

2010  
COMMUNITY ANNUAL REPORT

**Blue Cross and Blue Shield of Alabama**

# BLUE CROSS AND BLUE SHIELD OF ALABAMA PROMOTES HEALTH, EDUCATION, WELLNESS AND SAFETY EFFORTS THROUGHOUT THE STATE.

**HOSPITAL PLAN DETAILS HEARD**  
 New York Insurance System Explained To Physicians

MONTGOMERY, Ala., April 7- (AP)—The Alabama Hospital Association, in the first of its annual two-day convention, Tuesday heard Frank van Dyk, director of the Associated Hospital Service of New York, laud a hospital insurance plan approved by the 1953 State Legislature.

"A 3-cent-a-day plan for hospital care in effect elsewhere should prove popular in Alabama," Van Dyk said.

"This non-profit, community service has developed phenomenally in New York in less than a year, and I know no reason why you should not have a proportionately successful experience with your hospital service corporation of Alabama for which offices have been opened in Birmingham and which, I understand, is sponsored by your association and the medical society of the state of Alabama.

"New York's 3-cents-a-day plan for hospital care already has set a world record, passing in 10 months London's first year record of 63,500 members.

"For payments of 90 cents a month or \$10 a year, members are entitled to 21 days of semi-private hospital care in any 174 hospitals in the New York metropolitan area."

Dr. C. N. Carraway, of Birmingham, president of the association, called the annual meeting into session.

Scheduled convention speakers are Dr. D. F. Talley, of Birmingham; Miss C. Foust, Sheffield; Dr. Frank Craddock, Sylacauga; Dr. C. S. Graham, Birmingham, and Dr. J. N. Baker, state director of public health.



APRIL 8, 1936



**GROUP HOSPITAL PLAN IS PRAISED**  
 Organization in Alabama is Declared Greatest Humanitarian Step

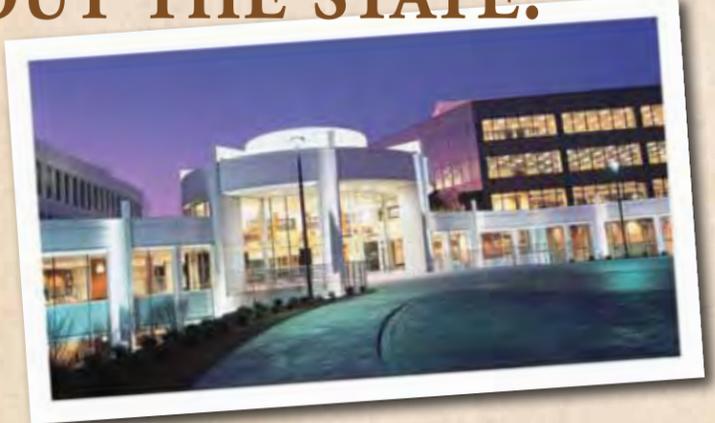
MONTGOMERY, April 8.—(Special.)—Members of the Alabama Hospital Assn. in convention here yesterday heard Frank Van Dyk, director of Associated Hospital Service of New York, describe Alabama's new group hospitalization plan as "the most progressive step taken by the humanitarian interests of this state."

Mr. Van Dyk predicted that the Alabama plan will enjoy the same success that group hospitalization has already set in New York City.

"Our 3-cent-a-day plan for hospital care in New York," he said, "has already set a world record for group members. Within 10 months we have surpassed London's first-year record of 63,500 members."

"The payment of 90 cents a month, our members are entitled to 21 days each year of semi-private care in any one of 174 hospitals in the New York metropolitan area. The plan has thousands who could not get it otherwise."

The two-day convention closed this afternoon with a luncheon by Dr. Seale Harris.

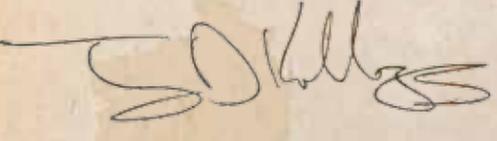


Since 1936, Alabamians have depended on Blue Cross and Blue Shield of Alabama for the best, most dependable healthcare coverage available. The year 2011 marks our 75<sup>th</sup> year of serving Alabama. Milestones such as these prompt us to reflect on where we started, how far we have come, and how we got to where we are today. These reflections not only humble us, but provide direction for tomorrow.

Our mission to provide employers, families and individuals access to quality, affordable healthcare was born out of a concern for Alabamians. The doctors and hospital administrators who created our predecessor, the Hospital Service Corporation, saw a need in Alabama they were compelled to fill: the need for access to healthcare. Their concern has improved the lives of millions of Alabamians over the past 75 years.

The caring attitude that created us is the one that continues to drive us today. Because we care about our members' financial security, health, and peace of mind, we continue to pursue affordable healthcare options while striving to improve not only the quality of medical care in Alabama, but the quality of life as a whole. We do this through the support of United Way and other organizations that assist those in need. We also have dedicated, caring employees who spend their personal time volunteering and helping others. Their efforts to positively impact our community are appreciated beyond measure.

We are proud to have had the opportunity to serve Alabama for many years, and we realize it is a privilege to be part of this community. That is why as we celebrate 75 years of business, we also celebrate 75 years of caring for our neighbors.

