

OUR COMPANY AT A GLANCE

We are a community-focused, tax-paying, not-for-profit health plan headquartered in Boston.

Our mission is to show up for everyone like they're the only one, guiding them to the exceptional health care they deserve — affordably, equitably and seamlessly. In keeping with that commitment, our company is consistently rated among the nation's best health plans for member satisfaction and quality.

OUR MEMBERS & CUSTOMERS



3M Medica

members



1M Denta

Dental members



20K

Employer customers

OUR MEMBERS COME FIRST



57M

Claims processed

95%

Claims processed by our automated system



3M

Calls, live chats & emails answered

71%

Member inquiries resolved on the first call or live chat



1.7M

Registered MyBlue users

10M

MyBlue web and app visits

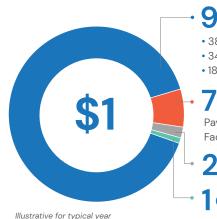
OPERATING RESPONSIBLY

By the numbers

- Managed \$20B in spending for our members' health care
- Spent \$1.3B on mental health services for our members
- Paid taxes and assessments totaling \$216M
- · Maintained sufficient reserves to provide security against the unknown
- Operating margin was a modest 0.49%

(Data reflects CY 2023)

How Your Premium Dollar Is Spent



90¢ MEDICAL CARE FOR OUR MEMBERS

- 38¢ is used for hospital services
- 34¢ is used for physician services
- 18¢ is used for prescription drugs

7¢ ADMINISTRATIVE COST

Pay and benefits, IT investments, Facilities maintenance

2¢ TAXES/ ASSESSMENTS

C MARGIN

COMPREHENSIVE COVERAGE



Health Insurance

including HMO, PPO and Medicare, with custom, tiered and limited options



Other Insurance

Dental, vision, pharmacy, travel and disability coverage

Mental Health

Help finding care,

remote therapy options

and substance use disorder



Telehealth

with 24/7 access to physicians

Fitness

Benefits

including

wellness coaching



Health Financial Accounts

including HSAs, HRAs and FSAs



Stop-loss Coverage

for self-insured businesses



79K

Provider Network

Massachusetts

Providers



mental health providers († 63% since 2016)



/4
Hospitals



The Power of Blue

support

The Blue Cross Blue Shield Association is a national association of 33 independent, community-based and locally operated Blue Cross Blue Shield companies.

Insures 1 in 3 Americans

115M members in U.S. and Puerto Rico

Committed to Local Communities

\$500M in charitable giving

National Provider Network

1.7M doctors and hospitals

COMMUNI

We are committed to creating a healthier, more equitable and just community.

Community Investments



Data reflects CY 2023

Civic Engagement

Data reflects CY 2023



3,450

Employee volunteers (88% of employees)



22,338

Volunteer hours



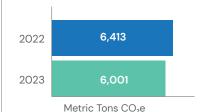
Service projects



Executive leaders serve on not-for-profit boards

Climate and Health Resilience

We reduced our carbon footprint in 2023. part of our journey toward being carbon neutral by 2030.





OUR PEOPLE

We have a high-performing team with diverse backgrounds, experiences and perspectives. We care about each other and strive to create a culture where everyone is respected, included and empowered to contribute.

Diversity, Equity, Inclusion & Belonging

Total employees

73% Women

33% People of color



15% Baby Boomers

39% Generation X

41% Millennials (Gen Y)

5% Generation Z



Board of Directors

53% Women | 46% People of color



Executive Leadership

75% Women | 42% People of color

Employee Engagement & Empowerment



Excellent"

Rating for employee Net Promoter Score in 2023



98%

of employees participated in a training in 2023



\$100M+

Invested in support of our associates' physical, emotional, financial and social wellbeing, including insurance, 401(k) match and other benefits

Senior Leadership

Sarah Iselin **Dave Corkum Ruby Kam**

Rich Lynch

President and Chief Executive Officer Chief Commercial Officer, EVP

Chief Financial Officer, EVP Chief Operating Officer, EVP

Jay McQuaide Chief Communications & Citizenship Officer, SVP

Chief Risk and Audit Officer, SVP **Dawn Perry** Chief Medical Officer, SVP Sandhya Rao, M.D.

Government & Regulatory Affairs, SVP Candace Reddy

Don Savery General Counsel, SVP Simmi Singh Chief People Officer, EVP Sukanya Soderland Chief Strategy Officer, SVP



Awards & Recognition



Data reflects CY 2023











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