

2015

Customer focus,
quality and innovation

A word from Don Antonucci

Plan President,
Regence BlueShield



Regence BlueShield is committed to transforming health care by focusing on the consumer. We offer an unparalleled experience by providing products, tools and services that save time, promote transparency and help contain costs. By doing this, we have become a trusted partner in providing health care benefits for nearly 100 years.

Health care is experiencing a seismic shift. At Regence BlueShield, we're focused on the consumer experience by listening to our customers to deliver quality, cost-effective benefit options and tools that empower smarter decision-making.

As health care consumers ourselves, we're developing customized solutions that meet the unique needs of employers large and small. We're especially proud to partner with leading health systems in Washington to personalize the health care experience and help make health care more affordable and convenient.

Our nearly 100-year history of serving our members and our track record of financial strength allow us to focus

on our long-term goal of re-imagining the health care experience. This strategic focus centers on collaboration, promoting overall health and wellness, and emphasizing positive health outcomes for our members.

As we look to the future, Regence is leading the way in partnering across our industry to create an experience that incentivizes delivering value and a better patient experience.



2015

in numbers

33,434
in-network providers



1.1M
members



99
years in business



\$1.8B
in member premiums



1,718
employees



1,386
in-network facilities





Empowering the consumer with choice

At Regence we use technology to make health care more personalized and convenient. Our online tools allow you to easily compare treatment options and costs. The “Know Before You Go” program helps you make informed choices about your health care by enabling you to find valuable information about in-network providers, wellness tips and money-saving prescription advice.

We also give you instant, on-the-go access to your benefit details, claims information and deductible status. We even have a nurse “on call” to answer your health questions over the phone, 24/7.

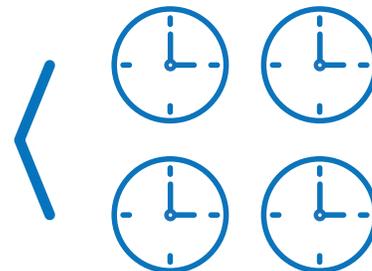
With the help of technology, we’re working to keep you out of the doctor’s office. However, if you do need care, you now have more time-saving options and information than ever before.

Our goal is to drive a closer relationship between quality and cost. By doing so, we can be more responsive to the realities of families and businesses, helping you save time and money.

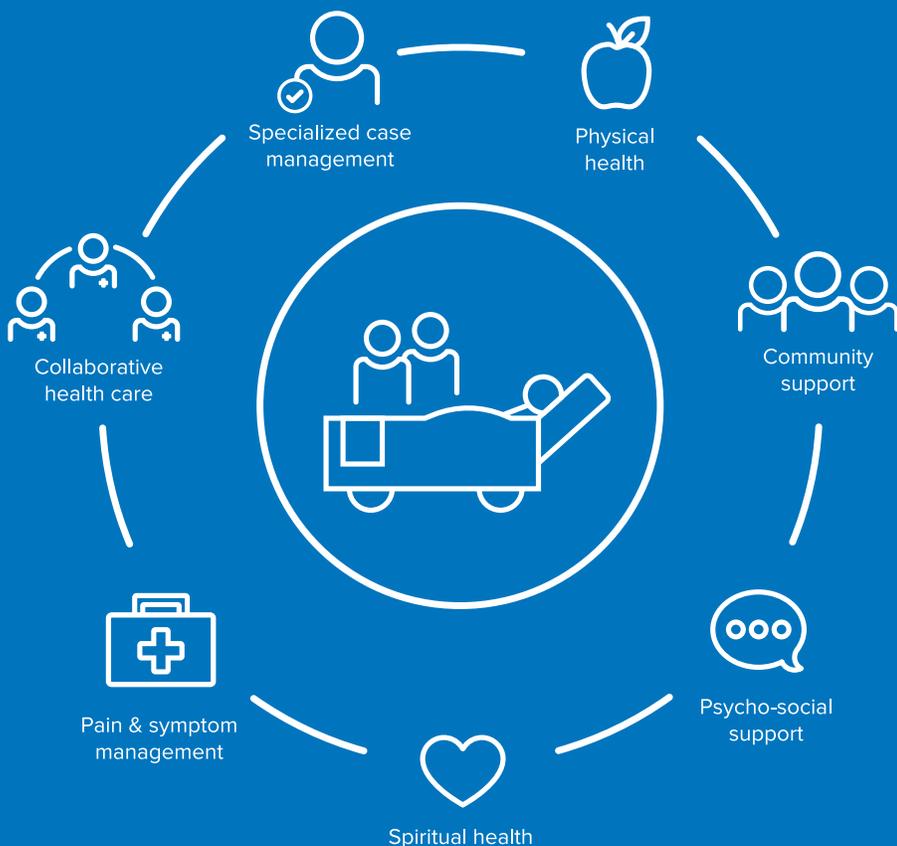
Average wait times



Urgent care
20 minutes



Emergency room
4 hours



Palliative care

To help individuals and their families facing a serious illness, we’ve implemented one of the most comprehensive palliative care benefits in the industry today. This program delivers an extra layer of support from diagnosis through all stages of illness. Not only does this support the member but it offers support to families and caregivers as well.