Sincerely,  
  
 Terry Kellogg  
 President and Chief Executive Officer



An Independent Licensee of the Blue Cross and Blue Shield Association



## Changing Lives in the Community

For more than 50 years, Blue Cross has conducted a United Way campaign to motivate employees to change lives in their community by giving monetary contributions, volunteering their time, and serving as advocates for the agencies of United Way. During the campaign, employees have the opportunity to volunteer to help build a house with Habitat for Humanity; spend a day learning – firsthand – how United Way agencies assist those in our community; and serve by helping out at an agency. These opportunities give employees a better understanding of the many services United Way and its agencies provide, along with helping them to understand how their contributions help the community.

### Habitat for Humanity

On two warm Fridays in April 2010, 51 employees, donned in t-shirts, jeans and tool belts, rolled up their sleeves and helped build a house with Habitat for Humanity for a young family in need. They laid sod, landscaped, painted, installed vinyl siding, and completed a multitude of other tasks to help complete the three-bedroom house in east Jefferson County. Audit Tech Bryan Hallman put a lot of TLC into his duties building the home. "I treated it like a house I was building for my own family. I wanted the family that lives there to have a place they can be proud of and know it was built with a lot of love and care," said Bryan.



## Volunteer Day at the Community Food Bank

When chosen to spend a day at the United Way Community Food Bank, the 26 employees who volunteered to go had no idea what to expect. For more than five hours, they labeled, sorted and boxed canned goods that would later be distributed at food pantries in the United Way service area. Although it seemed like a simple task, Quality Assurance Analyst Wendy Malone said, "It felt good knowing we were helping out a worthy cause that is a necessity for many people in our area."

We are honored to be long-standing supporters of an organization that is so pivotal to the community. Supporting the United Way has become part of who we are, and we look forward to continuing that support for years to come.

### Campaign Stats

- In 2010, employees donated more than \$2.8 million to United Way.
- Twenty-six employees worked five hours at the United Way Food Bank.
- Fifty-one employees worked a total of 357 hours building a house for Habitat for Humanity.
- Thirty-six employees attended, and five agencies were visited during Agency Tours.
- Thirty-one employees participated on United Way's 2010 Visiting Allocation Teams.
- Blue Cross consistently ranks among the top Alabama companies in fair-share giving to United Way.
- Blue Cross has been a United Way Pacesetter Company since 1999.



"Our employees have always given generously to help those in need but for some, this past year became much more personal and closer to home as those receiving services were a family member, neighbor or coworker. I believe that everyone who participated in our United Way campaign events and activities shine a little brighter knowing how their contributions, time and talents help those in our community."

*Robert Orr, 2010 UW Campaign Chair*

"By donating to the United Way, our employees' generosity makes a positive and tangible difference in the lives of Alabamians every day, and in doing so, we can be part of making Alabama a caring, vibrant and healthy place to live."

*Koko Mackin, 2010 UW Campaign Co-Chair*

"We value our relationship with Blue Cross employees. Together, we help thousands of our friends and neighbors struggling to obtain the basics for a good quality of life. Our relationship goes beyond financial support; Blue Cross employees serve on our Visiting Allocation Teams, committees and work as volunteers in many of our partner agencies."

*Kate Watson, United Way Relationship Manager*



### Agency Tours

Visiting the agencies that United Way serves is often an eye-opening experience. In 2010, Judy Reed, an Administrative Assistant in Health Management, participated in her first Agency Tour because she wanted to take a firsthand look at some of the work the agencies do. She was surprised at how much passion the staff at the agencies had for their jobs and the people they serve. "It was truly a joy to see where and how the contributions made are working in these agencies," said Judy.



## Moving Forward by Scaling Back



Stepping on the scale can be unpleasant for those who are unhappy with their weight. But stepping on the scale as part of the Scale Back Alabama program can be a step in the right direction, and rewarding in more ways than one.

Scale Back Alabama is a statewide weight-loss

program developed by the Alabama Department of Public Health and the Alabama Hospital Association. The program takes a team approach to encourage participants to reach their weight-loss goals. Teams of four strive to lose at least 10 pounds each during the 10-week program, which runs from January through March. Teams whose participants reach the goal are eligible for prize drawings.



2010 press conference announcing the Scale Back Alabama program and its goals

When it comes to obesity, Alabama ranks second in the nation. Losing a little weight can make a big difference in the lives of many Alabamians. Blue Cross believes exercise and good nutrition are the keys to a healthier Alabama. That is why we have sponsored Scale Back Alabama since it began

in 2007. "Scale Back Alabama is the perfect example of how several key partners with like goals can work together to affect major change," said Rosemary Blackmon, Executive Vice President/COO, Alabama Hospital Association. "Thanks to the support of corporate partners like Blue Cross and Barber's Dairy, what seemed to be a good idea in 2006 has become a full-blown statewide health awareness campaign that has improved the lives of more than 165,000 Alabamians."

In addition to being a sponsor, we provided public relations support and produced the public service announcement for the program in 2010. Additionally, Blue Cross employees were encouraged to participate, and the Company hosted an internal competition for employees. "Blue Cross has been one of our most faithful grassroots coordinators, encouraging its employees and members to sign up for the contest," said Rosemary. "We could not do the program without them!"

In 2010, over 30,000 Alabamians, representing almost every county in the state, participated in Scale Back Alabama. Participants lost a total of 200,000 pounds, bringing the total weight loss since the program's inception to over half a million pounds! This weight loss represents the potential for lower incidences of diabetes, heart disease, high blood pressure and other weight-related conditions. With the Scale Back program, Alabamians are improving their eating habits and increasing their activity levels to reach their weight-loss goals, moving us closer and closer to a healthier Alabama.

By the numbers...

