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In her own words:

"Blue Cross VT's mission to help transform the health system and make health care work better for all Vermonters resonates strongly with me. I'm energized to drive this work in partnership with our team and stakeholders across the state and lead this non-profit into its next chapter."

Meet Beth Roberts, CEO and President

Beth Roberts, MBA, assumed the role of President and CEO of Blue Cross VT on January 10, 2026. A respected and passionate leader, Beth has built a distinguished career through her ability to bring people together, drive growth strategies, and lead health care organizations through complex challenges.

Three things to know:

- 1 Beth served as President of Beth Israel Lahey Health Performance Network, a clinically integrated network of physicians, clinicians, and hospitals dedicated to delivering high-quality, cost-effective care.
- 2 She served as President of Commercial Business at Point32Health, where she successfully united commercial operations for Harvard Pilgrim Health Care and Tufts Health Plan following their merger, fostering teamwork and driving sustainable growth.
- 3 Earlier in her career, she held progressive leadership roles at Harvard Pilgrim Health Care, where she spent more than 20 years shaping the organization's expansion to become the second-largest health plan in New Hampshire.

We're thrilled to have Beth lead our organization, help drive the transformation of Vermont's health system, and serve as a champion for affordable, accessible care for Vermont businesses and employees.



Affordability Matters in 2026

On the heels of the last legislative session, we launched *Affordability Matters: A Call for Change in Vermont's Health System*, to help Vermonters understand the "why" behind health care costs, what we're doing to support more affordable care, and how individuals can make informed choices when choosing where to receive their care.

Many Vermonters shared stories, frustrations, and ideas for the future of our state's health system, reiterating the need for systemic reform.

Where it stands: To advance this conversation into action, Blue Cross VT, Northwestern Medical Center, Green Mountain Surgery Center, Vermont OPEN Imaging, and Vermont

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Affordability Matters in 2026, continued from page 2

Diagnostic Imaging came together to help educate Vermonters on their options for health care services, including community facilities that may be less expensive and offer more timely appointments.

What's Next: As a new legislative session begins, we're excited to welcome new team members who will work with community leaders and legislators across the state to help lead our advocacy strategy and advance policy reforms that strengthen financial recovery and affordability:

Courtney Harness, Director of Legislative and Government Affairs, is an eighth-generation Vermonter and non-profit executive with more than two decades of leadership in public policy, government relations, and community health advancement.

Benjamin Novogroski, Associate Director of Legislative and Government Affairs, is an attorney with deep knowledge of Vermont's legislative, regulatory, and litigation spaces and has a demonstrated history of managing legislation and fostering relationships.



Financial Recovery Is Progressing Strongly

Blue Cross VT is in a much stronger position than we were a year ago, with 2025 results on track with forecast.

Where it's going: We worked with Vermont's Department of Financial Regulation (DFR) on a comprehensive capital recovery plan, guided by the affordability vision of the Green Mountain Care Board (GMCB), and supported by transformative legislation from our dedicated citizen legislature.

This collaboration led to big wins for Vermont businesses and employees:

- The GMCB enacted powerful regulatory interventions to reduce hospital budgets and constrain costs for medical services.
- The DFR's regulation of hospital-insurer payment rate negotiations will ensure negotiations result in greater affordability.
- The passage of three crucial bills increased regulatory oversight of hospital budgets, set cost limits for hospital-administered drugs, and advanced reference-based pricing.

- Blue Cross VT reduced non-medical spending to maintain exceptionally low administrative costs, placing us in the 1st percentile of national health plans for percent of premium allocated to non-benefit expenses.

The results: This dedicated work helped lower double-digit premium increases for qualified health plans by more than half and strengthened our position to support Vermont businesses and their employees.

As the only carrier in the market focused on reform, we're proud of this progress and tremendously appreciative of everyone who contributed to these important milestones. We're resolute and ready to continue this work for as long as it takes.



Supporting Employee Wellness in 2026

Discounts at local businesses: To support employee wellness throughout the year, we provide discounts at participating businesses that promote healthy lifestyles. The list includes gyms, fitness classes, acupuncture and bodywork clinics, health coaching, and more. Explore [member discounts](#).

The Be Well Vermont Portal supports employees' wellness from the comfort and convenience of home. Employees can access personalized recommendations, trackers, and fun fitness and wellness challenges to help them achieve their health and wellness goals. Explore [health and wellness resources](#).

Dedicated wellness consultants work with our large groups to help build employer-sponsored programming that's fully customizable and designed to improve the health and well-being of employees. Learn more about [BeWell@Work](#).



Free Medication Guidance Program

Navigating prescriptions can be confusing for employees who take multiple drugs. That's why we offer a free **Medication Guidance Program**.

How it works: Our clinical pharmacist, Elizabeth Gilhooly, Pharm.D., BCPS, can meet with employees one-on-one via telehealth to provide education, support, and personalized recommendations with a holistic health approach.

Why it matters: If employees are experiencing side effects or seek a lower-cost choice, our pharmacist can help provide options, liaise with providers, and empower them to take a more active role in their health.

If employers are asking about medication guidance, please be aware of this option that's included in their enrollment with Blue Cross VT.

Thank you

As the state's only local, non-profit health plan, we're constantly advocating on behalf of your groups and looking for ways to improve their health care experience.

Your clients continue to choose our health plans because they value our coverage, appreciate our service, and trust our commitment to making health care work better for their employees. Thank you for always considering us for your clients. We look forward to working together in 2026 and beyond.



BlueCross BlueShield
of Vermont

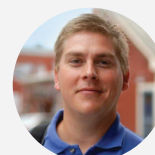
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