We are an innovative, community-focused, tax-paying, not-for-profit health plan headquartered in Boston. Our mission is the relentless pursuit of quality, affordable and equitable health care with an unparalleled consumer experience. Consistent with our promise to always put our members first, we are rated among the nation’s best health plans for member satisfaction and quality.

**OUR MEMBERS & CUSTOMERS**

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical members</td>
<td>2.9M</td>
</tr>
<tr>
<td>Dental members</td>
<td>974K</td>
</tr>
<tr>
<td>Employer customers</td>
<td>19.6K</td>
</tr>
</tbody>
</table>

**OUR MEMBERS COME FIRST**

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims processed</td>
<td>55M</td>
</tr>
<tr>
<td>Claims resolved</td>
<td>95%</td>
</tr>
<tr>
<td>Calls, live chats &amp; emails answered</td>
<td>3M</td>
</tr>
<tr>
<td>Member inquiries resolved on the first call or live chat</td>
<td>74%</td>
</tr>
<tr>
<td>Registered MyBlue users</td>
<td>1.4M</td>
</tr>
<tr>
<td>MyBlue web and app visits</td>
<td>12M</td>
</tr>
</tbody>
</table>

**OPERATING RESPONSIBLY**

**By the numbers**

- Managed $19B in spending for our members’ health care
- Spent $1.3B on mental health services for our members
- Paid taxes and assessments totaling $199M
- Maintained sufficient reserves to provide security against the unknown
- Operating margin was a modest 0.35%

(Data reflects CY 2022)

**How Your Premium Dollar Is Spent**

![Illustrative for typical year]

- Medical care for our members: 90¢
  - 37¢ is used for hospital services
  - 34¢ is used for physician services
  - 19¢ is used for prescription drugs
- Administrative cost: 7¢
- Pay and benefits, IT investments, facilities maintenance
- Taxes/assessments: 2¢
- Margin: 1¢

**COMPREHENSIVE COVERAGE**

<table>
<thead>
<tr>
<th>Category</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Insurance</td>
<td>Including HMO, PPO and Medicare, with custom, tiered and limited options</td>
</tr>
<tr>
<td>Other Insurance</td>
<td>Dental, vision, pharmacy, travel and disability coverage</td>
</tr>
<tr>
<td>Mental Health</td>
<td>Help finding care, remote therapy options and substance use disorder support</td>
</tr>
<tr>
<td>Telehealth</td>
<td>With 24/7 access to physicians</td>
</tr>
<tr>
<td>Health Financial Accounts</td>
<td>Including HSAs, HRAs and FSAs</td>
</tr>
<tr>
<td>Fitness Benefits</td>
<td>Including wellness coaching</td>
</tr>
<tr>
<td>Stop-loss Coverage</td>
<td>For self-insured businesses</td>
</tr>
</tbody>
</table>

**Massachusetts Provider Network**

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Providers</td>
<td>75K</td>
</tr>
<tr>
<td>including</td>
<td>18K</td>
</tr>
<tr>
<td>mental health</td>
<td>providers (145% since 2016)</td>
</tr>
<tr>
<td>Hospitals</td>
<td>74</td>
</tr>
</tbody>
</table>

**The Power of Blue**

The Blue Cross Blue Shield Association is a national association of 34 independent, community-based and locally operated Blue Cross Blue Shield companies.

<table>
<thead>
<tr>
<th>Category</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insures 1 in 3 Americans</td>
<td>114.5M members in U.S. and Puerto Rico</td>
</tr>
<tr>
<td>Committed to Local Communities</td>
<td>$489M in charitable giving</td>
</tr>
<tr>
<td>National Provider Network</td>
<td>1.7M doctors and hospitals</td>
</tr>
</tbody>
</table>

All data as of December 31, 2022
COMMUNITY COMMITMENT
We are committed to creating a healthier, more equitable and just community.

Civic Engagement
Data reflects CY 2022
- 3,032 Employee volunteers (81% of employees)
- 18,646 Volunteer hours
- 299 Service projects (50% virtual and 50% in-person)
- 74% Executive leaders serve on not-for-profit boards

Climate and Health Resilience
- By 2030 CARBON NEUTRAL ZERO WASTE
- 85% Reduced paper
- 76% Reduced waste
- 58% Reduced electricity

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
- 4,000 Total employees
- 73% Women
- 30% People of color
- 17% Baby Boomers
- 41% Generation X
- 39% Millennials (Gen Y)
- 3% Generation Z

Board of Directors
- 60% Women | 40% People of color

Executive Leadership
- 60% Women | 40% People of color

Employee Engagement & Empowerment
- “Excellent” Rating on employee Net Promoter Score
- 43% of all people moves were from internal mobility (internal hires and promotions)
- 93% Have a flexible work location
- $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: President and Chief Executive Officer
- Tony Centrella: Chief Financial Officer (Interim), SVP
- Manny Lopes: Public Markets & Government Relations, EVP
- Rich Lynch: Chief Operating Officer, EVP
- Jay McQuaide: Chief Communications & Citizenship Officer, SVP
- Sandhya Rao, M.D.: Chief Medical Officer, SVP
- Don Savery: General Counsel, SVP
- Sue Sgroi: Chief Human Resources Officer, EVP
- Sukanya Soderland: Chief Strategy Officer, SVP
- Linda Williams: Chief Audit Officer, SVP

Awards & Recognition
- 6 years in a row

Community Investments
- $13.2M
- $8M in corporate contributions to 413 not-for-profits
- $3.7M in BCBSMA Foundation grants to 86 community organizations
- $1.5M in volunteer service and in-kind support

“Registered Marks of the Blue Cross and Blue Shield Association.
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