

WE'RE HERE FOR EVERY STEP OF YOUR JOURNEY.



Kansas City





OUR MISSION: To provide affordable access to healthcare and to improve the health of our members.

We're Here for Every Step of Your Journey

This past year was challenging on many fronts, as the COVID-19 pandemic developed in new and unpredictable ways. I'm so proud of what Blue KC accomplished in 2021. The continued resiliency and resolve shown by our employees and members was truly inspiring.



Through strategic partnerships, collaboration, innovation, and giving, Blue KC demonstrated once again why we are the most trusted healthcare partner in the region. And through it all, we focused on giving back. Our Community Investment team directed funds to more than 250 nonprofit organizations via sponsorships

and grants, and our employees pledged close to \$300,000 during the annual Blue KC Cares Campaign while spending countless hours volunteering for organizations throughout Kansas City.

Blue KC continued to be recognized as an industry leader, taking home top awards for customer service, workplace wellness, membership growth, and brand excellence.

Despite all the sacrifices and hardships, we delivered for our partners, our members, and each other. As the past year proved, adversity doesn't build character, it reveals it.

Erin Stucky
President and Chief Executive Officer

**FROM
THE CEO**



Kansas City

At Blue KC, we have long put our members first by developing products and services to meet your needs.

From our founding in 1938 to more than 80 years of experience in innovative, patient-centered healthcare coverage, Blue KC continues to keep you at the center of everything we do.

THE ROADMAP

Products and Services to
Meet Your Needs



The Pioneer

Every great journey starts with a pioneer. Someone who makes the move that send us on our collective journey. Someone like Betty Grace Jackson.

In 1938, Betty Grace, while working as the Payroll Supervisor at Wolferman's in downtown Kansas City, initiated the company's contract with Blue KC, which at the time was known as Group Hospital Services. Wolferman's, a beloved local chain of grocery stores famous for its delectable English muffins, became Blue KC's first group, and with it, Betty Grace became our first official member, holding card #001.

Betty Grace, who would later serve on Blue KC's first board of directors, worked at Wolferman's for more than 40 years. A lover of music, she sang in the choir at St. Andrew's Episcopal Church for 17 years and played piano for the "Music Makers."

Betty Grace led an incredibly full life, passing away in 2010 at the age of 102. Her legacy remains a foundation for Blue KC's commitment to Kansas City and a reminder for our employees to always remain focused on our customers.



 Kansas City

MEMBERS FIRST



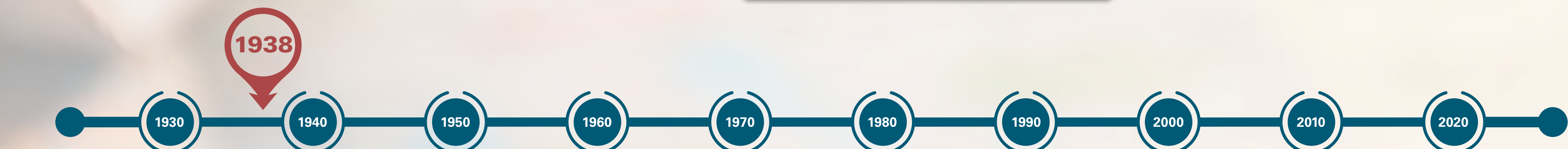
Betty Jackson, an employee of Wolferman's Bakery, was Blue KC's first member in 1938. Her legacy remains a cornerstone in Blue KC's foundation and reminds us the important work we do

every day is for our members. That's why **Members First** is at the center of our strategy.

How does Betty inspire you to improve member experience?

THE POWER OF **X = YOU**

BE THE DIFFERENCE IN THE LIVES OF OUR MEMBERS.



LETTER FROM THE CEO

THE ROADMAP

Products and Services to Meet Your Needs

MAKING THE JOURNEY EASIER

OUR TRUE NORTH

Investing In Our Community
Investing In Each Other

COORDINATES

Financials

LEADING THE WAY

Blue KC's Leadership

LETTER FROM THE CEO

THE ROADMAP

Products and Services to Meet Your Needs

MAKING THE JOURNEY EASIER

OUR TRUE NORTH

Investing In Our Community
Investing In Each Other

COORDINATES

Financials

LEADING THE WAY

Blue KC's Leadership



The Monument

In 1954, Cottey College, an independent liberal arts and sciences women's college in Nevada, Missouri, signed up for Blue KC health insurance and they've been with us ever since.