**2007** the year Scale Back Alabama began

**4** number of members on a team

**10** minimum number of pounds to lose to be eligible for prizes

**165,776** number of Alabamians who've participated in the program

**500,000** total numbers of pounds lost since program began

Blue Cross and Blue Shield Association, National Walk@Lunch Day encourages people to walk during lunch and find other ways to incorporate exercise into their daily routine. We encourage employers to promote the day to their employees, and we host an event for our employees which includes organized walks and fitness demonstrations.

As part of National Walk@Lunch Day on April 28, 2010, we hosted an event at Linn Park in downtown Birmingham. Tyler Watts, former University of Alabama quarterback, kicked off the event which was attended by approximately 1,200 people — twice as many as the previous year. In addition to a greater number of attendees, there was more participation from the community. Health information was provided by area businesses including Brookwood Hospital, YMCA of Birmingham, Track Shak, Cahaba Cycles, Edwin Watts Golf, Barber's Dairy, UAB registered dietitians, American Heart Association, and American Cancer Society. Additionally, the Birmingham Mayor's Office read an official proclamation declaring the day as National Walk@Lunch Day.



Employees from area companies laced up their walking shoes and joined in the fun. Teams of walkers were registered by businesses surrounding Linn Park including Regions Bank, City of Birmingham, Jefferson County Commission, Energen Corporation, Balch & Bingham, Cabaniss Johnston, American Cancer Society and Burr & Forman. Additional walkers from other companies surrounding Linn Park also participated. Employers view this event as an asset to their employees. "It reminds employees that walking is an easy and inexpensive way to stay healthy; that they can get out of their cubicles and take a stroll outside on their breaks, etc.," said Jonna Wallace, Assistant Vice President and Manager of Benefits Communications and Wellness, Regions Bank. "It is helping to build a culture of wellness which is desperately needed throughout the nation since we have become a sedentary society."

Through programs and events like WalkingWorks and National Walk@Lunch Day, we strive to provide opportunities for Alabamians to take steps to live longer, healthier lives.



For more information about WalkingWorks, visit [www.bcbsal.com/walkingworks](http://www.bcbsal.com/walkingworks).

## Helping You Be Healthy

It seems we hear the same story on the news, almost daily: Americans — especially Alabamians — are overweight and in general, unhealthy. We are encouraged to get healthy, live healthy and be healthy. When it comes to the nation's health, Blue Cross agrees there is room for improvement. That's why we offer BeHealthy.com®, a website dedicated to helping improve lifestyles in a healthier manner, whether big or little improvements are needed. Available to both Blue Cross members and non-members, BeHealthy.com is a resource offering personalized information and tools to help Alabamians take control of their health.



At [www.behealthy.com](http://www.behealthy.com), users can customize the site to fit individual needs. Blue Cross members can create a personalized wellness location that securely maintains their personal health information. Members can be confident their data is safe, because this website is password-protected. The website is powered by WebMD®, an independent company, which means users are assured they are using a respected resource and can depend on the most up-to-date, comprehensive information.

"BeHealthy.com keeps me current on health news," said Mary Beth Mann, a Blue Cross employee and website user. "And it really helps me keep track of all my health information." Few companies know the importance of good health more than HealthSouth, one of the nation's largest healthcare providers specializing in rehabilitation. A company priority is to deliver high-quality patient care. Another goal focuses on the health of their staff who work at its facilities in 26 states and Puerto Rico.

"Helping employees improve their health and the quality of their lives is very important to us," said Marca Pearson, National Director of Employee Benefits, HealthSouth, "as are the measures of our success."

HealthSouth has utilized BeHealthy.com for three years. They are so happy with the resource that they designed a contest around the top five areas determined to need the most improvements. The contest winner would be the hospital

(continued on next page)

## Steps to a Healthier Alabama: National Walk@Lunch Day

When it comes to taking steps to improve the health of Alabama, taking steps can literally make all the difference. Walking is an easy exercise that almost anyone can do. Each step can bring people closer to a healthier life.

To promote walking, Blue Cross provides WalkingWorks®, a program that encourages Alabamians to get moving by increasing the number of steps they take each day and striving for 10,000 steps a day. As part of WalkingWorks, we support the annual National Walk@Lunch Day®. Developed by the





physician collaborates with the patient to determine ways of achieving a healthier lifestyle.

- Newsletters featuring various health topics of interest.

BeHealthy.com also offers free benefits to those who do not have Blue Cross coverage. Entering the website as a guest, non-members can access a symptom checker that allows the user to better understand what medical symptoms could mean. This website also offers a medical encyclopedia; health calculators including those that help calculate calories and target heart rate; quizzes about conditions and the user's health; and hundreds of WebMD videos featuring more than 30 topics of interest. These brief videos are frequently updated with the latest research, with topics ranging from recommended cancer screenings to how the Mediterranean diet affects your heart.

Even non-members have access to WalkingWorks®, a program that encourages brisk-paced walking to help individuals look and feel better, increase energy and pick up their spirits. WalkingWorks helps participants set personal walking goals based on their current level of fitness and provides online resources to get participants started down the path to better health.

Not only does Meg Baker, Wellness Enhancement Analyst at Blue Cross, see BeHealthy.com and its wellness programs working for others, she is thrilled with the program personally. "BeHealthy.com holds me accountable because of the wellness tools and trackers offered online," said Meg. "I have become a scholar of my own health by using all the wellness resources." Baker loves having access, in one location, to her personal health information and up-to-date medical news and features. "By consistently using BeHealthy.com, it empowers me to take charge of my health and to be a better me," Meg said.



with the greatest percentage of employee participation. Because everyone was encouraged to participate and get healthier, management felt all HealthSouth employees were winners.

