



BETTER HEALTH IN SIGHT

VM Global Leadership Summit 2013
Annmarie Hagan, President of Specialty
March 2013



EVOLUTION OF A LEADER:

The most recognized health care brand

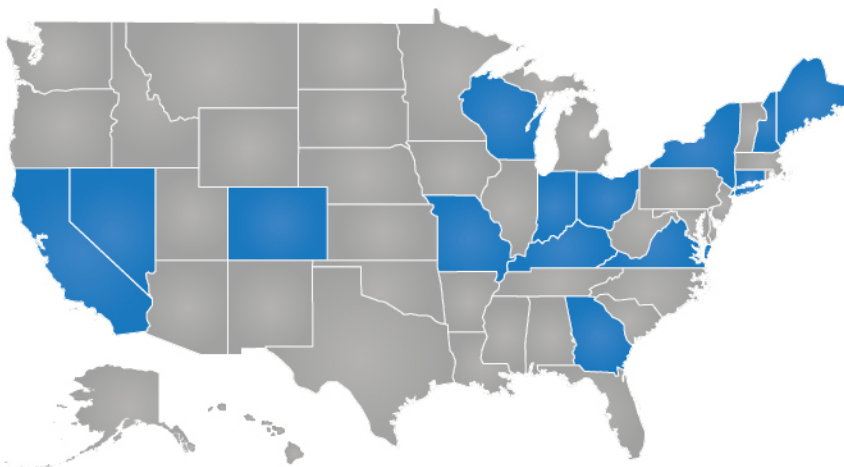
1 in 3



One in three Americans
is covered by
Blue Cross Blue Shield

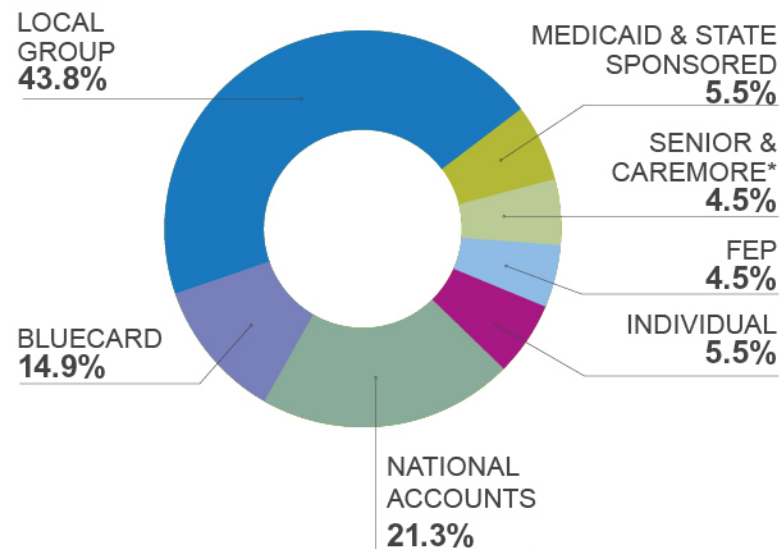
A wide range of customers, far and wide

Geographic diversity of customers



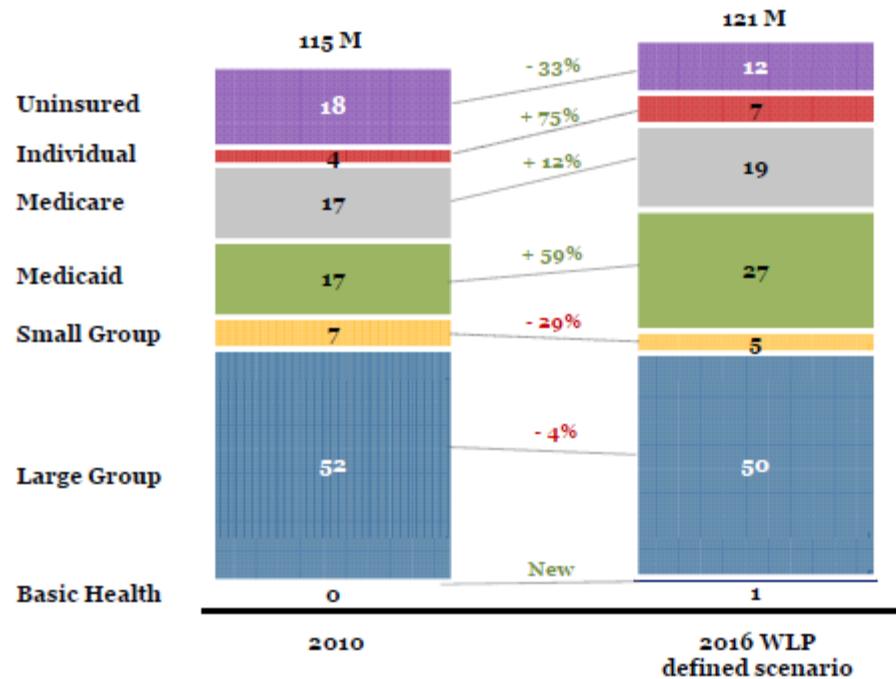
- 14 Blue Cross and/or Blue Shield Plans
- Nationwide under the UniCare name

Broad customer base



Expected Market Shifts

WLP States: 2014 Almost Here!