Established in 1884, the school boasts a capacity of 350 women from 40 states and 26 countries. The school's founder, Virginia Alice Cottey, began the college because of her firm belief that women deserved the same quality of education as men. She bequeathed the College to the P.E.O. Sisterhood in 1927, making it the only nonsectarian college owned and supported by women. The P.E.O. Sisterhood, a philanthropic educational organization of over 210,000 members, is dedicated to providing educational opportunities for women.

Virginia – who hoped her college would offer young women the prospect of growing into leaders, role models, and confident individuals – surely would have enjoyed the success women have had within Blue KC. Current Blue KC CEO Erin Stucky took the reins in 2019, succeeding Blue KC's first ever female CEO, Danette Wilson. In fact, nearly half of Blue KC's corporate officers are women.



1954

1930

1940

1950

1960

1970

1980

1990

2000

2010

2020

LETTER FROM THE CEO

THE ROADMAP

Products and Services to Meet Your Needs

MAKING THE JOURNEY EASIER

OUR TRUE NORTH

Investing In Our Community
Investing In Each Other

COORDINATES

Financials

LEADING THE WAY

Blue KC's Leadership

The Benchmark

One of our newest group partners, Dickinson Financial Corporation (DFC), joined Blue KC in 2021. DFC, owner of Academy Bank and Armed Forces Bank, is a family-owned institution headquartered in downtown Kansas City, Missouri with Academy Bank branches throughout Kansas, Missouri, Colorado, and Arizona and Armed Forces Bank branches on military installations throughout the United States. Like many of Blue KC's group customers, DFC was looking for a provider with world-class customer service and a holistic approach to healthcare.

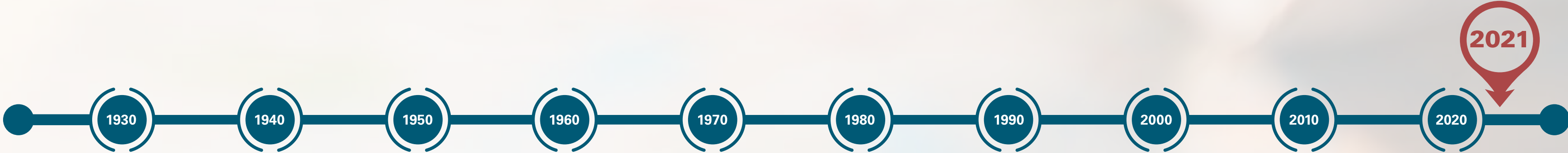
"We felt it was just time for a change. We were with our previous provider for many years and were searching for more competitive rates within the market, top notch service, and someone with a more robust wellness program. Blue KC delivered on all fronts," notes Dana Brundage, Human Resources Benefits Administrator at DFC. "Our day-to-day member service rep, Elizabeth Robb, has been fantastic, always responsive. And we just adore Jamie Day (Key Account Consultant for Large Group Sales). She's so positive and quick with an answer to all our questions. She's just a delight to work with."

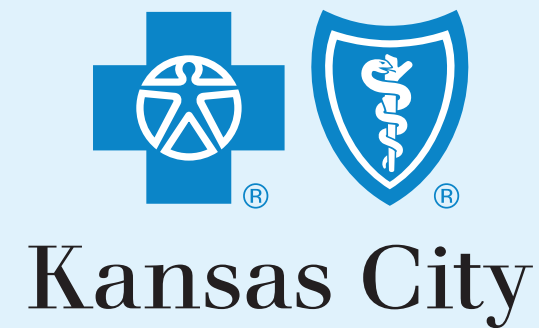
Beyond pricing and service, Blue KC's wellness offerings were significant to DFC, specifically related to participation within A Healthier You. "The program

was a big success story for us in 2021," says Brundage. "Up until then, we had not tried to administer a wellness program across all of our locations, and the overall response for A Healthier You has been so positive. From the point system to the portal, it's been very well received."

In addition, Blue KC recently hosted a mindfulness webinar of which DFC took full advantage, with over 80 associates taking part and actively engaged. The high participation rate was something that caught the eye of Teresa Ascencio, Chief People Officer at DFC. "That's a really big turnout for us. To have 80 people show up to something like that is a testament to the program and how useful it is to our associates," she notes. "And having it included in our overall plan can't be overstated. With Blue KC, it's not just about physical health but mental health as well and how the two are connected."