"Our employees participated in the six-week program and learned how to manage and improve the problem areas of their lives," said Marca.

A topic HealthSouth always includes in benefits discussions with employees is that of being healthy, or improving health where needed.

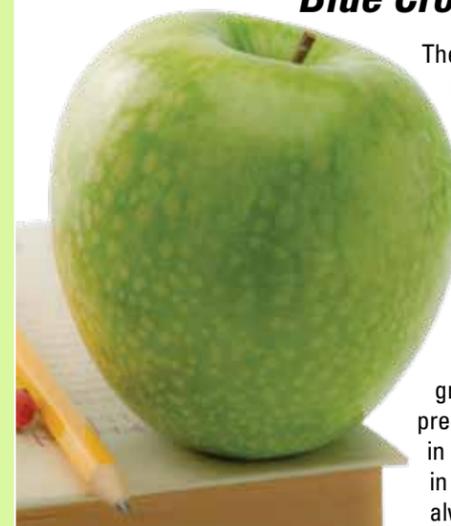
"The BeHealthy site is a household name in our hospitals," Marca said. "It has become the foundation of our healthy living focus. Our healthy living culture has made strides in the right direction due to the resources available through the (BeHealthy) site."

Blue Cross members enjoy a variety of benefits on BeHealthy.com. One of the first steps to help you chart your get-healthier plan is the HealthQuotient® (HQ), a health risk assessment application that takes 10-15 minutes to complete. This assessment gives members a summary of how their current health and behaviors affect their overall health, and tips for leading a healthy lifestyle. For users intimidated with a new application, an online video is available that discusses the HQ.

Other website benefits include:

- Online videos to get the user motivated and started on a healthier path.
- One location to track the user's diet, weight, physical activity, blood pressure, and more. BeHealthy.com provides a source where users can create personalized trackers to chart their health measurements over time.
- Full access for members to their medical records through the Personal Health Record (PHR). By importing claims from each user's recent physician visits, this secure site maintains the member's health information in one centralized location. The PHR also includes some lab work values, and members may enter medical information they personally choose to include.
- The ability for members to share their PHR with their physicians, if they choose. By sharing information, the

## Blue Cross in the Schools



The saying, "It takes a village to raise a child," has never been more true than it is today. By working together, we can ensure our children have the greatest opportunity for success. Blue Cross realizes the importance of education, so we put a focus on helping schools through efforts like our school grant program and career preparedness training. Investing in our children is an investment in our future, and one that always pays off.

### School Grant Program

It is no secret that schools today need all the support they can get. That is why Blue Cross developed a school grant program to provide an opportunity for Alabama schools to receive extra funding.

Through our grant program, elementary schools can receive \$1,500 for their efforts to educate students about health, safety, nutrition or character. Over a six-week period, students read books, watch films, and participate in events that support the topic of choice. At the end of the period, students are asked to demonstrate what they have learned through displays,



reports, or other presentations, such as a play. Schools can choose the topic and the presentation method. A Blue Cross representative attends the presentation and awards the grant. Schools can use the funds as needed – on books, visual aids, or other items needed by the school.

A total of 60 schools are invited to participate in the school grant program each spring and fall. In just the past three years, the program has awarded a total of \$336,000 to 224 schools.

**"Thank you for the grant. It meant a lot to our school. I learned that it is important to be safe on an A.T.V. and on other things too."** – Chaney, Third Grade Student, Ranburne Elementary School



### Career Preparation Training

Entering the workforce can be a big step for high school students. Blue Cross helps students make the transition by providing the information students need to enter the working world.

Through our career preparation program, a Blue Cross representative visits Alabama high schools to share skills that are important at work – whether it is for a part-time job after school or the start of a career once school is finished. These skills include professional dress, resume writing, interview skills, communication skills, business etiquette, ethics and working with others. "These are skills that can help students be successful regardless of where their career paths take them," said Jeff Adams, Community Relations Manager at Blue Cross.