Currently, one in four Americans are caring for an aging parent or loved one with a serious illness. For businesses, this wraparound coverage helps reduce absenteeism and increase productivity for employees managing a loved one’s illness. For employees, it provides peace of mind in knowing that they can give their loved one great care even when they can’t be there for them.



Making your health care dollars do more

The health care industry as a whole has experienced unprecedented change in recent years. Millions of new people are entering the health care system. Mergers and acquisitions are narrowing the playing field and drug prices continue to rise at historic rates.

Through it all, Regence remains independent, stable and strong. Our financial strength means that you can be confident we'll be your health care partner, just as we've been for the last 100 years in Washington.

Because we're nonprofit, we're not accountable to shareholders—we're accountable to you. This allows us to put more resources into improving care while holding the line against rising costs. From the steps of the state capitol to physicians' offices throughout Washington, we're doing just that.

2015

financials



\$1.4B
health care spend

We work with doctors and health systems to improve the quality and value of your care through new pay-for-performance provider arrangements. Our innovative networks foster more coordinated care that results in better health outcomes and patient satisfaction. We're also pushing back against for-profit pharmaceutical companies to make sure prescriptions remain affordable.

In 2015, we made great strides to keep costs in check. In the coming year, you can count on us to continue to be your champion and your partner.

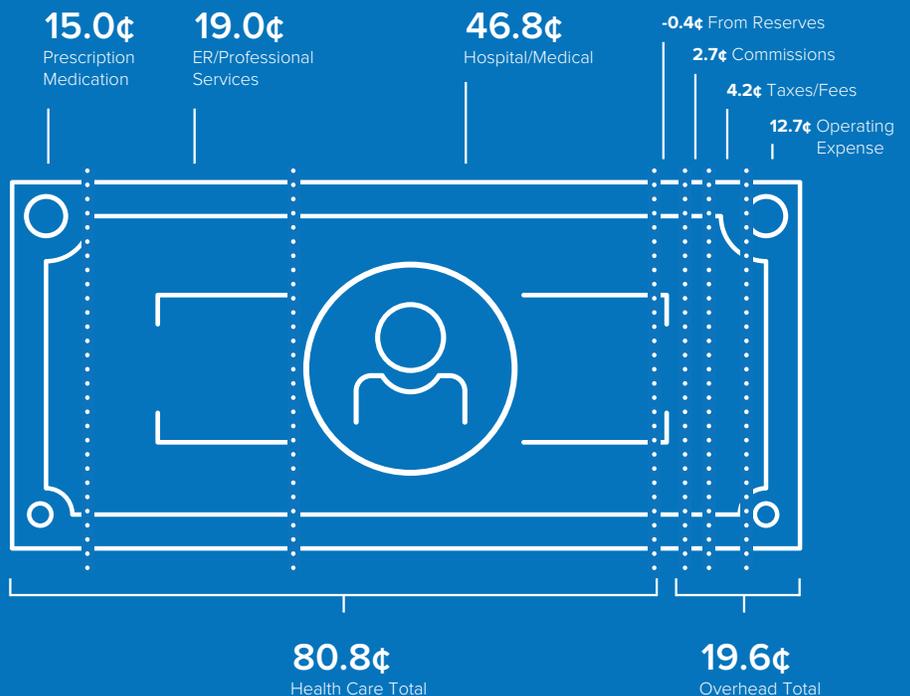


\$3,572
average paid in claims
per member



16M
claims processed

Where your
Regence
premium
dollar goes





Giving back to our community

As Regence has grown, so has our commitment to you: our neighbors, and business and community partners. Throughout the Regence family you will find that we're passionate about making a difference in the communities we serve. Every day, we give our time, our talents, and our financial resources to improve the health of Washingtonians.

2015

in giving back

33



Regence executives serving on nonprofit boards

\$1.4M
invested



1,537
hours donated



831

organizations benefiting



Last year we partnered with the American Red Cross to support the organization's Services to Armed Forces (SAF) Programs. As a result of this partnership, the American Red Cross was able to purchase 10,000 briefing packets and provide significant support to help 800 volunteers in briefing 45,000 service members at installations throughout the state. Regence employees also signed and sent 750 holiday cards to service members overseas.

We give as a company and we give as individuals. Our employees make personal investments by volunteering for causes they care about. They build homes with Habitat for Humanity, volunteer at Mary's Place—a shelter providing safe haven to women and children—and collect holiday gift items to support Senior Services. Regence employees also give back through board service, using their professional talents and connections through 33 placements with local nonprofit organizations in Washington.

We are proud to have invested over \$1.4 million last year in programs across Washington state. Being local means being engaged and ensuring that our communities are as healthy as our members.



Looking ahead to the next 100 years

As we close in on our centennial, Regence is creating solutions that put the consumer at the center for improved health. As we work to empower our customers with technology solutions and build affordable, high-quality, cost-effective products, we're confident that our efforts will result in a better health care experience for everyone.



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