From pricing and products to service and solutions, Blue KC is dedicated to addressing our members' healthcare needs. For more than 80 years, we've continued to evolve, innovate and invest.





MEMBER SURVEY

In 2021, Blue KC was recognized by the Blue Cross Blue Shield Association with its Brand Excellence Award for membership growth.

2021 was a historic sales year with over **65,700 new members** sold. We welcomed back over 98 percent of our large group customers, including the **Johnson County Government, Blue Valley Schools, KCATA, Seaboard, the University of Central Missouri, and Dairy Farmers of America** while adding prominent businesses such as **Black & Veatch, Dickinson Financial Corporation, Walsworth Publishing and WellSky**. On the small group side, we retained 91 percent of existing customers while adding **253 new groups**.

In 2021, Blue KC's re-entry into the **Affordable Care Act (ACA)** positively impacted growth in 2021, with over **10,000 new individual and family plan members** added throughout the year. Over **3,400 new Medicare Advantage members** were added in 2021 during the Medicare annual enrollment period.

MORE THAN
65,700
New Members

MORE THAN
13,400
New Government
Programs Members
(Medicare Advantage
and Individual and
Family Plan)

MORE THAN
15,300
New Commercial
Insured Members

MORE THAN
37,000
New Commercial
Self-Funded Members

LETTER FROM THE CEO

THE ROADMAP

Products and Services to Meet Your Needs

MAKING THE JOURNEY EASIER

OUR TRUE NORTH

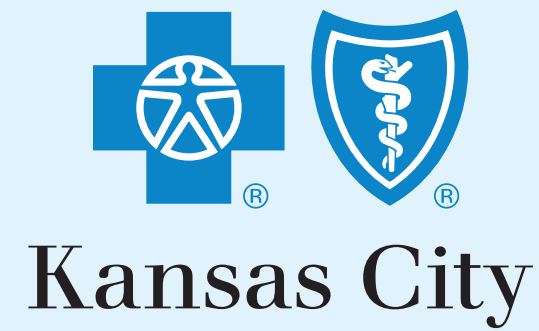
Investing In Our Community
Investing In Each Other

COORDINATES

Financials

LEADING THE WAY

Blue KC's Leadership



PRODUCTS

Individual and Family Plans

As COVID-19 and its variants continued to affect the economy, Blue KC aimed to serve as a trusted advisor for individuals and families seeking quality healthcare and to communicate the affordable options they may have access to.

Additional and expanded enrollment periods and the American Rescue Plan Act of 2021 provided opportunities for those whose income and job status fluctuated throughout the year to enroll in a plan fitting their needs. Blue KC rolled out a text-to-quote service to provide useful information quickly and easily for those seeking new coverage.