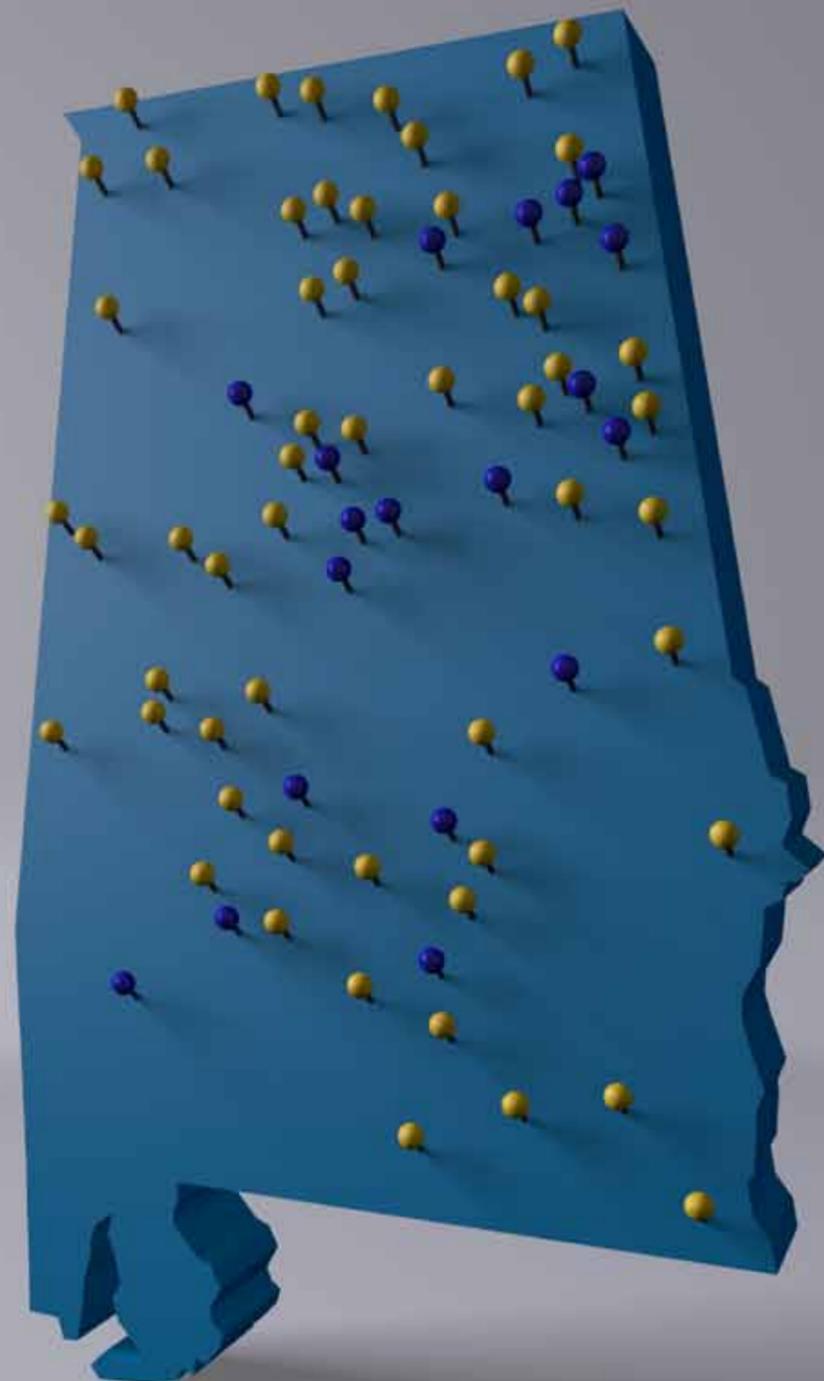
The program is typically included in business classes consisting of sophomores, juniors and seniors.

## School Grant Program

School	County
Albert Turner Sr. Elementary School	Perry
Carrollton High School	Pickens
Chestnut Grove Elementary School	Morgan
Cleburne County Elementary School	Cleburne
Fairfax Elementary School	Chambers
George W Watts Elementary School	Wilcox
Good Hope Elementary School	Cullman
Greensboro Elementary School	Hale
Greenville Elementary School	Butler
Guin Elementary School	Marion
Highland Home High School	Crenshaw
Kinterbish Junior High School	Sumter
Knox Elementary School	Dallas
Macedonia School	Jackson
McBride Elementary School	Colbert
Midfield Elementary School	Jefferson
Midland City Elementary School	Dale
Northside School	Tuscaloosa
Owens Elementary School	Limestone
Princeton Alternative Elementary	Jefferson
Ranburne Elementary School	Cleburne
Rock Mills Junior High School	Randolph
Rucker Boulevard Elementary School	Coffee
Stevenson Elementary School	Jackson
Union Grove Elementary School	Marshall
Walnut Grove School	Madison
Walter Jackson Elementary School	Morgan
W.E. Striplin Elementary School	Etowah
ABC Elementary School	Wilcox
Aliceville Elementary School	Pickens
Ashland Elementary School	Clay
Brighton Middle School	Jefferson
Cedar Park Elementary	Dallas
Constantine Elementary School	Calhoun
Coosada Elementary School	Elmore
Cullman City Primary School	Cullman
Eden Elementary School	St. Clair
Falkville Elementary School	Morgan
Flatwoods Elementary School	Tuscaloosa
Fort Deposit Elementary	Lowndes
Grandview Elementary School	Houston
Hatton Elementary School	Colbert
Ider School	Dekalb
Ivalee Elementary School	Etowah
Moundville Elementary School	Hale
Morningview Elementary School	Montgomery
Mt. Gap Elementary School	Madison
Piney Chapel Elementary School	Limestone
Powderly Elementary School	Jefferson
Underwood Elementary School	Lauderdale
Uniontown Elementary School	Perry
Wares Ferry Road Elementary	Montgomery
Fleeta School	Covington
Weaver Elementary School	Calhoun
Sherwood Elementary School	Russell

## Career Preparation Training

School	County
Cherokee County Career Tech	Cherokee
Calera High School	Shelby
Chelsea High School	Shelby
Childersburg High School	Talladega
Fyffe High School	Dekalb
Fort Payne High School	Dekalb
Selma High School	Dallas
Thomasville High School	Clarke
Marshall County Career Tech	Marshall
Oxford High School	Calhoun
Reeltown High School	Tallapoosa
Shelby County School of Technology	Shelby
Ider High School	Dekalb
Highland Home School	Crenshaw
Curry High School	Walker
Wilcox Central High School	Wilcox
Lee High School	Montgomery
Cleburne County School of Technology	Cleburne
Wenonah K – 8	Jefferson



## Body Trek Teaches Kids to Make Healthy Choices



Where can you stick your hand up a giant nose, brush oversized teeth and expose yourself to germs without getting sick? Elementary students do this and more during their Body Trek experience.

Body Trek is a mobile, interactive learning center that teaches children about the body and accident prevention.

