



Blue Cross and
Blue Shield of Florida
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Where the Future Leads

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Blue Cross and Blue Shield of Florida

Offering a full spectrum of health care plans and services under the Blue Cross and Blue Shield brand, this Jacksonville company is a leader in Florida's health insurance market, with a vision of good health and an excellent quality of life for every citizen in the state.



Blue Cross and Blue Shield of Florida (BCBSF) is the state's oldest and largest health plan provider. An independent licensee of the Blue Cross and Blue Shield Association, BCBSF is headquartered in Jacksonville and serves all 67 counties in Florida—more than 8.6 million people. BCBSF, a not-for-profit mutual company owned by its policyholders, has captured more than 30 percent of the state's health insurance market.

BCBSF provides for the health and well-being of Floridians, selling affordable health care products and services through its parent company, subsidiaries, and joint ventures. It offers traditional health plans, PPO and HMO products, consumer-driven products, health savings accounts, life insurance, disability and long-term care insurance, workers' compensation services, and much more. In 2006, BCBSF had a 92 percent retention rate among its customers—a level of loyalty and satisfaction that comes with more than 60 years in the business.

In 1944, the Florida Hospital Service Corporation, the precursor to Blue Cross of Florida, began in Jacksonville

with four people. Two years later, the Florida Medical Services Corp. formed, and it eventually became Blue Shield of Florida. The companies merged in 1980, forming BCBSF.

Today a major economic force, BCBSF employs nearly 8,700 people statewide, more than 7,400 of whom work in Jacksonville. BCBSF has 14 regional offices, each with medical directors, health plan administrators, and community-relations teams. This local presence helps the company understand member needs.

The company's specialty business sector offers solutions for company benefits and employee financial security, and its government-business subsidiary, First Coast Service Options, Inc. (FCSO), focuses on traditional Medicare program administration.

Every year for nearly two decades, BCBSF has had positive financial and enrollment performance. It continues to create new programs and services to meet the changing needs of Floridians. In 2005, BCBSF expanded its high-performing provider network,



NetworkBlue, to all 67 counties in the state.

In addition to serving its customers, the company pursues public policy that creates excellence and efficiency in the health system, more affordable health care, and protection for as many Floridians as possible. The company also supports Floridians through programs for children, the elderly, minorities, the uninsured, and the underserved, and through initiatives that heighten the quality of life across Florida.

In the Community

BCBSF employees are top contributors to United Way campaigns in Northeast Florida. They spend thousands of hours annually with the Blue Community

Champions program—feeding and clothing the poor, raising money for good causes, getting others involved in the community, leading nonprofit boards, and more. To address the statewide nursing shortage, BCBSF started Generation RN. BCBSF scholarships, along with state matching dollars and private money, help more than 200 nursing students a year pay for their education.

The Blue Foundation for a Healthy Florida, the philanthropic affiliate of BCBSF, awards grants to Florida nonprofits that improve access to quality health services, mainly for the uninsured and underserved. The Blue Foundation supports community health centers and outreach programs. It grants money

for health care education, awareness, training, and health care challenges like health disparity and cultural competency. In its first six years, the Blue Foundation awarded more than \$6.7 million in grants.

In 2005, the Blue Foundation presented its first annual Sapphire Award, which recognizes community health excellence. Winners, who receive substantial monetary awards, must have measurably improved health outcomes for Florida's at-risk citizens and communities.

Through the years, BCBSF has dedicated itself to serving Floridians through health care plans, philanthropic programs, and statewide initiatives and will continue to do so in the future.



This page, top left: The Blue Cross and Blue Shield of Florida (BCBSF) headquarters is located on its Deerwood Campus in Jacksonville. This page, left and top right: BCBSF employees donate thousands of hours every year to make Jacksonville a better place in which to live. Opposite page: The BCBSF building is a landmark in downtown Jacksonville.



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