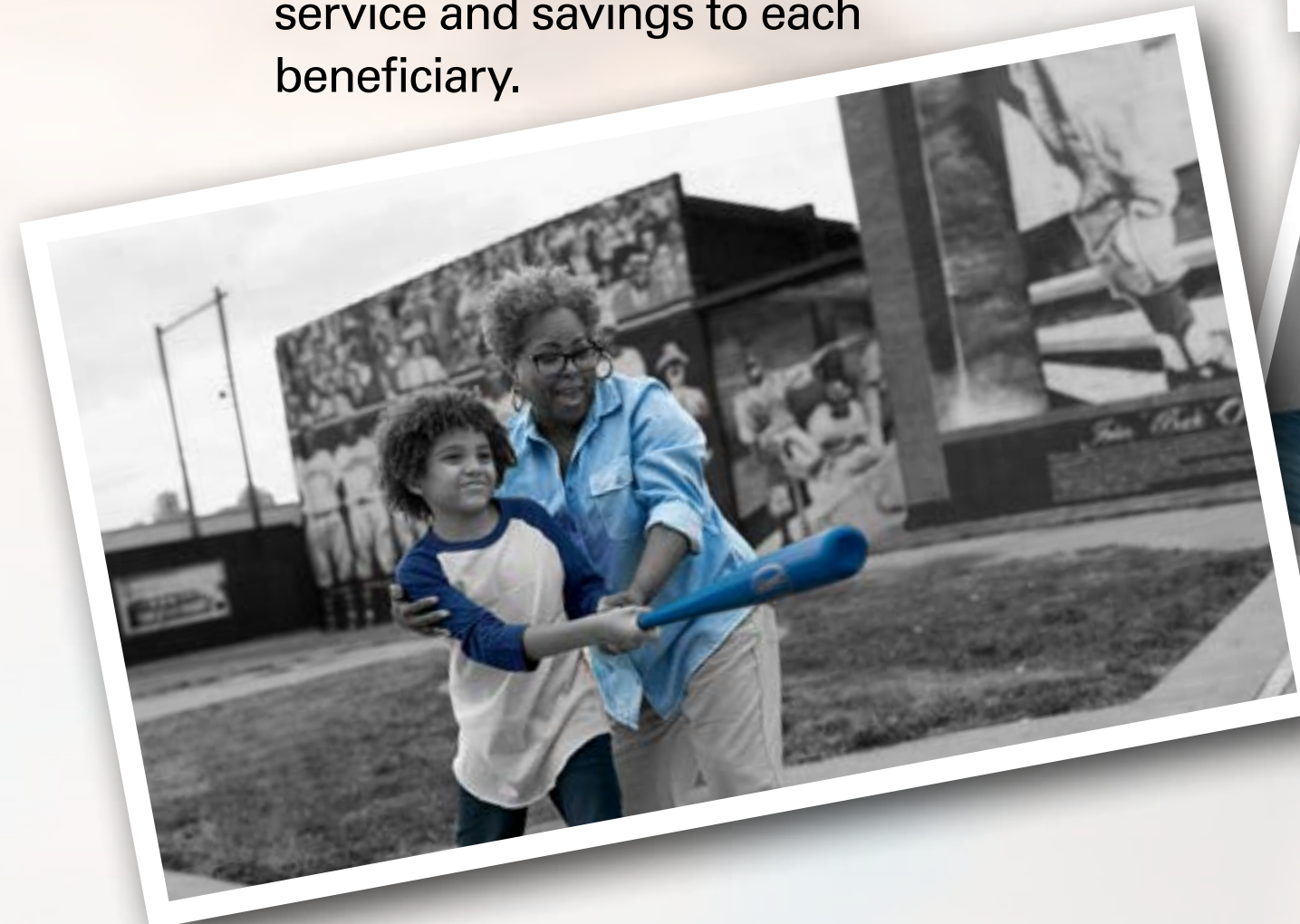
Those who were renewing plans received a personalized link to complete their enrollment online and to compare new plans. Plans with exclusive access to Spira Care Centers provide convenience and value from the very first day of coverage. This means families can get the care they need, as often as they need it. Just over 10,000 members have one of Blue KC's eight Individual and Family Health Plans.

Medicare Advantage Plans

Medicare beneficiaries in the Blue KC area know they can get a plan that's right for them from the people they know and trust—the people right here in Kansas City. Sharing the news on television and radio about Blue Medicare Advantage plans was a true-blue partner, **MLB®** and **Kansas City Royals Hall of Famer, George Brett.**

We understand that Medicare beneficiaries want flexibility in their plans so they can tailor their benefits based on their personal needs (Deft Research). Blue KC launched a new flexible benefits pre-paid MasterCard® called Blue Benefit Bucks. This card put the power to decide how members spend their benefits between dental, vision, hearing, over-the-counter allowance, and transportation on most plans.

As our Blue Medicare Advantage membership tops 26,000 members, we are proud to continue offering superior service and savings to each beneficiary.



LETTER FROM THE CEO

THE ROADMAP

Products and Services to Meet Your Needs

MAKING THE JOURNEY EASIER

OUR TRUE NORTH

Investing In Our Community
Investing In Each Other

COORDINATES

Financials

LEADING THE WAY

Blue KC's Leadership

A Map for Healthy Living

GINNIE HALL

People aged 65 and older spend over four hours a day, on average, watching TV, according to the U.S. Bureau of Labor and Statistics. Ginnie Hall is not one of them.

The 67-year-old doesn't sit much. She'd rather use the TV in her "girl cave" to stream fitness classes like Yoga Pilates Fusion, Cardio Mix, and Total Body Strength.

This former marathon runner is in it for the long haul. "Since I was 19, I've always had the target of living to be 107," Ginnie shares via Zoom. "So I have 40 more good years!"

Now that she's retired, Ginnie has even more time to do what she loves – and that's staying fit. Her exercise regimen includes a steady diet of walking, running 5Ks, and taking live online classes through SilverSneakers®. SilverSneakers is a Benefit Extra that's available to all Blue Advantage Medicare members.

