

May 5, 2005

Mr. Vince Poscente BE INVINCEABLE 2528 Elm Street Ste. 300 Dallas, TX 75226

Dear Mr. Poscente:

It was a pleasure having you as a guest speaker at our Consumer Operations Leadership Summit. Your speech was fabulous and we continue to receive positive feedback from our participants. Your exuberant speaking style captivated and entertained, and your keynote address truly inspired and challenged our audience to follow our leadership principle to set unreasonable goals and expect to achieve them.

We were especially impressed that you took the time to acquaint yourself with our strategic plan and operational goals, and incorporated our key leadership points into the message you delivered. Your address reinforced the concepts of setting the bar higher, reaching beyond our comfort zone, and looking forward to continued success in our journey to greatness

The Consumer Operations Leadership Summit provides more than 200 Blue Shield of California supervisors, managers and directors a forum to reflect on recent achievements, discuss critical initiatives, and plan for the year ahead. At the close of our meeting, we asked several participants for feedback about the conference - what went well and what could be improved for next year. It was clear from the overwhelming response from our team members, that you are a large part of the reason this year's summit was so successful.

Thank you for delivering such an empowering and inspirational message at this important annual event.

Sincerely

Bob Novelli / Senior Vice President Consumer Operations

