

Our Health Plan At A Glance

An Independent Licensee of the Blue Cross and Blue Shield Association.

As our state's only local, nonprofit health plan, we have a simple, powerful mission: Make health care work better for all Vermonters. Our team of more than 400 employees is passionate about serving the needs of our neighbors with high-quality benefit plans, added-value health and wellness programs, and award-winning customer service. And we take great pride in contributing to the unique culture and overall well-being of our Vermont community.

Our Members and Customers





31,000 Medicare Advantage & Medicare Supp Members



100,000 Vision Members





2,567 Employer Customers



400 Vermont Blue Dental members

Our Members Come First

94.41%

Claims resolved on the first submission 60,000

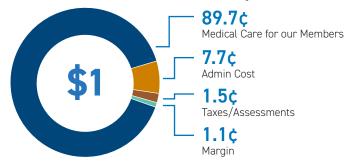
Annual visits to the Member Resource Center 3.47 Million

Claims processed

Operating Responsibly

- Paid more than **\$1.3 Billion** for our members' health care in 2022
- Paid taxes and assessments totaling approximately \$22.8 Million in 2022
- Annual net operating margin of approximately 1%
- Approximately 90% of every premium dollar directly pays health care claims

How Your Premium Dollar is Spent:



Comprehensive Coverage

Health insurance products include HMO, PPO, EPO, Indemnity, and Medicare w/custom, tiered and limited options





providers, including 3,312 mental health providers

Wellness Resources and Benefits including online wellness portal and mobile app, health assessments,



in-network hospitals



telehealth visits



mental health visits

Community Commitment

3.360

hours of paid volunteer time for employees every year

\$200,000

in corporate contributions to 100 not-for-profits

63%

of executive leaders serve on nonprofit boards

Sustainability

- Since 2016, we have reduced our emissions output by 92,000kg per year and have a grid reduction of 158K per year by shifting to solar power
- Reduced paper by 25% since 2020
- Annually, run a Clean Up, Green Up event to keep Vermont clean

Diversity, Equity & Inclusion

health trackers, wellness reimbursement fund, and dedicated wellness consultants.

- 73% of our workforce and 54% of our leadership are women
- · Established our Diversity Council in 2004
- · All employees receive DEI & implicit bias training

Employee Engagement and Empowerment

- 34% of employees advanced from within in 2022
- 95% of employees utilize flexibility in work location
- 38% of employees have 10+ years with Blue Cross

Employee Health & Wellness

- 80% of employees participate in our employee health and wellness program
- Gold Level Award winners of the Governor's excellence in Worksite Wellness since 2013

The Power of Blue

- Insures 1 in 3 Americans
- \$489 Million committed to local communities
- National provider Blue Card Network of 1.7 Million doctors and hospitals
- The Blue Cross Blue Shield Association is a national association of 34 independent, community-based and locally operated Blue Cross Blue Shield companies.