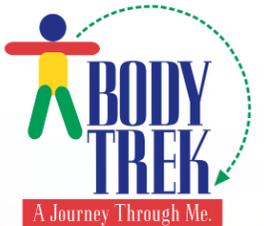
It travels to schools throughout central Alabama, staying for weeks at a time to teach children from kindergarten through fifth grade about making healthy choices. Body Trek teaches students about nutrition, fitness, safety, germs, heart and lung function, and healthy habits. The hands-on exhibits are accompanied by in-class instruction to improve knowledge retention. "The lessons are more meaningful when students are able to interact with exhibits like the ones in the Body Trek classroom," said Jaime Giangrosso, physical education teacher at Paine Primary School. "All of my students and teachers enjoyed the lessons in the activity books, and the teachers loved how easily it fit into their everyday lesson plans."

The program began in 1993 with the goal of reducing the incidence of injury and death in children. Since its inception, over 100,000 children have participated in the program. During the 2009-2010 school year, the exhibit visited 10 schools, and over 4,600 children experienced Body Trek. The program has become so popular that there is a three- to four-year waiting list.

Body Trek is a fun, interactive way for students to learn about the body and safety. Pre- and post-program evaluations are given to third-grade students and show a consistent increase in knowledge after the students complete the workbook in class and visit the exhibit.

"Our students, our teachers and our volunteers were all thoroughly impressed with the program and with the knowledge that our students learned as a result of their Body Trek," said Helena Elementary School Principal, Mary Cooper.

The Body Trek program is provided through a partnership between Blue Cross and Blue Shield of Alabama and Children's Health System. "Blue Cross funds every aspect of the program, while Children's provides coordination and nurses to manage the daily operation of Body Trek," said Marilyn Prier, Director of Comprehensive Health Education Center for Kids at Children's Hospital. "Children's Hospital is proud to partner with Blue Cross to provide such an outstanding program for children in our community."



## Alabama Children Are Loved

For 22 years, Blue Cross and Blue Shield of Alabama's Alabama Child Caring Program (ACCP) has worked with ALL Kids and Medicaid to provide healthcare coverage to disadvantaged children throughout our state. As a result of this collaboration, the number of uninsured children in Alabama decreased from 230,000 in 1988, to approximately 41,000 in 2010.

### The Alabama Child Caring Foundation

Blue Cross created ACCP in 1987 to provide medical coverage to underprivileged children whose parents could not afford healthcare coverage but earned too much money to qualify for governmental assistance programs. The service was

provided by ACCP with donations from donors and dollar-for-dollar matching funds from Blue Cross.

During its first decade, ACCP partnered with Medicaid to help Alabama children who did not have access to healthcare coverage. Because of ACCP's success, the program played an important role as a catalyst for the Alabama Children's Health Insurance Program, also known as ALL Kids. Upon the creation of ALL Kids, ACCP had another partner to help provide healthcare to children who would not otherwise have sufficient coverage.

"Working together with donors, state agencies and healthcare providers, we were able to provide healthcare coverage for so many children that Alabama has the lowest percentage of uninsured children in the Southeast, and fewer uninsured children than three-fourths of the nation\*." said Barbara Hutchinson, Executive Director, Alabama Child Caring Foundation.

ALL Kids is administered by the Alabama Department of Public Health and is a low-cost, comprehensive healthcare coverage program for children under age 19. Cathy Caldwell, Director of ALL Kids, has worked closely with Blue Cross and the Alabama Child Caring Foundation (ACCF) staff, and she observed first-hand, the services provided by ACCP.



"The Alabama Child Caring Program has provided a very valuable service to families in Alabama, providing access to healthcare services to tens of thousands of children over the years of the program's operation," Cathy said. "The Alabama Child Caring Program, as a partner with the ALL Kids Program and Medicaid, has greatly contributed to reducing the number of uninsured children in our state."

In October 2009, the Alabama Legislature increased the upper income limit from 200 to 300 percent of the Federal Poverty Level (FPL) for the ALL Kids program. This expansion exceeds the ACCP's upper income limit of 235 percent of the FPL and significantly expands the number of children who are eligible for the ALL Kids program. Additionally, premium credits and subsidies included in the recent enacted federal healthcare reform laws will expand availability of health insurance to families with incomes up to 400 percent of the FPL beginning 2014. Due to the expansion of ALL Kids by the state legislature and the recently enacted federal healthcare reform laws, ACCP's services were no longer needed, and the program discontinued offering coverage on January 1, 2011.

Blue Cross is proud and honored to have provided medical coverage to so many of Alabama's children who otherwise would not have had access to medical care.

"Because of many caring and consistent donors over the last 22 years, more than 71,000 children have received medical coverage through the ACCP," said Terry Kellogg, President and CEO, Blue Cross and Blue Shield of Alabama. "On behalf of the children and our Alabama Child Caring Foundation, we thank our contributors and supporters for making a difference in the lives of Alabama's disadvantaged children."

"We remain committed to the children of Alabama," said Barbara, "and will continue to support programs that help our state's children in need. I, too, want to thank every donor and healthcare professional for their contributions toward helping these children receive the best healthcare possible."



Barbara Hutchinson, Executive Director  
Alabama Child Caring Foundation

\*U.S. Census Bureau, American Community Surveys, 2009

## Be More Than Expected

When is an advertising campaign more than an advertising campaign? When it impacts the community in a positive way. Blue Cross' Be You advertising campaign does more than just promote the Blue Cross and Blue Shield brand — it also provides opportunities to make a difference in the community.