"I can't emphasize enough the quality of the SilverSneakers instructors. They are professional and know how to teach to all different levels of ability and fitness. You can do low impact or high impact. You can use a 20-pound or a 10-pound weight. If you can't do a plank, you can use the wall or chair. The instructor always gives you options," Ginnie explains.



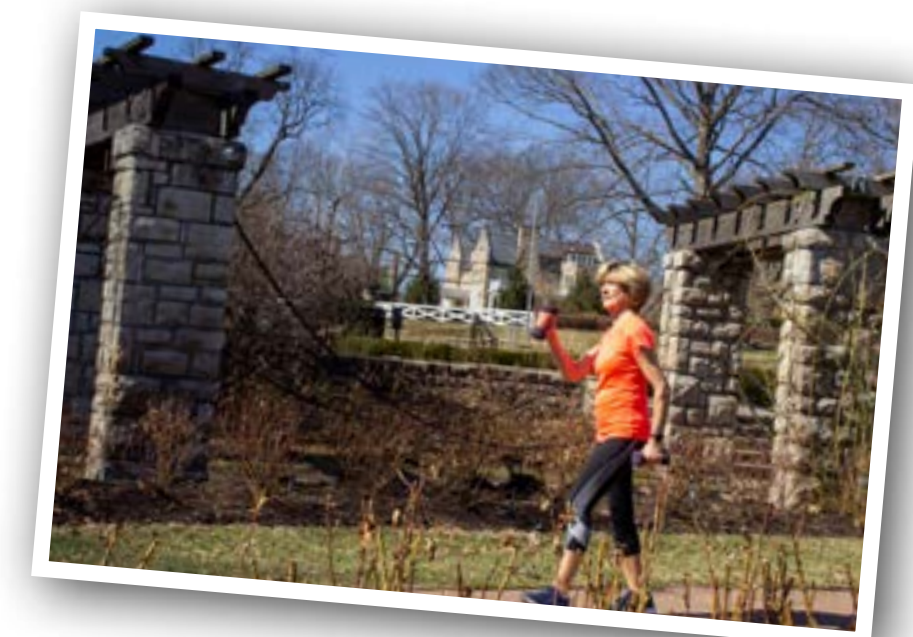
When she's not working out on the home turf of her "girl cave," Ginnie is a regular at Genesis Health Club in Ward Parkway Center, a participating SilversSneakers location. "They have great equipment and a pool. And it doesn't cost anything. So, I mean, who wouldn't take advantage of that?" Ginnie says.

Ginnie recognizes that mental fitness is important, too. "I try and learn something new every day," she says. Ginnie majored in Spanish in college and is now taking Spanish classes

to regain her fluency. She hopes to one day volunteer as a translator at a school or in a medical setting.

When the world looks at Ginnie, it doesn't see a 67-year-old. It sees a bubbly, optimistic, energetic fountain of youth.

"I feel healthier now than when I was in my 40s. I wanted to run my first marathon before I turned 50 (she has completed seven marathons), which I did. And then I got hooked," Ginnie says.



LETTER FROM THE CEO

THE ROADMAP

Products and Services to Meet Your Needs

MAKING THE JOURNEY EASIER

OUR TRUE NORTH

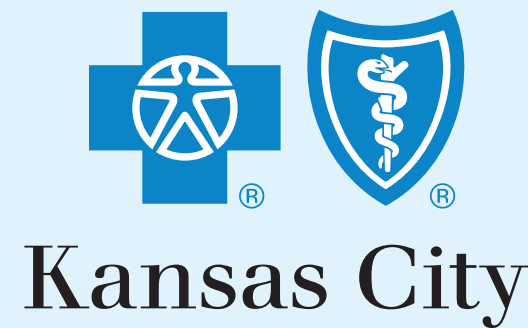
Investing In Our Community
Investing In Each Other

COORDINATES

Financials

LEADING THE WAY

Blue KC's Leadership



PROVIDERS

Patient-Focused Care

More than 10 Years of Improving Quality and Lowering Costs for our Members

Blue KC's patient-focused care programs help doctors and nurses provide more effective, efficient and coordinated care to their patients. One of those programs began more than a decade ago.

In 2010, we launched our Medical Home program as a new, innovative solution to manage healthcare spend and provide high-quality healthcare to our members. The successful pilot led to the 2016 creation of the Patient-Centered Medical Home program with a three-pronged evaluation of cost, quality and utilization.

