NO PURCHASE NECESSARY TO ENTER OR WIN ANY PRIZE.

- 1. How to enter: (1) Complete a Regence Insider research survey ("Survey") and you will automatically be entered into the Regence Insider sweepstakes. Sweepstake entry periods will begin on the first day of each calendar month and will end on the last day of each calendar month (the "Sweepstakes Period"). Each Sweepstakes Period will constitute a new sweepstakes. You will received one (1) entry for each separate Survey that you complete. Your Regence Insider contact information will be used to contact you in the event you are selected as a winner. All entries must be completed by 11:59:59 PM Pacific Time on at the end of each calendar month. Entries become the sole property of Sponsor and will not be acknowledged or returned. Any form of entry other than those described herein is void. Sponsor and its agents are not responsible for incorrect, lost, late, misdirected, damaged, incomplete entries. Sponsor and its agents are not responsible for computer system or phone line errors, software/hardware malfunctions, or other errors, failures, or delays in transmission that are human, mechanical or technical in nature, or any combination thereof, including any injury or damage to entrant's or any other person's computer related to or resulting from downloading or entering any part of this sweepstakes. Sponsor reserves the right in its sole discretion to cancel or suspend the sweepstakes should any other cause beyond the control of Sponsor corrupt the administration or proper conduct of the sweepstakes and all entries submitted at the time of cancellation or suspension will be considered in the random drawing. This sweepstakes shall be governed by Oregon law. By participating in this sweepstakes, entrants agree that Oregon courts shall have jurisdiction over any dispute or litigation arising from or relating to this sweepstakes and that venue shall be only in Multnomah County, Oregon.
- 2. Sweepstakes is open to legal residents of the U.S. age 18 or older. Employees of Sponsor and its affiliates, subsidiaries, advertising and production agencies, and their immediate families are not eligible. Anyone who attempts to defraud or in any way tamper with the sweepstakes will be deemed ineligible, and may be prosecuted to the full extent of the law. Void outside the United States of America, and where prohibited by law. Odds of winning depend upon the number of entries received.
- 3. For each Sweepstakes, three (3) winners will be selected, three each on or about the tenth (10th) day of each month in a random drawing. Winners will be notified via their Regence Insider contact information. No substitution for prizes except as may be necessary due to unavailability, in which case a prize of equal or greater value will be awarded. Prizes are not transferable or redeemable for cash. Taxes are the winner's responsibility. Sponsor and its agents are not responsible for any liability associated with the acceptance or use of a prize. For a list of prize winners, send a self-addressed stamped envelope to: Regence Insider Sweepstakes Winners List, Attn: Robert Harris, PO Box 1271 M/S WW5-54 Portland, OR 97207-1271
- 4. PRIZES: Each month one (1) Prize as identified in the Survey invitation. Prizes may not be substituted, transferred or exchanged, except at the sole discretion of the Sponsor. Should a prize not be available, for any reason, the Sponsor reserves the right to substitute a prize of equal or greater value or a cash payment equal to the approximate retail value of the prize. Taxes on any and all of the prizes and any other incidental expenses related to the acceptance and use of any prize are the sole responsibility of the respective Winner.
- 5. Sponsor is solely responsible for the conduct of this sweepstakes and for the awarding of prizes. By entering, all entrants agree that Sponsor has the sole right to decide all matters and disputes arising from this sweepstakes. By participating, entrants agree to be bound by these Official Rules and that all decisions of Sponsor on all matters relating to this sweepstakes are final. Winners release Sponsor and its parent, subsidiaries, affiliates, directors, employees, and agents from any and all claims, liability, loss or damage, including any third party claims, arising from or relating to, in whole or in part, this sweepstakes, including entry and participation in this sweepstakes and acceptance, possession, use or misuse of a prize. All entrants further agree that in the event of any third party claims, damages, losses or injuries, arising from or relating to this sweepstakes, they will indemnify Sponsor and its affiliates, directors, employees and agents from any and all such claims, including the attorney's fees related thereto.

- 6. Prize acceptance constitutes winner's consent to Sponsor's and its agents' use of winner's name, likeness, photograph, voice, opinions and/or hometown for promotional purposes in any media, worldwide, without further payment of consideration (except where prohibited).
- 7. Sponsor: Regence Insider, 100 SW Market St, Portland, OR 97201.