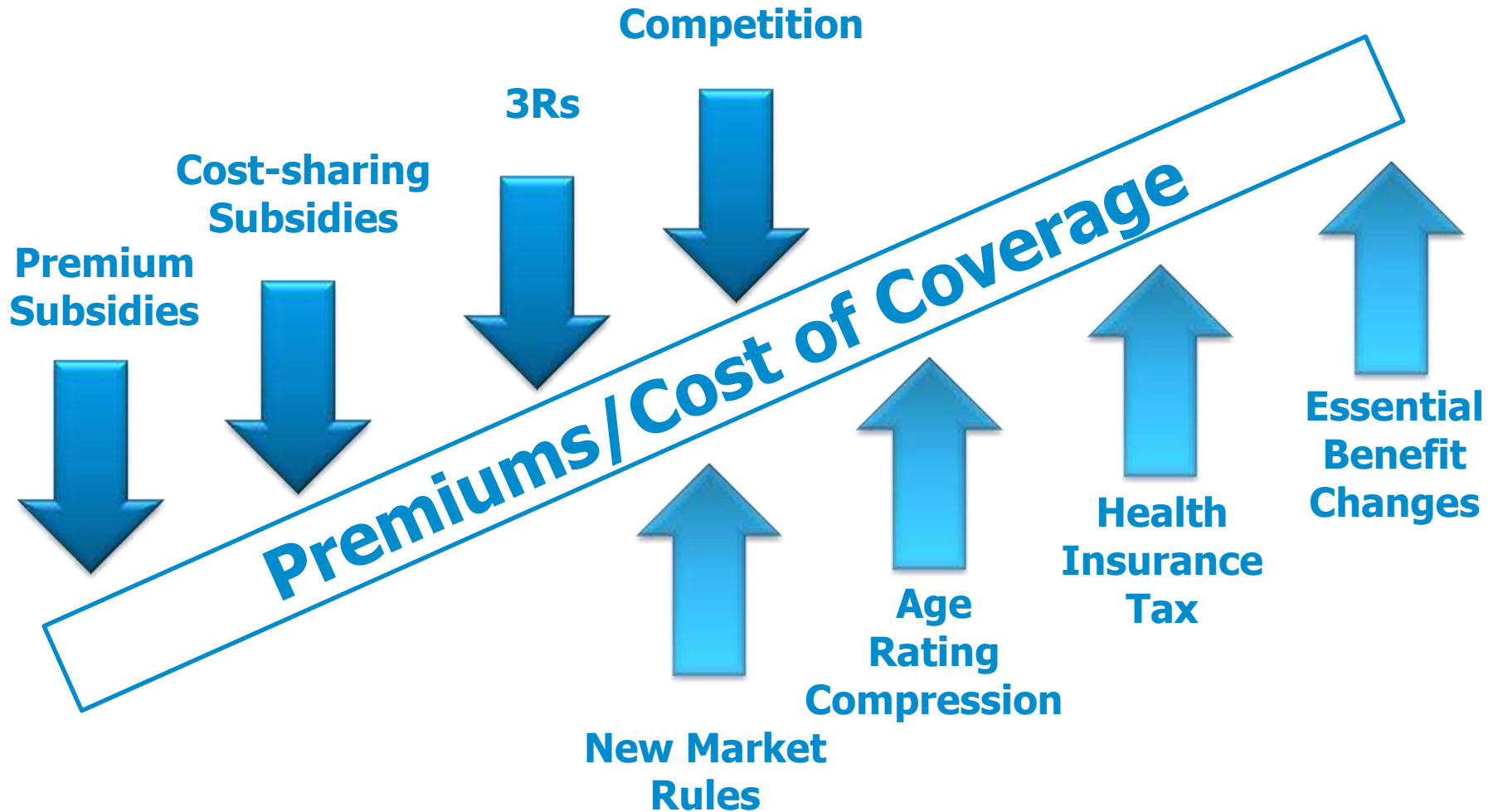


Florida Educational Negotiators

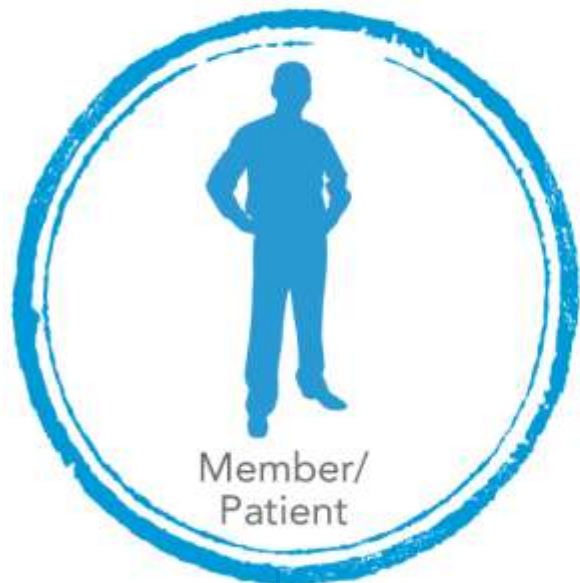
Jon Urbanek

Senior Vice President, Health Insurance Markets

MANAGING THROUGH CHANGE



HOW HEALTH CARE IS CHANGING...



Consumer



Health and Care
Delivery System



Health Solutions
Company

MISSION, VISION AND VALUES

Mission

To help people and communities achieve better health

Vision

A leading innovator enabling healthy communities

Values

Respect, Integrity, Imagination, Courage, Excellence

FLORIDA BLUE – WHO WE ARE

- Florida Blue and its family of subsidiaries serve more than 15 million people across the United States
- 30% market share in Florida - more than double nearest competitor
- Customer retention levels averaging 90%
- \$10 billion of revenue
- AM Best rating upgraded to an “A+”
- A+ Rating from Standard & Poor's
- Member growth of 170,000