In 2020, we launched Advanced Primary Care (APC), which saw measurable results for improved healthcare for our members in 2021. When compared to non-APC providers, APC providers came out on top with:

- 32% better performance in controlling high blood pressure
- 27% better colorectal cancer screening rates (preventive care)
- 27% better comprehensive diabetes care (chronic disease management)
- 4% better prevention & treatment of cardiovascular disease
- 2.5% better management of antidepressant medication

Spira Care

Spira Care – which delivers advanced primary care services to eligible Blue KC members – opened its first Care Center in 2018 in Olathe, Kansas. Between 2018 and 2020, seven additional Care Centers opened across the Kansas City metro area.

Spira Care is driven by its commitment to the quintuple aim:

- Differentiated Patient Experience
- Reducing Costs
- Population Health
- Care Team Well-Being
- Health Equity

The numbers, as they say, are in. And the data clearly shows Spira Care not only improves the health of populations, but also reduces unsustainable healthcare spending – improving patient satisfaction and empowering Spira Care providers with the tools and time they need to provide whole person care. Spira Care is also recognized as one of the first primary care practices in the region to offer integrated behavioral health – identifying and treating unmet behavioral health needs that so often accompany medical conditions and contribute to the unfavorable clinical and cost outcomes.

Spira Care's 5-year Proven Track Record

When compared to members who have a relationship with a primary care provider and have access to the same network, Spira Care patients see improved health outcomes and significant cost savings.

9.8%* **DECREASE**
In total cost of care which translates to a
\$47 SAVINGS **PER MEMBER PER MONTH**

47% **INCREASE**
in Primary Care Provider (PCP) visits

19% **DECREASE**
in the amount of money spent on prescription drugs.

In addition, Spira Care patients report a 94.5 percent customer effort score which measures how easy they think it is to do business with Spira Care.

NOTE: Data sources for rolling 12-months ending 12/31/21.
*Risk Adjusted.

LETTER FROM THE CEO

THE ROADMAP

Products and Services to Meet Your Needs

MAKING THE JOURNEY EASIER

OUR TRUE NORTH

Investing In Our Community
Investing In Each Other

COORDINATES

Financials

LEADING THE WAY

Blue KC's Leadership



MAKING THE JOURNEY EASIER

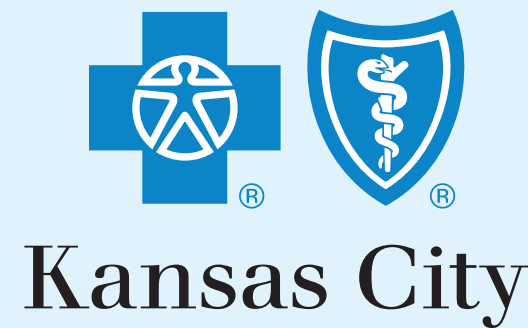


At Blue KC, we understand that every journey includes a bit of turbulence here and there. Part of the excitement of life is that you never really know what's coming around that next bend. Fortunately, Blue KC has qualified customer service representatives that can help navigate the path to smoother skies.

And these customer co-pilots aren't found in some far-flung locale. Each Blue KC service representative resides in the Kansas City area. In fact, there is a decent chance that person on the other end of the line might be a friend, neighbor, or someone you exchange a nod with on your morning walks in the park.

Our representatives have more than earned their wings. But we don't expect you to just take our word for it; we'll let the hardware speak for itself.

Because when it comes to customer service, you're always flying first class with Blue KC.



AWARDS AND RECOGNITIONS FOR COMPANY-WIDE CUSTOMER EXPERIENCE

LETTER FROM THE CEO

THE ROADMAP

Products and Services to Meet Your Needs

MAKING THE JOURNEY EASIER

OUR TRUE NORTH

Investing In Our Community
Investing In Each Other

COORDINATES

Financials

LEADING THE WAY

Blue KC's Leadership

Service Quality Management (SQM) Customer Service Awards

Blue KC was honored to receive awards from **Service Quality Management (SQM)**, a survey vendor that benchmarks over 500 call centers across North America, honoring both our company and our customer service representatives.

Company awards included:

- **Call Center of the Year Finalist** (Top 3)
- **World Class Certified Call Center** – Federal Employee Program
- **World Class Employee Experience Award**

In addition, 70 customer advocates, nine supervisors and 10 leads achieved World Class Certification status from SQM and two Blue KC employees were recognized for outstanding customer service.

