forth in Part 15, and *if* you also state in that objection that you would like to speak at the Fairness Hearing. However, any separate attorney you hire may appear only if he or she files through Georgia's eFiling and Document Access solution (PeachCourt) a separate "Notice of Intention to Appear in *Kirby et al. v. Blue Cross Blue Shield Healthcare Plan of Georgia, Inc.*, No. 19-1-02689-53." That notice must be filed with the Court no later than February 26, 2026. You cannot speak at the Fairness Hearing if you have excluded yourself from the Settlement Class.

IF YOU DO NOTHING

20. What if I do nothing?

If you received notice by mail (or believe you meet the definition of the Settlement Class), and you do nothing and the Settlement reaches Final Approval, then you will be a Settlement Class Member. Even if you do not submit a Claim Form, you will be bound by the Settlement's release and other terms, and therefore you will not be able to file your own lawsuit, continue with your own lawsuit, or be part of any other lawsuit against BCBS-GA concerning any of the Released Claims.

GETTING MORE INFORMATION

21. Where can I get additional information?

This Notice summarizes the proposed Settlement. For precise terms and conditions of the Settlement, please see the full Settlement Agreement available at GeorgiaPathwaySettlement.com.

PLEASE DO NOT TELEPHONE THE COURT, THE CLERK OF THE COURT'S OFFICE OR DEFENDANTS TO INQUIRE ABOUT THIS SETTLEMENT.

Questions? Call 1-877-206-2310 toll-free, or visit GeorgiaPathwaySettlement.com