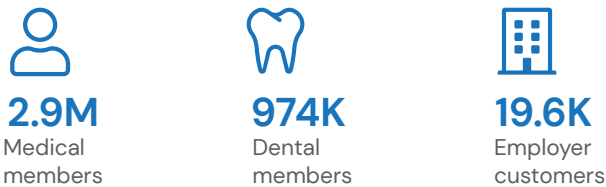


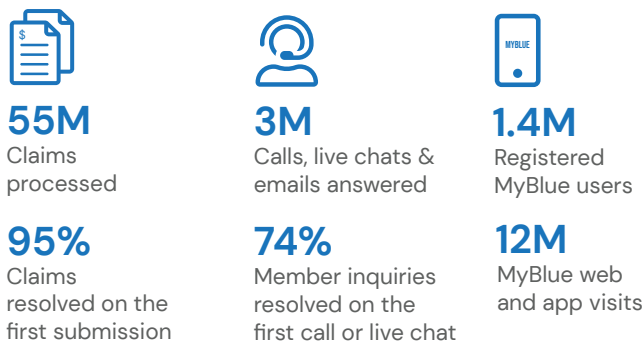
OUR COMPANY AT A GLANCE

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



OUR MEMBERS COME FIRST



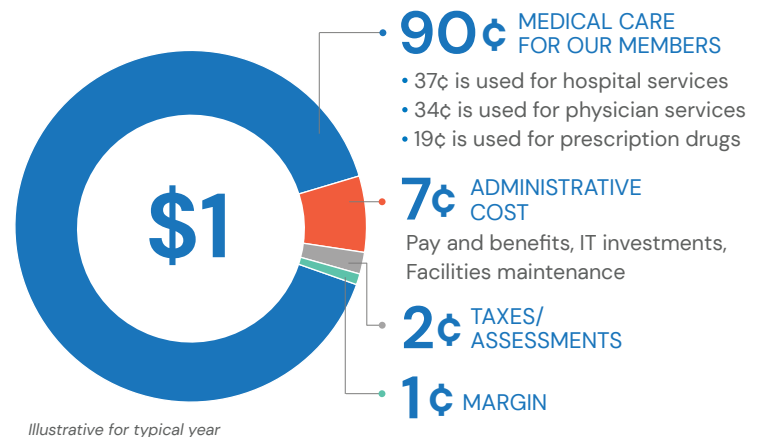
OPERATING RESPONSIBLY

By the numbers

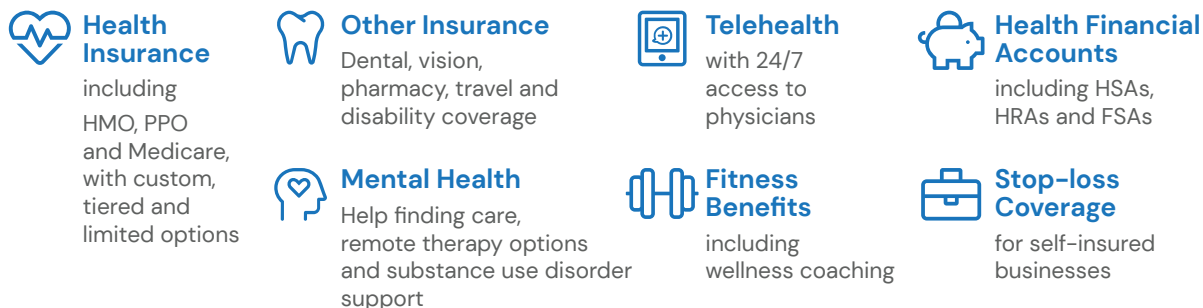
- Managed **\$19B** in spending for our members' health care
- Spent **\$1.3B** on mental health services for our members
- Paid taxes and assessments totaling **\$199M**
- Maintained sufficient reserves to provide security against the unknown
- Operating margin was a modest **0.35%**

(Data reflects CY 2022)

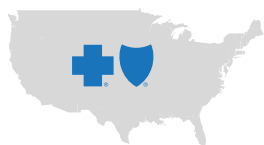
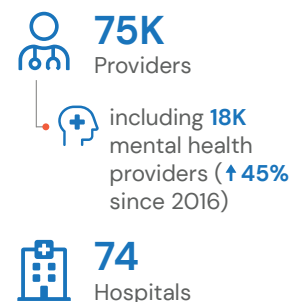
How Your Premium Dollar Is Spent



COMPREHENSIVE COVERAGE



Massachusetts Provider Network



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.

Insures 1 in 3 Americans
114.5M members in U.S. and Puerto Rico

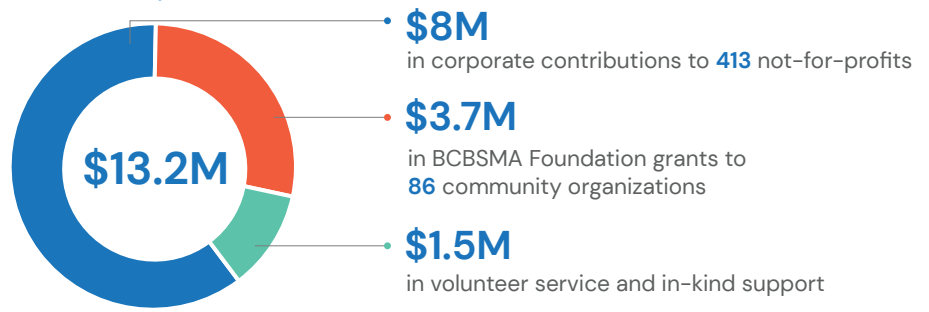
Committed to Local Communities
\$489M in charitable giving

National Provider Network
1.7M doctors and hospitals

COMMUNITY COMMITMENT

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

Community Investments



\$5M out of \$8M in corporate contributions championed health equity in the community

Data reflects CY 2022

Civic Engagement

Data reflects CY 2022



Climate and Health Resilience



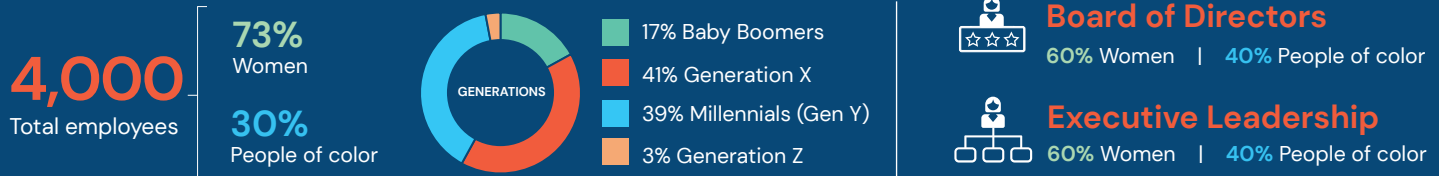
Since 2010, we've made significant strides to improve our operations:



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



Employee Engagement & Empowerment



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



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