

2015

Your health.
Our commitment.

A word from Jennifer Danielson

Plan President,

Regence BlueCross BlueShield of Utah



There have been news headlines all year that have highlighted the challenges facing health insurers, whether the big national for-profits or the state-level health insurance co-ops set up under the Affordable Care Act. As Utah's first health insurer and a true nonprofit, we've seen a lot of marketplace turbulence in our 72 years of serving our customers. But we remain a bastion of financial solidity and security—able to deliver comprehensive, one-stop solutions for customers now and for the long term.

In a year in which the health care industry experienced a great deal of uncertainty, we here at Regence BlueCross BlueShield of Utah offered our customers unwavering confidence and trust.

Our financial strength allowed us to continue to provide the highest level of care and service to our members. It also enabled us to challenge conventions and look at innovative ways of helping you.

Last year, we made it a priority to listen to our members, learn from what we heard—and then execute as the most responsive, creative company we can be. The results: new programs and services that enhance the user experience, improve customer satisfaction and promote wellness. In particular, we made an effort to help families who need support caring for loved ones with a serious illness. We expanded the most

comprehensive palliative care program in the country. With this sensitive and forward-looking benefit, we are able to give the seriously ill and those who care for them that extra layer of support they need from diagnosis through all stages of illness.

We understand that nearly half a million Utahns count on us to look out for their health and financial interests. Rest assured, we do not take that responsibility lightly. We are uniquely positioned to lead the way forward in health care, so you can count on us to be there for you. For your family. For all of Utah.

2015

in numbers



11,210
in-network providers



450k
members



72
years in business



\$1.1B
in member premiums



347
employees



1,056
in-network facilities





Once again, the year of the customer

At Regence BlueCross BlueShield of Utah, we've made customer service our number-one priority. At every touchpoint, we went above and beyond to help our members navigate enrollment, understand their claims and get the answers they wanted.

As a result, our customer service performance was rated in the top tier among our direct peers nationwide.

While national accolades are nice, the personal letters and emails we get from our customers are the real reward.

Time and time again, our members remind us what special, dedicated employees we have. One took the time to say: "I am writing to express my sincere appreciation for the attention, dedication to detail and outstanding service continually shown to me and our employees by our Regence representatives."

Another recalled one specific interaction: "I appreciate their quick responses, even if it is just to let me know that they are working on the resolution of the issue."

We even had a client advise us on how to reward one staff member's performance: "Please give her a raise in lieu of a promotion. We don't want to lose her."

We're pleased that we were able to have such a profound, positive impact on you, the customers we serve.

Embracing a more diverse Utah

Here in Utah, we are incredibly fortunate to have such a strong and vibrant Latino population. We welcome our Spanish-speaking neighbors with open arms. More importantly, we support them, so that they have the access and care all Utahns deserve

With our Consejeros program, for example, members can speak with bilingual and bicultural representatives. And, they can get access to Spanish collateral and video materials, as well.

We also support the Binational Health Week events organized by the Consulates of Mexico. This program provides financial support for the purchase of flu shots, dental kits and more.

We continue to be an active member of the Hispanic Chamber of Commerce. This year, we sponsored its annual Contactos networking events and annual golf tournament to help provide college scholarships to minorities throughout our state.

In 2015, we are proud to say, the Utah Hispanic Chamber honored Regence BlueCross BlueShield of Utah for our decade of support to the Latino community. It was truly one of the highlights of our year.





A year of financial health

In recent years, the health insurance industry has undergone seismic changes. Millions of new people are entering the health care system. Mergers and acquisitions are narrowing the playing field—nationally and here in Utah.

In late 2015, tumultuous market conditions forced more than 60,000 Utahns who previously had health coverage to suddenly go shopping for a replacement insurer.

Through all the uncertainty, Regence BlueCross BlueShield of Utah remains independent, stable and strong. Last year, we were rated A- (Excellent) by A.M. Best, which means you can be sure we'll have the financial resources to provide for you and your family for years to come.