FLORIDA MARKET

Total Population

Population – 19,263,807
Uninsured - 20%
Florida Blue Share – 30%

Individual Under 65

Population – 890,160
Florida Blue Share – 46%

Employer Groups

Population – 7,894,957
Florida Blue Share – 42%

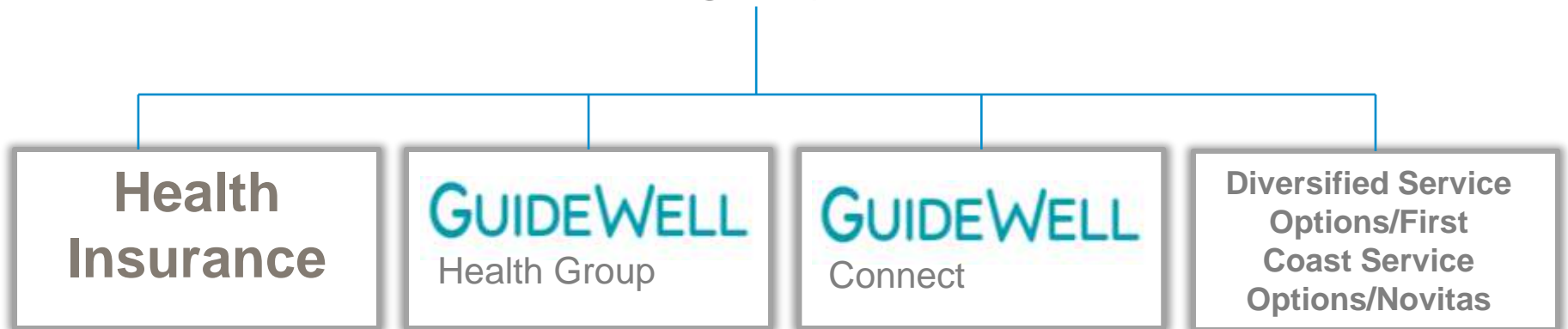
Medicare/Medicaid

Population – 6,702,982
Florida Blue Share – 7%

