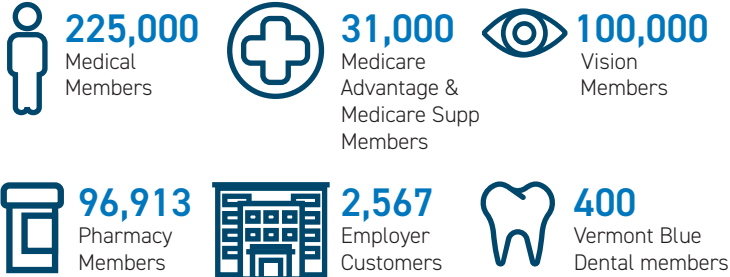


Our Health Plan At A Glance

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



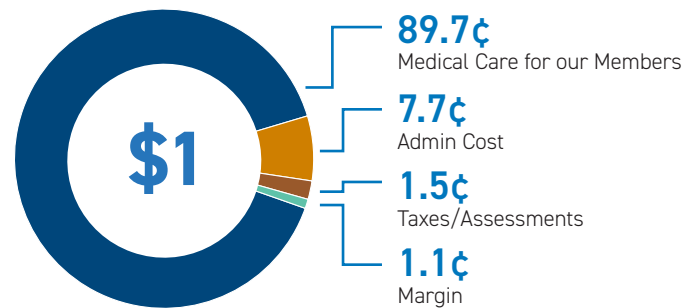
Our Members Come First



Operating Responsibly

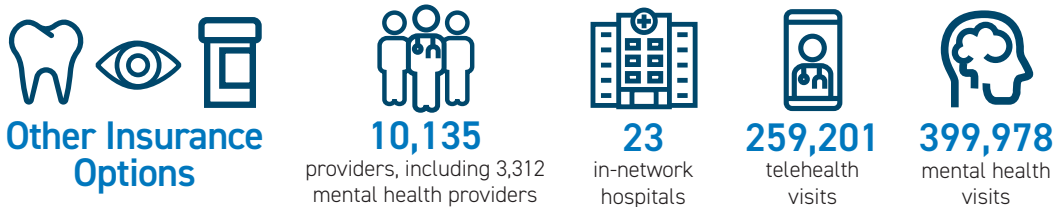
- Paid more than **\$1.3 Billion** for our members' health care in 2022
- Paid taxes and assessments totaling approximately **\$22.8 Million** in 2022
- Annual net operating margin of approximately **1%**
- Approximately **90%** of every premium dollar directly pays health care claims

How Your Premium Dollar is Spent:



Comprehensive Coverage

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



Wellness Resources and Benefits including online wellness portal and mobile app, health assessments, health trackers, wellness reimbursement fund, and dedicated wellness consultants.

Community Commitment



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

- 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.