2015

financials

\$947M

health care spend



\$4,006

average paid in claims
per member



7M

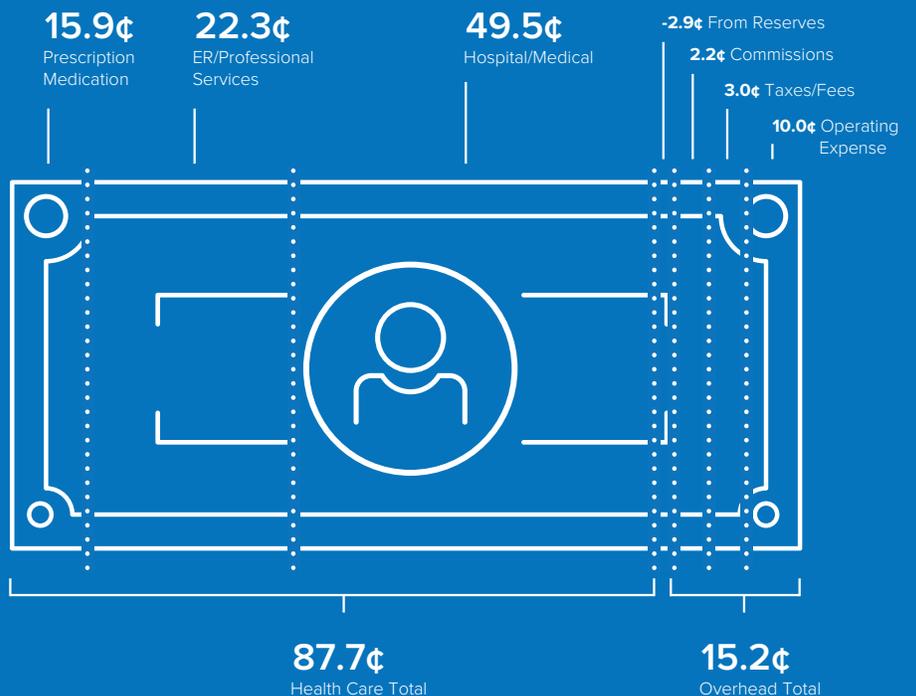
claims processed



Because we are a nonprofit—and not accountable to shareholders—you can be sure we'll put more of those resources into improving your care.

In an industry that has experienced unprecedented change, we are uniquely positioned to lead the way in health care. We are ready to harness our strength and stability to pave the way forward.

Where your
Regence
premium
dollar goes





Giving back to the community

As Regence has grown, so has our commitment to our neighbors, business associates and community partners. Every day, we give our time, our talents and our financial resources to improve the health of Utahns.

2015

in giving back

33
 Regence executives serving on nonprofit boards



\$279,383
 invested



61%
 Regence employees participating in the annual giving campaign.



158
 organizations benefiting




Once again, we partnered with the University of Utah to stage Be Well Utah, a weeklong celebration that promotes wellness and healthier lifestyles.

We lent our support to The Huntsman Cancer Foundation by sponsoring the second annual Huntsman 5K. This family-friendly fun run is held each year to raise money for vital cancer research.

We also broadcast our messages of health and wellness on the hugely popular Medical Moment, which is heard on the state's leading news and talk radio station.

But, that's just the tip of the iceberg. Wherever you look, you will find our employees pitching in and lending a hand on a variety of important causes. After all, that's what neighbors are for.

eliminating racism
 empowering women
ywca
 utah



Reflecting and looking ahead

The year 2015 was one of promise and progress. As we move forward, we will strive to build on our successes to further address the needs of our members and our communities. Look for us to bring more imaginative new products and ideas to market. Look for us to work harder than ever to contain costs. And look for us out in the neighborhoods, volunteering our time and our talents to help make the great state of Utah even greater. Here's to a strong 2016 and beyond.



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