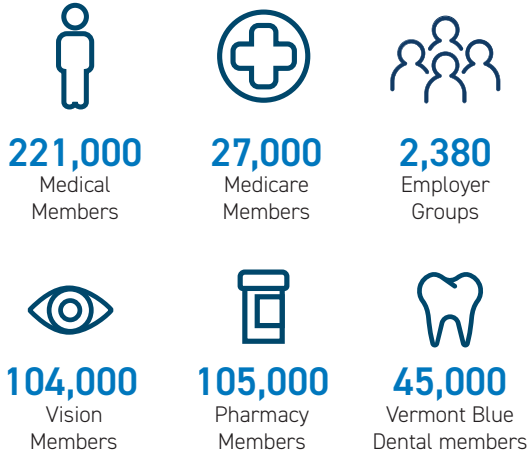


As our state's only local, nonprofit health plan, our promise is simple:
To make health care work better for Vermonters.

Our Members and Customers



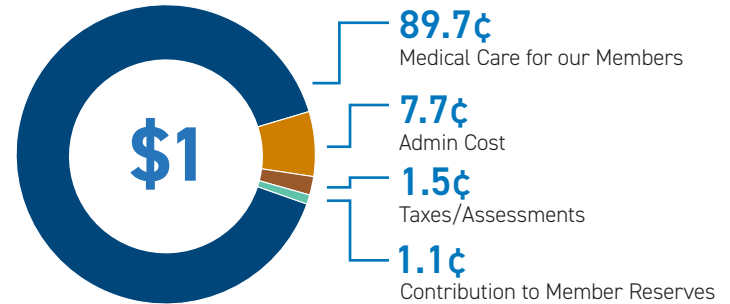
3.7 Million
Claims processed

95%
Claims resolved on the first submission

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 contribution to member reserves of approximately **1%**
- Nearly **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 with custom, tiered and limited options



10,411
Providers, including 2,626 mental health providers

23
In-network hospitals

181,037
Telehealth visits

417,836
Mental health visits

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

Community Commitment

4,800
hours of paid volunteer time available for employees in 2023

\$324,000
in corporate contributions to 100 not-for-profits

63%
of executive leaders serve on nonprofit boards

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 comprised of 34 independent, locally operated health plans.

Diversity, Equity & Inclusion

- 73% of our workforce and 68% of our leadership identify as female
- Established our Diversity Council in 2004
- All employees receive DEI & implicit bias training

Employee Engagement and Empowerment

- 1 in 5 employees advanced from within in 2023
- 97% of employees utilize flexibility in work location
- 42% 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

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
- Upgrading the building with high efficiency light bulbs to save energy