These team members include:

- **STEPHANIE CURTIS**, Customer Liaison: Customer Service Representative of the Year Finalist
- **AMY MUNGER**, Supervisor, Operations: Supervisor of the Year Finalist

North American Customer Centricity Awards

Blue KC was also honored by the **North American Customer Centricity Awards** which recognizes inspiring organizations who deliver outstanding customer experience. The competition was made up of 216 entries from 89 companies across 26 countries and we took home multiple honors including:

- **Best Measurement in Customer Experience**
- **Best Customer Experience Strategy**
- Highly commended recognition for **Best Customer Centric Culture**

Awards International

In addition, Blue KC took home a host of customer experience honors from Awards International, LLC, including:

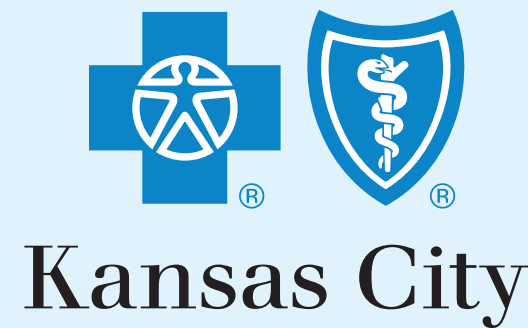
- Gold – **Best Customer Experience Metric**
- Silver – **Best Customer Centric Culture**
- Silver – **Best B2B Customer Experience Strategy**
- Bronze – **Best Customer Service**

Customer Centric World Series Awards

Blue KC was awarded gold for **Best Measurement in Customer Experience** by the **Customer Centric World Series** in which more than 250 companies competed worldwide.

XM Discover

XM Discover, the leading provider of Customer Experience Management (CEM) solutions for the world's top brands, also recognized Blue KC with its **Revvie Award** for closely examining different stages of the customer journey, striving to eliminate pain points each step of the way and improving customer satisfaction and retention.



AWARDS AND RECOGNITIONS FOR COMPANY-WIDE CUSTOMER EXPERIENCE

LETTER FROM THE CEO

THE ROADMAP

Products and Services to Meet Your Needs

MAKING THE JOURNEY EASIER

OUR TRUE NORTH

Investing In Our Community
Investing In Each Other

COORDINATES

Financials

LEADING THE WAY

Blue KC's Leadership

World Class Certified Supervisors and Leads

- Cynthia Aron
- Eric Ashby
- Aimee Brisco
- Gina Beaver
- Randalyn Campbell
- Kathy Cordonnier
- Tina Gasper
- Kim Grigsby
- Trish Mahurin
- Amy Munger
- Glenda Noel-Brown
- Renee Rinehart
- Tammy Roberts
- Michael Roberson
- Ilona Stout
- Shantenie Tyner
- Casandra White
- Kalila Williams
- LaToya Witherspoon

World Class Certified Customer Advocates

- | | | | |
|-----------------------|---------------------|---------------------|--------------------|
| • Adrienne Aldridge | • D'Nae Gardner | • Julie Morris | • Robert Smith |
| • Alexandria Aubuchon | • Dana Giles | • Janine Morgan | • Trish Smith |
| • Ann Beninato | • Gretchen Gladden | • Karia Myers | • Crystal Smith |
| • Nekeisha Buckley | • Carla Hamilton | • Michele Pannell | • Ryan Spears |
| • Regina Canady | • Vera Hancock | • Lindsey Petrin | • Katherine Spiers |
| • Lauria Comley | • Rebecca Henderson | • Dana Plowman | • Gwendolyn Thomas |
| • Keshaua Crawford | • Jasamine Jones | • Rebecca Prather | • Suzanne Tobin |
| • Karrie Cuning | • Allie Koehler | • Laura Puthoff | • April Tomblinson |
| • Stephanie Curtis | • Julie Kramer | • Raven Robinson | • Valencia Tribitt |
| • Matthew Dean | • Branden Lee | • McKenna Rose | • Dawn Uthe |
| • Bailey Dryden | • Carol Lewis | • Tori Rose | • Candi Vanhorn |
| • Candy Duncan | • Regina Lewis | • Joel Romp | • Mira Vecchio |
| • Shashona Durham | • Erica Liggins | • Evan Sadrakula | • Cheena Wanamaker |
| • Wes Fuller | • Jayren Logan | • Edith Santiago | • Gloria Wheaton |
| • LaTonya Foster | • Breyanna Mack | • Angela Seals | • Misti Wheeler |
| • Tara Friends | • Alexis Mahone | • Raichelle Shelton | • Takeisha White |
| • Lizbeth Gallardo | • Kristy Milbourn | • Tracy Shifflett | • Sharron Young |
| | • Mary Miller | • Josalyn Shockley | |



