Campaign Overview

Q1: What is the WellPoint Associate Giving Campaign?
The WellPoint Associate Giving Campaign (AGC) is an enterprise-wide initiative to engage you in supporting nonprofit organizations with monetary contributions. The WellPoint Foundation supports the AGC by matching your contributions 50 cents for every dollar up to a maximum match of $12,500 on a $25,000 gift.

Q2: What are the campaign dates?
All associates will be invited to make their pledges for the 2014 calendar year starting Oct. 21. Pledges made between Oct. 21-Nov. 10 may be eligible for prizes (see Q35 for prizes and eligibility).

Q3: What organizations are supported by our pledges to the Associate Giving Campaign?
The campaign offers associates the opportunity to direct their contributions to specific national organizations. Each organization has a national reach and provides programming and/or services to support the health and well-being of individuals in our local communities. Dollars pledged can be directed to the local chapters of the national organizations.

The organizations are:
- **American Cancer Society** (and local affiliates)
- **American Heart Association/American Stroke Association** (and local affiliates)
- **American Red Cross** (and local affiliates)
- **Community Health Charities** (and local affiliates plus local affiliates of 60 member organizations)
- **Feeding America** (and approximately 200 local food banks)
- **St. Jude Children's Research Hospital**
- **United Way of America** (and local affiliates plus select health-related member agencies)
- **WellPoint Cares Fund** – new this year!

The Foundation will match associate contributions to these organizations with 50 cents for every dollar donated up to a maximum match of $12,500 on a $25,000 contribution.

Q4: What is different about the 2013-2014 Associate Giving Campaign?
- **WellPoint Cares Fund** – We are excited to include the WellPoint Cares Fund in our eligible organizations list. The WellPoint Cares Fund will help associates, their spouses or eligible dependents facing unavoidable catastrophic financial hardship resulting from natural disasters or emergency hardships outside their control. For more information about the WellPoint Cares Fund, visit the WellPoint Foundation WorkNet site.
- **Year-round giving** – Starting Oct. 21, 2013, the Associate Giving Campaign pledge site will be open year-round. This means that you will be able to add and/or change your designations at any time during the year. Please note you will still need to enroll for payroll deductions to begin in 2014. However, these deductions will not expire, so next year, you will not need to re-enroll if you remain satisfied with your payroll deduction pledge(s).
- **Waiting period for new associates** – A 90-day waiting period will be in effect before a new associate may enroll in the program. Once this has been met, new associates may enroll in the program at any time during the year.

Q5: What will not change for the 2013-2014 Associate Giving Campaign?
- The campaign will continue to be administered by the WellPoint Foundation, Inc., which partners with the CyberGrants for the pledge processing. You still have the option to pledge using more than one method of giving—e.g., you may pledge through payroll deductions and also make a pledge by check, credit card and/or stock transfer.
- The WellPoint Foundation, Inc. will continue to pay the entire cost for administering the campaign. That means the charities you designate will receive every dollar you contribute plus the Foundation's 50-percent match.
- You can still access customer service from 8 a.m. – 8 p.m. Eastern time at 855-807-1317.
- You can still access your giving history. Log in to the pledge site using the instructions on the landing page, then click on the Donation History tab.
- Recipient charities will be given your name and work address unless you choose to list your email address, home address, name only or remain anonymous.
• The Foundation will provide a 50-percent match to associate contributions up to a maximum match of
$12,500 for a total pledge of $25,000 or more.

Q6: What exactly is the WellPoint Foundation? How does it differ from the company?
The WellPoint Foundation is a private, nonprofit organization resulting from the 2006 merger of the Anthem
Foundation and the WellPoint Health Networks Foundation. Both legacy foundations were created in 2000 and were
wholly funded by their parent company through a series of endowments made between 2000 and 2004. After the
merger of the two foundations, their assets were combined, and the income from those assets provides the funding
source for all WellPoint Foundation grants.

Through grants, the Foundation promotes WellPoint's inherent commitment to enhance the health and well-being of
individuals and families in communities that WellPoint's affiliate health plans serve. The WellPoint Foundation
promotes its Healthy Generations signature program that focuses on healthy active lifestyles, healthy maternal
practices, diabetes prevention, cancer prevention and healthy hearts.