Source: MPACT 5.0.0, WLP footprint, roll-up of state-selected scenario

THE PULSE OF THE NATION:

Environmental landscape and market factors



Margin compression through MLR and payer tax



ACA market expansion



Delivery system appetite for taking on risk



Unsustainable costs, plus rate shock



Strong market competitors, new entrants and disruptors



Consumer demand for information and convenience



THE PULSE OF THE NATION:

Declining access is a growing issue.

60 million

Americans without access to primary care

20.3 days

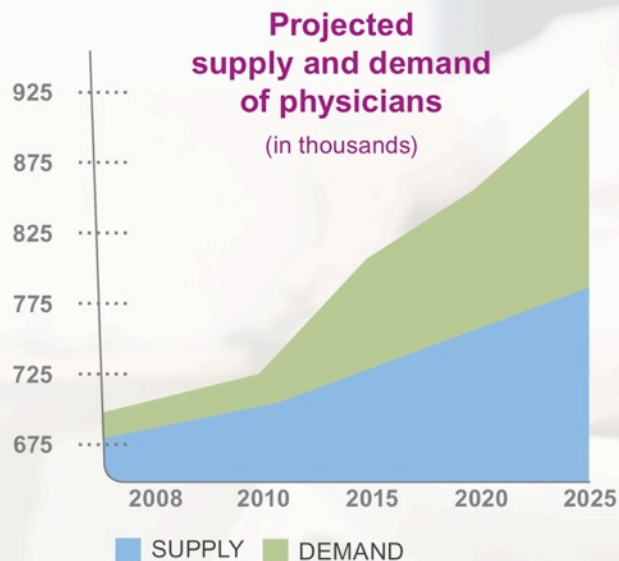
Average waiting for non-emergency appointment

49.8%

PCPs accepting new patients

THE PULSE OF THE NATION:

A huge deficit in projected physician numbers







WHAT HEALTH CARE CONSUMERS WANT, HEALTH CARE CONSUMERS SHOULD GET.



70% want physicians to:

- Be more accessible by phone/email
- Coordinate care with other primary care physicians
- Coach them about staying healthy

% who expect these personalized services:

-  Health tips **35%**
-  Cost-saving tips **44%**
-  Personalized care plan **50%**
-  Social media tools **72%**

AFFORDABILITY.
ACCESSIBILITY.
CONSUMER
EXPERIENCE.

These are our pillars
of distinction.

They set us apart.
THEY KEEP PEOPLE HEALTHY.



New connections and capabilities.

Competing in the new
health care landscape.

We offer truly **innovative programs and partnerships**
designed to enhance affordability, access and experience.

National Blue
Dental Health
Network

LiveHealth
ONLINE

 CAREMORE
It's what we do.™

1800 CONTACTS®

 Amerigroup
RealSolutions®
in health.care

 SoloHealth™
In touch with your health

bloom
HEALTH





Specialty product investments
ONE HEALTHY IDEA LEADS
TO ANOTHER.

We're more than a medical carrier.

We research, develop, test and offer a full suite of life-enhancing, cost-effective, financially rewarding solutions for our customers.

**Dental
Disability
Life
Vision**

 **DeCare**
Dental[™]

1 800 CONTACTS[®]


WELLPOINT



Health care reform
is an opportunity for vision.

