

Dear Colleagues, Community Leaders and Members,

One thing that is abundantly clear as a business leader is that businesses don't operate separately from community—we are part of it. With that comes an important responsibility to engage, give back, and improve the places we serve.

This month, we put that responsibility into action with our first Blue Cross VT Employee Day of Service. We closed our office so hundreds of employees could volunteer at nearly 20 organizations across the state to address an issue critical to good health: food security.

Employees spent the day weeding fields, picking vegetables, packing food at food pantries, and preparing meals for fellow Vermonters, among other efforts. This collective work resulted in:

- More than 3,000 pounds of food sorted
- Over 1,000 feet of vegetable beds and 3,000 maple seedlings weeded
- Hundreds of meals (including home-made lasagna!) prepared and delivered

Stepping away from our desks for the day took some coordination, but it made a big difference in making healthy food available for people who need it.

Investing in Healthy Communities

Our focus on community isn't limited to one day. Throughout the year, we offer programs like Velocity, providing mentor-led activities for middle schoolers, and Wellness Revolution, a cycling program for women. We also host community days — Snow Days, Mountain Days, Kayak Days and Apple Days — so Vermonters can come together and be active.

As Vermont filmmaker Bess O'Brien shows us in her new documentary, *Every Day: Big and Small*, even the small things we do for one another can have a big impact. Blue Cross VT is sponsoring the film's screenings because the message of Vermonters helping Vermonters resonates so deeply with us. I encourage you to see this powerful, uplifting film.

These efforts reflect our commitment to go beyond our day-to-day work and show up for what matters: the people of Vermont. They bring fellow Vermonters together and help them take steps toward healthier lives. Over time, healthier communities can mean better health outcomes and less need for costly care.

Affordability Remains a Priority

As we support healthier communities, we're also working to make healthcare more affordable.

I know many Vermonters are struggling with the cost of healthcare. Blue Cross VT is committed to finding savings anywhere we can by lowering prescription drug costs through new initiatives and partnerships, negotiating better hospital contracts, helping members with complex needs avoid costly hospitalizations, creating more affordable product choices, and maintaining already low administrative costs.

This work, along with efforts by legislators and regulators to address the cost of care, is beginning to have an impact. For 2027, Blue Cross VT's approved premium increases are the lowest in five years — 1.2% for small group plans and 2.2% for individual plans, well below the increases nationally.

I know an increase is still an increase, especially when premiums are already high. That's why our work doesn't stop here. We'll continue looking for ways to lower costs while working with healthcare leaders on reforms that improve access and affordability for Vermonters.

Everyone Has a Role to Play

Making healthcare more affordable takes a community — healthcare organizations, policymakers, employers and consumers all must work together.

To help Vermonters understand their healthcare options and the wide price variability for common healthcare services, we've created VTAffordableCare.com. Here you'll find videos, tips and tools to help you talk with your doctor about costs, compare prices and find prescription drug savings. I invite you to explore the site and consider what you can do to make healthcare more affordable — for yourself, your family and your fellow Vermonters.

From picking up shovels together in a community garden, to asking a doctor about the cost of care, small actions can make a big difference. That's what community is about, and it's something I'm proud to be part of.

With appreciation,

Beth Roberts
President & CEO



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