The Foundation also offers other associate engagement programs. Visit the WellPoint Foundation WorkNet site
for more information.

Eligible Charities

Q7: What charities are qualified to receive contributions?
The qualified charities are:

• American Cancer Society (and local affiliates)
• American Heart Association/American Stroke Association (and local affiliates)
• American Red Cross (and local affiliates)
• Community Health Charities (and local affiliates plus local affiliates of 60 member organizations)
• Feeding America (and approximately 200 local food banks)
• St. Jude Children's Research Hospital
• United Way of America (and local affiliates plus select health-related member agencies)
• WellPoint Cares Fund – new this year!

You may give to any of these organizations, or split your gift among two or more of them. The Associate Giving
Campaign will only support contributions to these organizations and their health-related agencies specifically listed on
the pledge site.

Q8: Can I designate my gift to go to a local chapter of the national organization?
Yes. The local affiliates of the American Cancer Society, American Heart Association/American Stroke Association,
American Red Cross, Community Health Charities and United Way are eligible to receive your donation.

You may also designate your gift to one or more of the member organizations of Community Health Charities (CHC).

Similarly, you may designate your gift to one or more of the Feeding America member food banks.

Finally, in addition to the United Way local affiliates, you may also designate your contribution to select health-related
agencies that receive funding from United Way. Eligible agencies are listed on the pledge site.

Q9: Are the organizations we have chosen also a part of our company’s volunteer programs?
Yes. All of the AGC organizations are 501(c)(3)s in good standing with the IRS, which meet the eligibility
requirements our volunteer programs. See the WellPoint Foundation WorkNet site for more information.

Contribution Details

Q10: Is there an administrative fee deducted from my contribution?
No. Your full contribution and the WellPoint Foundation, Inc. match will go to your charity. The Foundation will cover
administrative fees so that 100 percent of associate donations and the match go directly to associate's charities.
Q11: Is there a minimum contribution requirement?
Yes. There is a minimum contribution requirement due to processing costs:

- For payroll deductions, the minimum is $2 per pay period per charity.
- For one-time gifts, the minimum is $50 per charity.
- Gifts that do not meet the requirement cannot be accepted.

Q12: Will I receive a pledge confirmation?
Yes. The CyberGrants pledge system will generate an electronic pledge confirmation.

Q13: What is the WellPoint Foundation’s match amount?
The WellPoint Foundation will match 50 percent of associate contributions up to $25,000, resulting in a maximum Foundation match of $12,500. All contributions made via the online pledging system are matched as long as the minimum giving requirements are met.

Giving Methods

Q14: What are the ways in which I can give?
Using the online pledging system, you can choose to give by four different methods: payroll deduction, one-time check, one-time credit card charge or one-time stock donation. You may also pledge using multiple payment methods. For payroll deduction, you may select multiple organizations before submitting your pledge. For check, credit card and stock, you may give to multiple organizations using the same payment method, but must complete the process separately for each recipient organization.

Important Note: The campaign cannot accept any cash contributions from individual associates or from various fundraising activities at local work locations. All contributions must be made by individual associates using one or more of the giving methods above.

Q15: How does the payroll deduction option work?
You select how much you want to contribute each pay period. The minimum is $2 per pay period per charity. Payroll deductions for the upcoming campaign will begin on the paycheck dated Jan. 3, 2013, but will not end unless and until you log in to the pledge site and end your pledge.

Q16: Does my current payroll deduction automatically continue for the 2013-2014 campaign?
No. You must re-enroll during the campaign for payroll deductions to begin in 2014. After that, you will not need to re-enroll if you want your payroll deductions to remain the same.

Q17: How does the one-time check option work?
The minimum gift per charity is $50. Checks should be made payable to the organization you wish to support (the address and instructions are available on the pledge site). You will be instructed to include documentation from the pledge site along with your check so that the organization can verify they’ve received your gift. Once they have done so, CyberGrants will approve the 50 percent Foundation match to be paid out in the next scheduled payout. (See Q27 for payout schedule.)

