From: Rebecca Ritter

Sent: Sunday, March 13, 2016 10:03 AM
To: DCBS FormAPacificSource INS \* DCBS

**Subject:** merger

Hi There,

I am just writing to express my concern over the merger. The whole reason I switched to PacificSource was because I was using BCBS and they merged with some other company and their customer service was HORRENDOUS and wait times on the phone were terrible as I was trying to deal with my preemie in the NICU. It was truly a terrible and expensive experience and I just hope this merger with PacificSource and the other company can be made smoother.

THanks for listening.

Rebecca Ritter