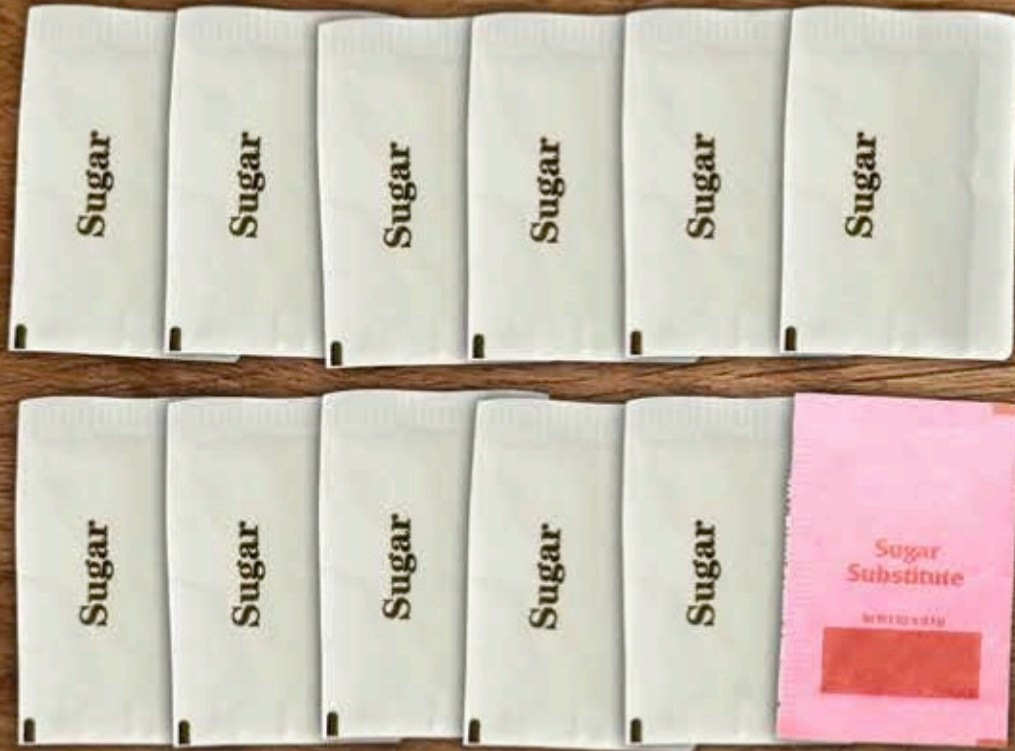
Pediatric vision benefits
are now incorporated
into medical plans.



The eyes are the window to the soul.
And diabetes. And glaucoma. And heart disease.
And more.

Surprising evidence about chronic diseases:
Eye care professionals are often the first to know.
Up to 15% of customers have diabetes.

WellPoint sets the stage for early action or intervention that improves lives and saves money.



**1 in 12 PEOPLE HAVE
DIABETES IN THE US**
Nearly 26 million diabetics
Another 79 million prediabetics

**DIABETES COSTS EMPLOYERS
\$21,000 PER YEAR ON AVERAGE**
It's the third most costly
health condition for employers



INSIGHTS THAT ENGAGE

Members who stay engaged

PATIENT-CENTERED CARE

We believe in a more personalized customer experience.

- **Early detection**
- **Powerful provider connections**

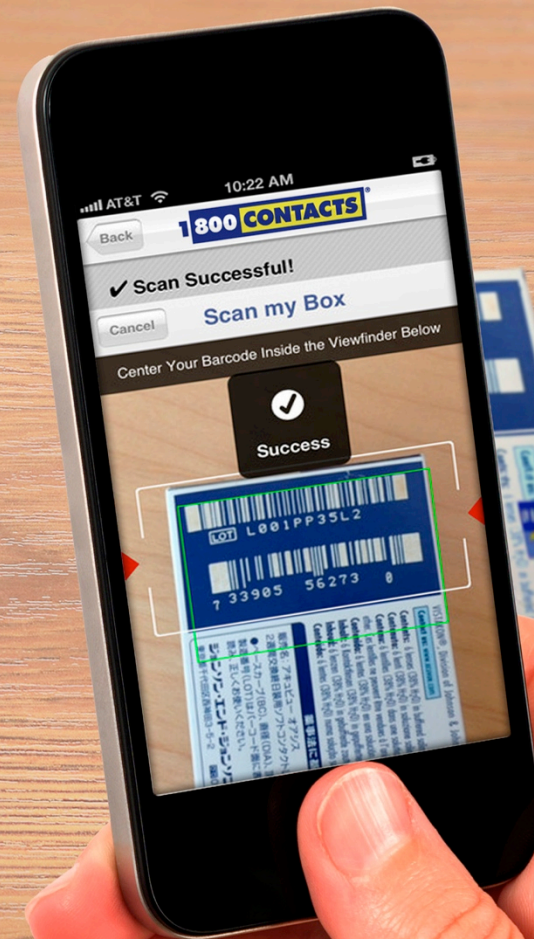
Greater data, better tools and more care management programs make all the difference.



Affordability: world's largest contact lens store with **99% of orders in stock** and the savings passed on to customers

Access: easy ordering by **phone, online,** and **mobile app**, backed by **live 24/7** customer service

Consumer experience: dedicated to a **simple, fast, hassle-free** way to order contact lenses with exceptional customer retention



Better health is in sight.

By integrating health and vision benefits, we're giving customers easier access, more choices, greater convenience, better information. And ultimately, a healthier life.