Q18: How does the credit card payment option work?
You can use MasterCard or VISA. The minimum gift per charity is $50. You may choose a one-time credit card charge, which will be charged immediately; therefore, the charitable deduction will apply to your 2013 tax return. You may not schedule a credit card payment for a future date.

Q19: How can I satisfy my pledge using WellPoint or other stock?
A stock pledge must be made during the campaign using the online pledge system. You will be instructed to send documentation from the pledge site to the recipient organization after you’ve initiated the transfer so that it can verify they’ve received your gift. Once they have done so, CyberGrants will approve the 50 percent Foundation match to be paid out in the next scheduled payout. (See Q27 for payout schedule.)

To fulfill your stock transfer pledge, you may transfer the stock to the charity anytime between Oct. 21, 2013, and Dec. 31, 2014.
Important: Consult with your financial or tax advisor regarding the tax implications of donating WellPoint or other stock to a charity.

Step 1: About two weeks before you want the donation to occur, send the documentation from the pledge site along with a notarized letter of authorization (sample letter) via overnight mail (for tracking purposes) to your broker. If you donate stock to more than one charity, a separate notarized letter of authorization is required for each charity receiving stock.

Note: If the shares you are donating are held in your E*TRADE Securities brokerage account, send your letter of authorization to E*TRADE Securities LLC at 671 N. Glebe Road, 10th Floor, Arlington VA 22203. (Phone number for overnight delivery purposes is 703-247-3700). Click here if you are using a different brokerage firm.

Step 2: Send a copy of the letter of authorization to The WellPoint Associate Giving Campaign (the address is on the sample letter) as notification that you have initiated the stock transfer. Send another copy of the letter and the receipt from your pledge to your designated charity for acknowledgement and tax purposes. If you are donating stock to more than one charity, each charity must receive its own letter of authorization copy. The WellPoint Associate Giving Campaign must also receive a copy of each authorization letter.

If your charity needs assistance handling donated stock, the charity should contact its broker.

The WellPoint Foundation will match 50 percent of the realized value of donated stock in cash, up to a maximum of $25,000, resulting in a maximum Foundation match of $12,500. The realized value of donated stock is calculated using the average of the high and low trading prices on the day that the transfer becomes effective.

Q20: During the annual Associate Giving Campaign, can associates who are subject to WellPoint's insider trading window make a stock donation outside of the open window period?
Yes. Associates can pledge stock and make the stock contribution any time throughout the year as part of the campaign.

Pledge Site Information

Q21: How do I make a pledge?
- Go to https://www.cybergrants.com/wellpoint/caring, or click the Associate Giving Campaign icon on the WellPoint Foundation WorkNet site.
- Log On using the following information:
  1. User Name = Your Outlook user ID
  2. PIN = Use the last 4 digits of your social security number and your birth date (mmdd)—a total of 8 digits
- Click “I Accept” at the bottom of Terms & Conditions
- Click the “Associate Giving” icon or the tab at the top of the page to get started.
- You may now proceed based on your preferred payment method of One Time Donation or Payroll Deduction.
- The “Resources” tab at the top of the page contains additional information about our campaign. It is recommended that you familiarize yourself with this information before submitting your pledge.

Q22: How do I advise a new hire or an associate without a WellPoint login ID to make a contribution?
New associates will have a 90-day waiting period before they will be eligible to participate. After 90 days, they will be able to log in to the pledge site using their Outlook user ID and PIN. Associates who believe they have met the eligibility requirements but have trouble logging into the pledge site should email wellpointgiving@cybergrants.com or call 855-807-1317.

Q23: Is this a secure site? What security and privacy measures are taken?
Yes, the online system is secure, using 128-bit Secured Socket Layers (SSL) encryption.

Q24: How many charities may I designate?
You may pledge to any or all of the charities on the pledge site as long as the minimum contribution requirements are met (for ongoing payroll deductions, the minimum is $2 per pay period per charity; for one-time payroll deduction, check, credit card or stock transfer, the minimum is $50 per charity).
Q25: Will I receive an acknowledgement from the charity?
You may indicate if and how you wish to be acknowledged by the charity on the pledge site. In order to receive an acknowledgement from the charity, you must release both your name and mailing or email address to the charity.

We cannot guarantee that the charity will send you an acknowledgement, but we will provide them your information so they can do so, unless you choose to give your name only or remain anonymous.