ORGANIZATIONAL STRUCTURE

GUIDEWELL

Mutual Holding Corporation



Health Insurance EVOLUTION to Health Solutions



**BlueCross BlueShield
of Florida**

An Independent Licensee of the
Blue Cross and Blue Shield Association

HEALTH INSURANCE



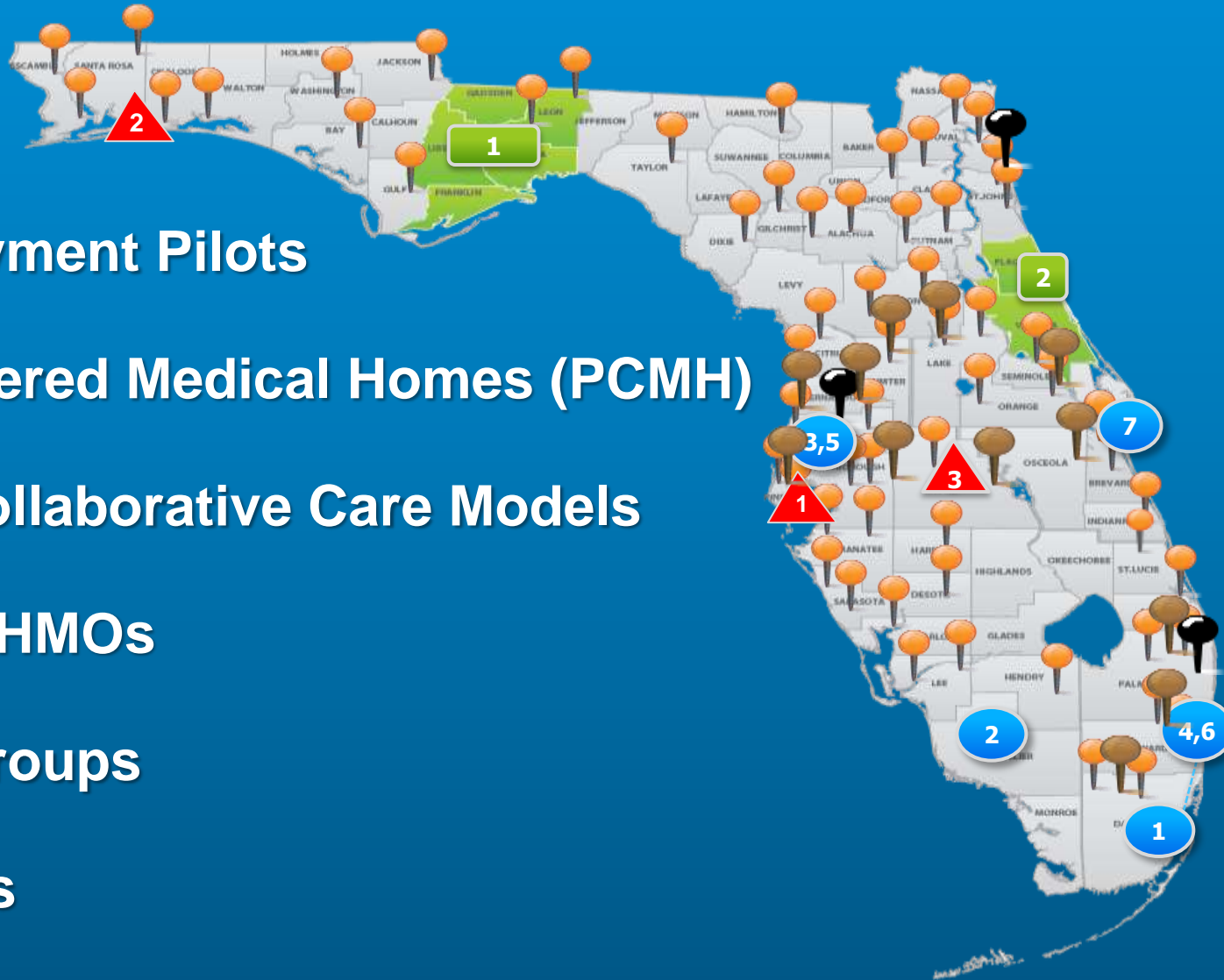
Florida Blue

In the pursuit of health[®]

