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TO: Distribution A-C

FROM: Bruce A. Davidson 

SUBJECT: President's Address to the First Coast Healthcare Executives Group

The attached remarks were recently delivered by BCBSF President Michael Cascone, Jr., before the First Coast Healthcare Executives Group.

I hope these remarks will be a useful tool in providing you and your staff with additional understanding of the dynamic marketplace, the challenges ahead and BCBSF's vision for the future.