Q26: Can I give anonymously?
Yes. You may elect to remain anonymous.

Payment Schedules

Payroll Deduction/Credit Card/Check

Q27: What is the funds distribution schedule for donations and the WellPoint Foundation match?

Payroll Deductions - The distribution will occur on a quarterly basis.

1st Quarter funds will be distributed on or about May 1, 2014.
2nd Quarter funds will be distributed on or about Aug. 1, 2014.
3rd Quarter funds will be distributed on or about Nov. 1, 2014.
4th Quarter funds will be distributed on or about Feb. 1, 2015.

One-time credit cards – A one-time credit card pledge will be charged immediately; therefore, the charitable deduction will apply to tax return for the year during which you make the donation. You may not schedule a credit card payment for a future date. Credit card payments are deposited into a non-interest-bearing trustee account in the name of WellPoint Associate Giving Campaign and will be disbursed along with the Foundation match at the next scheduled payout (see schedule above).

One-time checks – Checks should be sent directly to the organization you selected. See Q17 for details.

If your check is received by the organization by Nov. 30, 2013, and the charity has verified receipt, the 50 percent Foundation match will be disbursed on or around Jan. 1, 2014. (Even if the funds are not disbursed until after Jan. 1, you may legally claim the charitable deduction on your 2013 taxes because the funds were received in 2013.)

If your check is received by the organization by Dec. 31, 2013, and the charity has verified receipt, the 50 percent Foundation match will be disbursed on or around Feb. 1, 2014. You may claim the charitable deduction on your 2013 taxes because the organization received the funds in 2013.

If your check is received by the organization after Dec. 31, 2013, and the charity has verified receipt, the 50 percent Foundation match will be disbursed on the next quarterly payout (see above for payout schedule).

Stock Transfer

One-time stock:
Upon completion of your pledge during the campaign, you will be instructed on how to ensure the recipient organization has the information it needs to validate your gift once the transaction has occurred. Once validated, CyberGrants will approve the WellPoint Foundation match.

For stock transfers in 2013:
If verification is received by Nov. 30, 2013, the matching funds will be sent from WellPoint Foundation to your designated charity(ies) on or about Dec. 31, 2013. If CyberGrants receives verification between Dec. 1-Dec. 31, 2013, the matching funds will be sent from WellPoint Foundation to your designated charity(ies) on or about Feb. 1, 2014.

If verification is received after Dec. 31, 2013, the matching funds will be sent from WellPoint Foundation to your designated charity(ies) with the next scheduled quarterly funds distribution. (See quarterly distribution schedule below.)
For stock transfers in 2014:
When verification of the date of stock transfer and realized dollar value of donated stock is received, matching funds will be sent from WellPoint Foundation to your designated charity(ies) on the next quarterly payout of payroll deductions as described above. Verification from the recipient charity must be received by CyberGrants at least 30 days prior to the disbursement date to be included within that disbursement.

Confirmation of Contributions & Tax Information

Q28: Can I change my contribution or charity after the enrollment period ends?
Yes. Now that our program is year-round, you may make changes to your payroll deduction, check or stock transfer pledge at any time. If you pledged by credit card, your payment was been processed at the time of your pledge and your contribution cannot be changed.

Q29: Is my contribution tax deductible?
Yes. If you are paying by check or stock transfer, the funds will go directly to the 501(c)(3) nonprofit organization; payroll deductions are accrued on a quarterly basis and then deposited in a non-interest-bearing trustee account just prior to the disbursement of those funds plus the Foundation match. By establishing a trustee account, tax deductibility of the gift is preserved. One hundred percent of the funds to your designated charity will be disbursed. If you do not receive any goods or services with your donation, your gift is tax deductible.

You may not claim the 50 percent WellPoint Foundation match as a personal contribution. Please consult your tax advisor for details regarding your particular circumstances.

