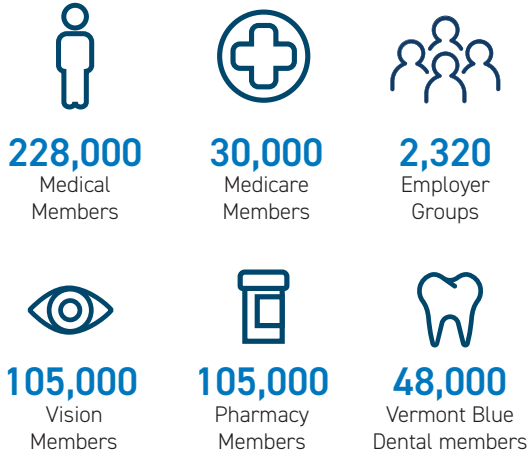


As our state's only local, nonprofit health plan, our promise is simple:
To make health care work better for Vermonters.

Our Members and Customers



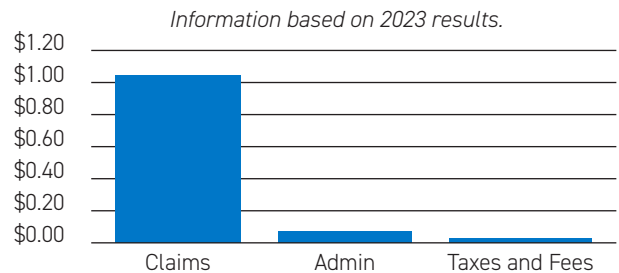
3.8 Million
Claims processed

95%
Claims resolved on the first submission

Operating Responsibly

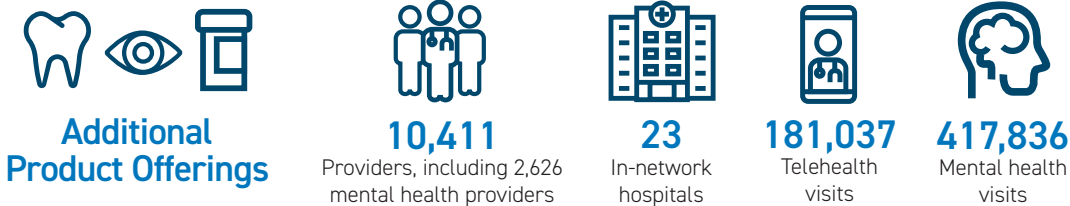
- Paid more than **\$1.5 Billion** for our members' health care in 2023
- Paid taxes and assessments totaling approximately **\$25.5 Million** in 2023
- **17%** average annual increase in claims volume since 2020

For every \$1 in premiums we collected, we spent \$1.11 in claims and fees.



Comprehensive Coverage

Health insurance products include HMO, PPO, EPO, Indemnity, and Medicare with 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.

Health Plans Offered

- Qualified Health Plans for Individuals & Families and Small Group Employers
- Self-Funded Health Plans to Vermont Employers
- Medicare Advantage Plans
- Medicare Supplement Plans
- Medicare Part D Plans
- Federal Employee Plan

The Power of Blue

- The Blue Cross Blue Shield Association is comprised of 34 independent, locally operated health plans
- \$489 million committed to local communities
- National provider Blue Card Network of 1.7 million doctors and hospitals allows members to access care when traveling

Diversity, Equity & Inclusion

- 74% of our workforce and 72% of our leadership are female
- Established our Diversity Council in 2004
- All employees receive DEI and implicit bias training
- We provide free language services, including qualified interpreters and information written in other languages

Employee Engagement

- 400+ employees, with local customer services
- 17% of employees advanced from within in 2023
- 44% of employees have 10+ years with Blue Cross VT
- 80% of employees participate in our health and wellness program

Community Commitment

- 3,360 hours of paid volunteer time available for employees in 2024
- \$200,000 in grants to 100+ local community organizations to support health and wellness
- 63% of executive leaders serve on nonprofit boards

Sustainability

- Reduced our emissions output by 92,000kg per year and have a grid reduction of 158K per year by shifting to solar power
- 25% reduction in paper 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