One component of the Be You campaign is an interactive website, where people can share their stories — stories about what matters to them. This venue allows visitors to read stories about others, who share the joys, pains, frustrations and celebrations that life brings. It connects people through common experiences.

To encourage users to share their stories, we periodically incorporate promotions into our Be You campaign. One such promotion was held in October 2010: for every story submitted at [www.bcbsal.com/BEYOU](http://www.bcbsal.com/BEYOU), we donated three dollars to the Susan G. Komen Foundation. A total of \$1,500 was donated to

the Foundation in honor of those who shared their stories.

In December, we held a "12 Days of Christmas" promotion, where we gave away 12 flip cameras to encourage site users to share their stories. This promotion touched a life in an unexpected manner when one of the recipients used her camera in a special way. "The flip cam was given to a 12-year-old boy whose mother recently passed away from cancer," said Sue Hughes, a contributor on the Be You website and winner during the flip camera promotion. Sue is part of the Baldwin County Angel Program. "We all decided that it might put a smile on a very sad little boy's face!"

When one good deed leads to another, everyone benefits. Finding ways to improve the lives of others — and the community as a whole — at every opportunity is the ultimate goal. We are honored that our advertising campaign is more than a promotional effort; it is one that impacts lives.



## Employees in the Community

Blue Cross and Blue Shield of Alabama was founded on the idea of helping others. In 1936, Alabama physicians and hospital administrators determined that Alabamians desperately needed access to healthcare, so they developed the Hospital Service Corporation, which later became Blue Cross and Blue Shield of Alabama, to fulfill this need. From day one, helping the community has been an important part of the Company's culture.

That altruistic attitude lives on in the hearts of employees today. Countless employees give their time and talents to improve the lives of others in the community. We've highlighted a few of those employees.

### Clowning Around for Kids

It is a Monday evening and as you are driving home, you stop at a traffic light. As you glance at the car next to you, you notice something unique about the driver. She has pink and purple hair and a painted face! You have just encountered Lulu the Clown, better known around Blue Cross as Judy Davenport, Manager of Provider Accounting.



Judy began "clowning around" in 2001, when she got the itch to do something that made a difference. With a teenage daughter who was less dependent on her, Judy had some extra time and wanted to do something meaningful with it. She decided she would like to brighten people's lives, so Judy enrolled

in Clown College, where she developed her alter ego, Lulu. Upon completion, she began volunteering at Children's Hospital in Birmingham, Alabama.

Lulu brightens the lives of injured and sick children each Monday at Children's Hospital. She also visits UAB Hospital on occasion to cheer up patients there. Through jokes, magic tricks and songs, Lulu helps patients forget about their problems for a moment and just have fun. But Judy has found that it is more than just the patients who have been impacted by Lulu. "I remember one night, Lulu was joking around with a little girl who had just arrived at the hospital and was not in the mood to joke," said Judy. "So I began singing a silly song about doctors and onions and she just burst out laughing. The mother started crying, because she thought she would never see her little girl smile again. Those are the moments when you realize you are there as much for the parents as for the children."

### A Special Cause for One Family

Ashley Muth, Systems Analyst, became Blue Cross' team coordinator for the Cystic Fibrosis Great Strides Walk in 2002, shortly after she began working for the Company. She was excited when she found out Blue Cross was involved with the Cystic Fibrosis Foundation and eagerly volunteered to serve as the walk coordinator.



Ashley and her husband, Eric, have a special place in their hearts for those who suffer from cystic fibrosis. Eric's childhood friend, Wes, was diagnosed with cystic fibrosis as a young child. He underwent treatments throughout his life. These treatments increased as he aged until they were no longer effective, and he

passed away at the age of 22. "It was really difficult for my husband to lose his friend to cystic fibrosis, but it made him want to find a way to help others with the disease," said Ashley. "His goal became my goal after we married. Cystic fibrosis does not get the funding that other diseases get, so we feel our involvement really makes a difference."

Ashley continues to coordinate employee involvement and fundraising for Blue Cross' team and is excited at the "great strides" the Cystic Fibrosis Foundation is making in the treatment of the disease, which is increasing the life expectancy for those who suffer from cystic fibrosis. She and her husband have participated in the walk for many years, and in 2010, their infant son, Talon, joined them. "The fight against cystic fibrosis is a family affair for us," said Ashley.



Wes (above)  
Eric (below)

### Healthy Babies More Than a Job



Sandy Berry knows the importance of prenatal care. Every day, she works with mothers through Blue Cross' prenatal wellness program, Baby Yourself, to help them have the healthiest pregnancy — and baby — possible. But for Sandy, helping mothers deliver healthy babies is more than just a job. She also volunteers as a team coordinator for the March of Dimes "March for Babies" walk.

The March of Dimes shares the goals of Sandy and the Baby Yourself program: to help mothers have stronger, healthier babies. "As a Baby Yourself nurse and a mom, this cause is very important to me," said Sandy. "The walk is important because it gives the community something to tangibly see. Hopefully, people will see others walking or hear about it and want to learn more. It is also an opportunity for families that have premature babies to walk in celebration of their children and show others how March of Dimes has helped them," she said.



Sandy also serves on the Breastfeeding Education Support Team, a division of the Alabama Department of Public Health's Alabama Breastfeeding Committee. The Committee promotes and supports breastfeeding. "I am very passionate about breastfeeding and helping new moms get off to a good start," said Sandy.

### Family Illness Becomes Opportunity to Serve Others

When Customer Accounts Representative Sarah Young's father-in-law was diagnosed with Alzheimer's, she didn't know much about the disease. Today, Sarah is an advocate for Alzheimer's and supports those who have loved ones suffering with the disease.