Q30: What year is my contribution deductible for tax purposes?
Payroll deductions – deductible starting in 2014 (see Q27)
One-time credit card – deductible in the year the credit card transaction is made (see Q27)
One-time check – you choose 2013 or 2014 (see Q27)
One-time stock transfer – deductible in the year the stock transfer is completed (see Q27)

Q31: How does my contribution get to my charity(ies) and how am I identified as the donor?
Except for personal checks and stock transfer funds that are sent directly to the 501(c)(3), all contributions to the recipient charities are funded from the non-interest-bearing trustee account using WellPoint Associate Giving Campaign check stock. On the check letter, instructions on how to access the list of donors, the gift amount for that payout, and corresponding match amount is included (unless the associate chooses to remain anonymous).

Q32: Where can I get a receipt for tax purposes?
If you choose to receive an acknowledgement, you should receive a receipt from your charity. On the contribution checks sent to your charities, WellPoint Foundation specifically requests that the charities send acknowledgements to each donor at their earliest convenience.

Tax regulations require receipts for all contributions, regardless of amount:
The Pension Relief Act of 2006 requires substantiation of all charitable donations regardless of the amount. This affects all donations, whether paid by check/cash directly to the charity, or paid via a corporate giving program. The IRS has issued guidelines for complying with the requirements for payroll withholding. The requirements for donations under $250 per pay period state that, to be used as part of the charitable substantiation, the donor must retain their pay stub "along with a pledge card or other document prepared by or at the direction of the receiving organization." These requirements are also enforced for check, cash and credit card donations. The donor must retain a copy of the cancelled check and/or credit card statement along with a pledge card or other document prepared by or at the direction of the receiving organization.

This requirement only applies if you want to itemize your charitable donations. For those taking the standard deduction, no documentation is needed.
Q33: If I choose to remain anonymous, how will I obtain a receipt for tax purposes for my one-time contribution?
If you choose to remain anonymous, your name will not be released to the charitable organization, so they will not be able to provide a receipt, and you will not have the documentation necessary to itemize the contribution on your taxes.
As an alternative, when you make your pledge on the pledge site, you may choose to consider releasing your name and work or home address to the charity for receipt purposes but contact them directly to request that they keep your identity confidential.

Q34: What does "satisfaction of my pledge" mean?
IRS regulations require that you fulfill your pledge before the Foundation funds can be used for the match. If you do not satisfy your pledge, the Foundation cannot make the matching gift.

Q35: What are the corporate prize drawing incentives?
Paid Time Off (PTO)
All non-exempt associates, non-managers, managers and directors who pledge a minimum of $3 per pay period or a one-time gift of at least $78 by Nov. 10, 2013, will be automatically eligible for a special drawing for one day of paid time-off. One hundred associates will receive an additional day off from work by adding one more day in their PTO accrual.
Other Incentives
All associates except VPs and above who pledge a minimum of a dollar a day ($14 per pay or $364 per year) by Nov. 10, 2013, will be automatically eligible to win one of a number of companywide prizes.
These prizes will be announced at the beginning of the campaign period and will be awarded through a random drawing of eligible associates following the end of the campaign promotional period.

Recommended Giving Levels

Q36: What are the recommended giving levels?
The recommended giving levels are:

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<thead>
<tr>
<th>ELT and above</th>
<th>$25,000 +</th>
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<tbody>
<tr>
<td>SVP</td>
<td>$15,000 - $24,999</td>
</tr>
<tr>
<td>VP</td>
<td>$10,000 - $14,999</td>
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<tr>
<td>Staff/Regional VP</td>
<td>$5,000 - $9,999</td>
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<tr>
<td>Managers/Directors/Exempt Associates</td>
<td>$1,000 - $4,999</td>
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<tr>
<td>All other Associates</td>
<td>$364 – that's just $7 a week, or $14 each pay period</td>
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Contacts & Customer Service

Q37: Where can I get a hard copy contribution form?
Administration of the campaign for associates is entirely electronic. Hard copy contribution forms are not available. If you do not have access to a computer, please contact your supervisor to arrange the use of a computer.

Q38: Who is the Associate Giving Campaign Site Coordinator at my location?
Site coordinator information is posted on the Associate Giving Campaign WorkNet site.

Q39: Who can I call if I have questions regarding the campaign?
For matters related to your pledge and/or the pledge website, please email wellpointgiving@cybergrants.com or call 855-807-1317. For general questions about the campaign, please email AssociateGivingCampaign@wellpoint.com.