HEALTH SOLUTIONS



Our Delivery System is becoming a Mosaic of Value Models



 **Bundled Payment Pilots**

 **Patient Centered Medical Homes (PCMH)**

 **Medicare Collaborative Care Models**

 **Staff Model HMOs**

 **Physician Groups**

 **ACO Models**

RETAIL CENTERS



RETAIL CENTERS



Florida Blue

RETAIL CENTERS



INNOVATIONS DRIVE MEMBER ENGAGEMENT ENGAGEMENT/SUPPORT

Better You From BlueSM

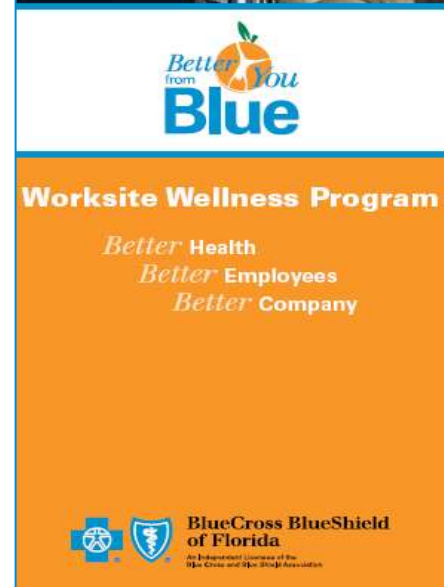
Mobile Web Applications

Worksite Wellness

HCR e-Book



Worksite Clinics



Care Consulting Navigation



Better Now
Health Center

INNOVATION AT FLORIDA BLUE

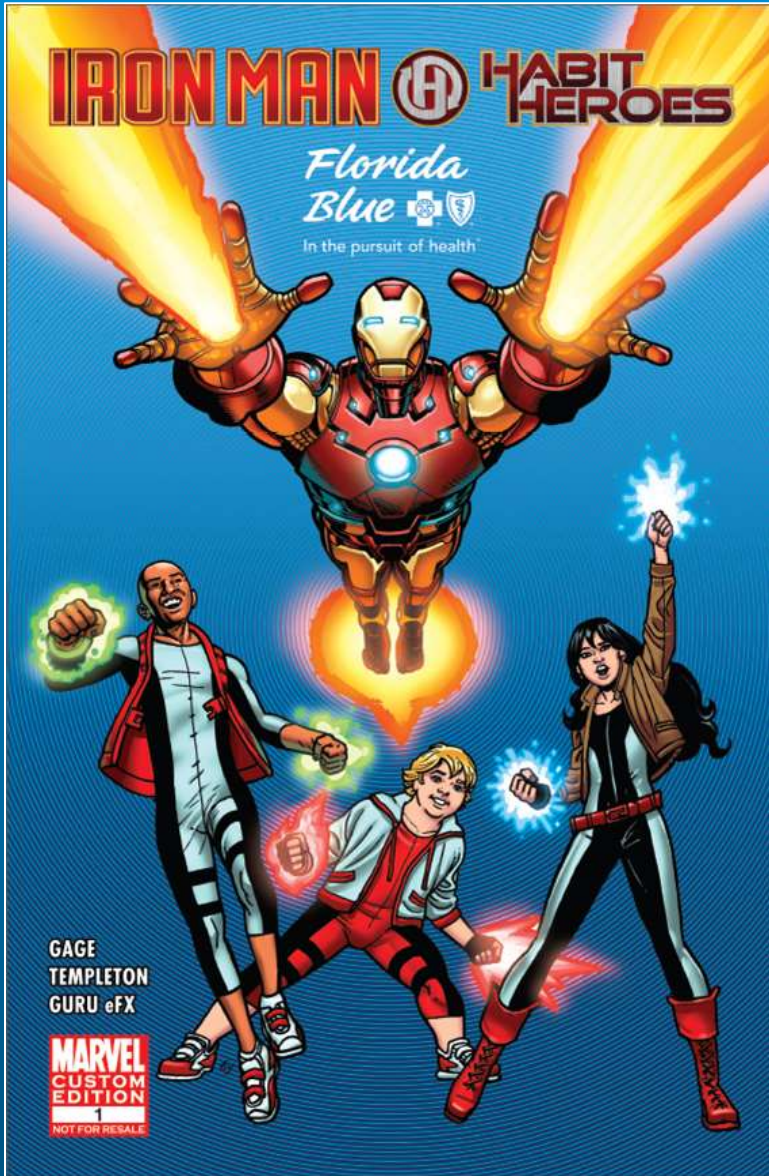
PARTNERSHIPS



Wellness + Prevention, Inc.
a Johnson & Johnson company



HABIT HEROES



BUILDING STRONG COMMUNITIES

Riverside YMCA Florida Blue
Fitness Center



Feeding America Tampa Bay



Community Gardens



Generation RN



Key Health Care Trends

1. Value-based benefits
2. Define contribution
3. Consumer engagement
4. Marketplace and exchanges

Value of Florida Blue & Public Sector

1. We serve 51 of 67 school boards in the state
2. Local service and relationship management
3. Local medical management