

Healthcare Coverage Designed for Your Community, Accessible Across the Country

For **86 years**, Blue Cross and Blue Shield (BCBS) companies have provided secure and stable healthcare coverage to people in communities across the country. BCBS grew out of a grassroots approach to a prepaid hospital plan in 1929. Today, the 36 independent and locally operated BCBS companies offer a personalized approach to healthcare based on the local needs of the communities where members live and work.

More than **106 million** people — nearly one-in-three Americans — rely on BCBS companies for healthcare coverage.



- BCBS companies provide coverage to individuals across every ZIP code in all 50 states, the District of Columbia and Puerto Rico.
- Through the BlueCard® program, BCBS members can receive healthcare services throughout the United States and around the world.

PROVIDING TRUSTED LEADERSHIP THROUGH EXPERIENCE

Blue Cross and Blue Shield companies are the oldest, most experienced providers of health coverage in America. As community-based companies, the Blues® understand their local markets and offer customized products and services that are tailored to meet local needs. BCBS companies also work closely with hospitals and doctors in the communities they serve to provide quality, affordable healthcare.

In the late 1950s, the government passed the Federal Employees Health Benefits Act and turned to BCBS companies as a valuable partner to provide coverage to federal employees across the country. The Blue Cross Blue Shield Federal Employee Program (FEP®) is the top choice of federal employees, retirees and their families.

Today, Blue Cross and Blue Shield companies cover:

- **82 of America's Fortune 100 employers**, including some of America's top companies like Microsoft, Walmart, General Motors and UPS.
- **7.2 million** people who work for small employers—and are committed to helping small businesses manage their healthcare costs.

- More than **17 million** unionized workers, retirees and their families—the **#1 choice** for organized labor.
- **Millions** of Americans through government-supported healthcare programs, including:
 - **5.6 million** federal workers through the Federal Employee Health Benefits Program—the top choice for federal workers
 - **4.2 million** through Medigap supplemental insurance
 - **6.7 million** through Medicaid programs
 - **2.8 million** through Medicare Advantage
 - **1.6 million** through Medicare Part D Rx drug plans

BCBS companies offer coverage through the Affordable Care Act marketplaces, and we offer ACA-compliant plans in every ZIP code. We also provide coverage through the Office of Personnel Management's multi-state plan.

BCBS companies have partnered with the federal government to process Medicare claims and payments since the program's inception in 1966. Today, Blue Medicare Administrative Contractors collectively handle more of the day-to-day work of paying Medicare claims than any other company.

DELIVERING BETTER CARE THROUGH INNOVATION

Blue Cross and Blue Shield companies believe our healthcare system should deliver safe, high-quality care; eliminate inefficient spending; and encourage and reward actions that individuals take to improve their health. Through innovative programs, the Blue System is improving care delivery and collaborating with physicians and other stakeholders rather than simply shifting costs across the system.

- To help enhance the practice and delivery of care, BCBS companies across the nation are spending more than **\$145 billion** a year—about one in five medical claim dollars—in programs that provide incentives for better health outcomes while reducing costly duplication and waste in care delivery. BCBS companies offer a diverse portfolio of more than **700** locally-developed, value-based programs in 48 states, Washington, D.C. and Puerto Rico. The companies have engaged with more than **327,000 medical professionals** and **2,000 medical facilities** to increase quality and value in healthcare spending. More than **42 million** BCBS members are currently accessing care through value-based programs.
- **Blue Distinction®** offers a suite of flexible national network solutions that make it easier to design benefits tailored to employers' specific needs, leveraging designated hospitals that meet nationally consistent criteria for quality and efficiency.
 - **Blue Distinction Specialty Care** – There are two designations offered: Blue Distinction Centers are hospitals recognized for their expertise in delivering specialty care, and Blue Distinction Centers+ for hospitals recognized for their expertise and efficiency in delivering specialty care.
 - **Blue Distinction Total Care** – A single designation for patient-centered medical homes, accountable care organizations and similar programs that meet Blue requirements for patient-focused care.

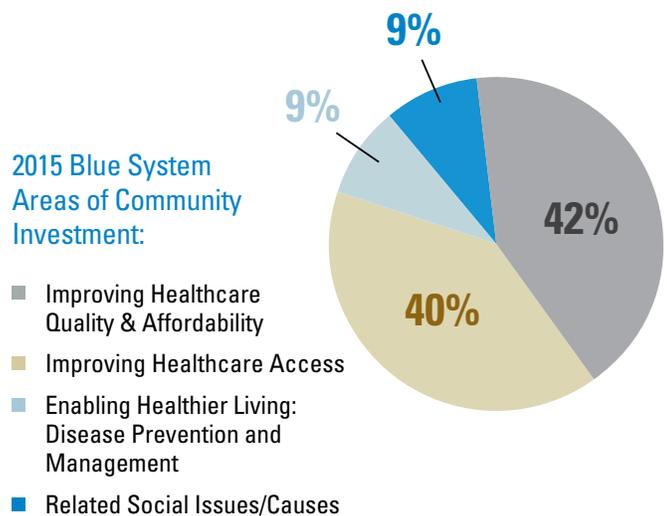
IMPROVING AMERICA'S HEALTH THROUGH DATA-DRIVEN SOLUTIONS

The unmatched experience, scale and scope of the Blue Cross and Blue Shield System translate to unparalleled depth and breadth of national healthcare data. The Blues® spans every ZIP code in the U.S., contracts with 96 percent of the nation's hospitals, 93 percent of physicians and insures more than 106 million members. BCBS companies are harnessing the power of data capabilities such as Blue Cross Blue Shield AxisSM and Blue Health Intelligence® to power insights that are transforming healthcare, community by community and identify solutions to keep coverage affordable.

INVESTING IN AMERICA'S HEALTH, COMMUNITY BY COMMUNITY

To help address some of our nation's most pressing healthcare challenges BCBS companies collectively:

- Invested nearly **\$350 million** in communities across the country.
- Volunteered nearly **400,000** BCBS employee **hours** to community projects and social initiatives.
- Donated more than **\$10 million** BCBS employee dollars to community and social causes.
- Worked alongside local chapters of national charitable organizations that share their vision of a healthier America.



For additional information about the Blue Cross Blue Shield Association and the Blue Cross and Blue Shield companies visit www.BCBS.com.