After her father-in-law passed away nine years ago, Sarah began working with Alzheimer's of Central Alabama. "It is a wonderful organization that brings struggling families, friends and caregivers together to support, educate and celebrate milestones of loved ones who are battling this



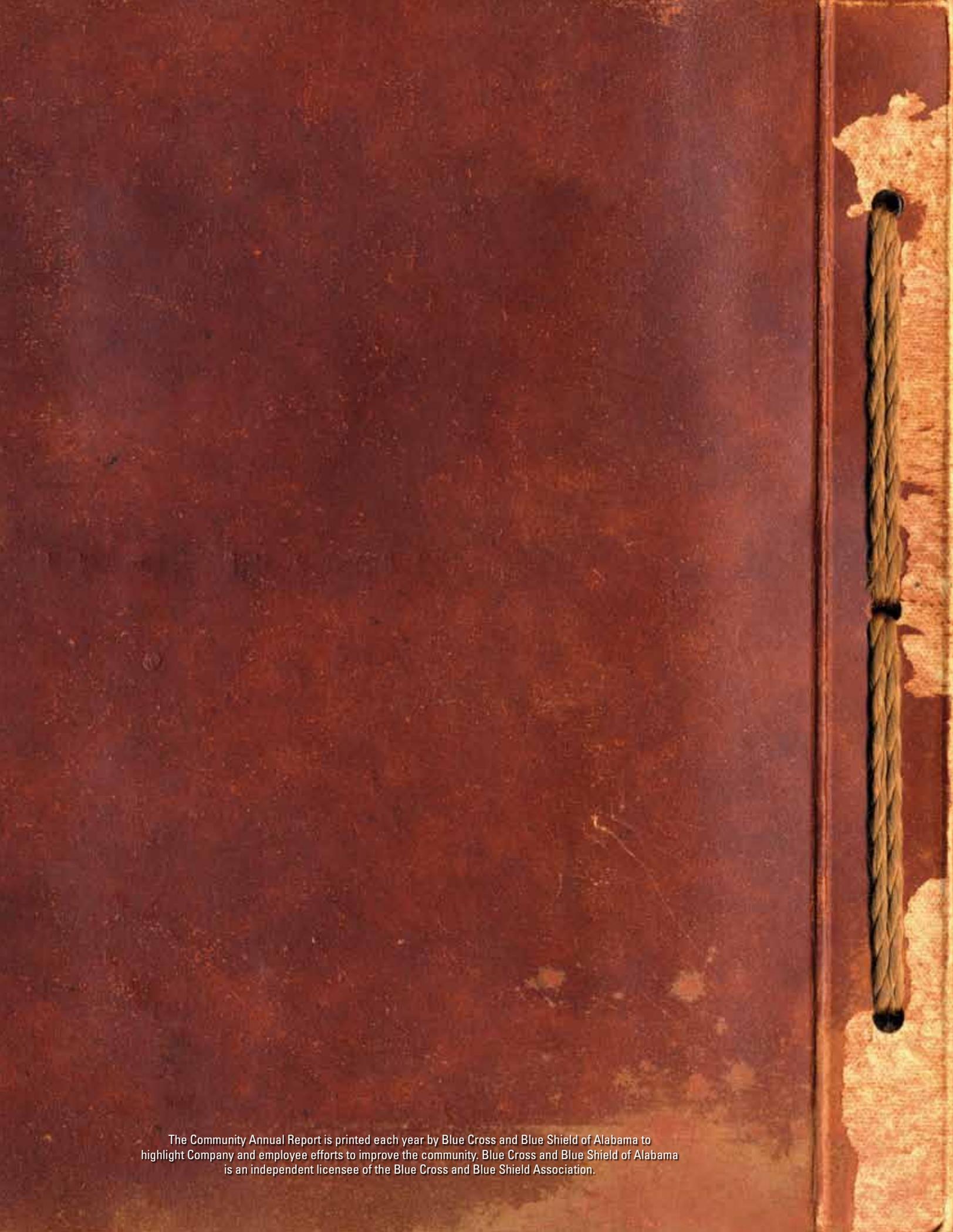
disease or honor those who have lost their battle," said Sarah. Sarah supports both of the organization's annual fundraisers: Walk to Remember held in November and the Garden Art Party held in May. These events help provide funding for the organization's programs and services, which were invaluable to Sarah and her family during her father-in-law's battle with Alzheimer's.

### ALZHEIMER'S of Central Alabama WALK TO REMEMBER

As the Blue Cross team coordinator for the Walk to Remember, Sarah recruits and organizes the Company's walk participants, which consisted of more than 100 employees in 2010. "My participation has allowed me the opportunity to work with and share stories of struggles with co-workers that I may never have met had it not been for this event," she said. "It is funny that in the beginning I reached out to the employees to encourage them to walk. Now, they call and email me in anticipation and have made it their annual family fun day. What a blessing!"

Sarah and her family look forward to the Garden Art Party each year. The event includes a silent auction, which includes artwork and crafts created by Alzheimer's patients. These items are Sarah's favorites. "I purchase at least one every year," she said. "When I look at their precious paintings, I see glimpses of who they were and who they still struggle to be. The paintings just make me smile!"





The Community Annual Report is printed each year by Blue Cross and Blue Shield of Alabama to highlight Company and employee efforts to improve the community. Blue Cross and Blue Shield of Alabama is an independent licensee of the Blue Cross and Blue Shield Association.