



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

## An Open Letter to our Valued Members, Customers, and All Vermonters:

For more than 40 years, our nonprofit health plan has had a simple, powerful mission: make health care work better for all Vermonters. **To fulfill that mission far into the future and better respond to rapid changes in health care, we plan to affiliate with Blue Cross Blue Shield of Michigan to best meet the needs of Vermonters.**

We will remain a local, financially independent organization. Affiliating with a fellow nonprofit Blue Cross plan will allow us to share resources and expertise, reduce the cost of future investments in technology and operations, and provide innovative benefit programs and enhanced services. Making these necessary investments, at the scale and speed required, would simply not be feasible on our own without increasing pressure on premiums.

We arrived at this decision through a rigorous evaluation of our options. Blue Cross Blue Shield of Michigan is an industry leader in developing new technology and innovative products that directly benefit members. Our member-first philosophies and commitment to local values and leadership are keystones of our decision to affiliate. Our organizations have a history of successful collaboration. We share a claims processing system to streamline administration and partnered to launch Vermont Blue Advantage for Medicare beneficiaries.

While this affiliation has many clear benefits, there are very important things that won't change:

- **We will remain a Vermont organization, keeping our name and Berlin headquarters.**
- **Our local leaders and more than 400 employees will continue serving our neighbors.**
- **Members and customers will experience the same excellent health coverage, and our local relationships and extensive network of providers will remain in place.**
- **All premiums, financial reserves, and health care decisions will remain in Vermont.**
- **The grants and investments we make to support local organizations, charities, and our state's public health initiatives will continue to be as strong as ever.**

Looking forward, this affiliation creates a clear path to serve Vermonters with greater strength, stability, and innovation. As we work with local leaders and regulators through this process, we want to keep you informed. We invite you to visit [www.BlueCrossVT.org/Together](http://www.BlueCrossVT.org/Together) for more details.

Sincerely,

A handwritten signature in black ink that reads 'Don C. George'.

Don George  
President & CEO