Kansas City

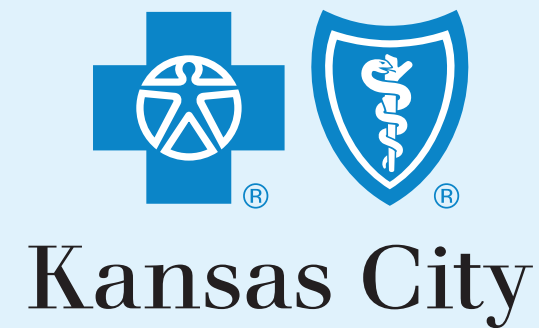


Blue KC has spent more than 80 years
investing in and supporting our
community through a wide variety
of engagement and giving initiatives.
And 2021 was certainly no exception.

OUR TRUE NORTH

Investing In Our Community

Investing In Each Other



INVESTING IN OUR COMMUNITY

Community Investment

As the largest not-for-profit health insurer in Missouri and the only not-for-profit commercial insurer in Kansas City, Blue KC has a long history of investing in the region.

In 2021, Blue KC's Community Investment team provided funds to more than **250 nonprofit organizations in Kansas City** through sponsorship and grant funding, including:

- **#ZeroReasonsWhy**, a community mobilization and story campaign to remove the stigma of mental health and prevent teen suicide.
- **People of All Colors Succeed**, an organization that collaborates with local schools and businesses to empower youth through their Real World Learning in-school curriculum program designed to help identify inequities and encourage courageous conversation for change through real world experiences. The mission of POAC is to build diverse communities grounded in understanding, acceptance and inclusion, and a future free from biases.

As part of an effort to increase awareness of hunger facing underserved areas in and around Kansas City, **Well Stocked** — a Blue KC Initiative — provided grants to local organizations like **Harvesters**, **Cultivate KC** and **Kanbe's Markets**.

Blue KC employees did their part to pitch in as well, pledging nearly **\$300,000** to **151 organizations** during the annual Blue KC Cares Campaign, including almost **\$100,000** dedicated to the **United Way of Greater Kansas City**.

Of the total financial investments made by Blue KC in 2021, **48 percent** was allotted to **Health and Community Wellness**, **34 percent** to **Education and Community Development**, and **18 percent** was provided to **Arts, Culture, and Civic Engagement** causes.

Community Engagement

Blue KC employees served on more than **50 local nonprofit boards** and spent countless hours throughout 2021 volunteering at organizations such as **The Giving Grove**, **The Whole Person**, **Harvesters – The Community Food Network**, and **HappyBottoms**.

Members of Blue KC's senior leadership team volunteered their time as well, serving on the board of many community nonprofit organizations, including **United Way of Greater Kansas City**, **Community Blood Center**, the **Highland Community College Foundation**, the **American Lung Association**, **Starlight Theater**, **Union Station**, the **Police Foundation of Kansas City**, the **Greater Kansas City Chamber of Commerce**, **Phoenix Family**, the **Civic Council of Greater Kansas City**, **Rose Brooks Center**, and the **Kansas City Area Development Council**.



LETTER FROM THE CEO

THE ROADMAP

Products and Services to Meet Your Needs

MAKING THE JOURNEY EASIER

OUR TRUE NORTH

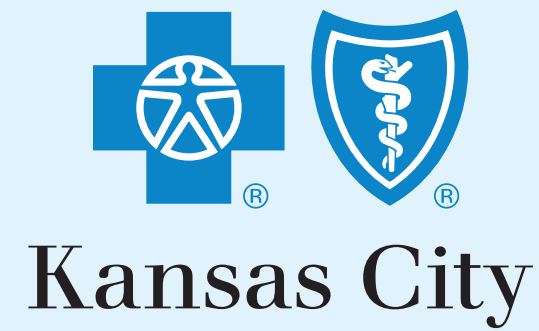
Investing In Our Community
Investing In Each Other

COORDINATES

Financials

LEADING THE WAY

Blue KC's Leadership



INVESTING IN OUR COMMUNITY (CONTINUED)

LETTER FROM THE CEO

THE ROADMAP
Products and Services to Meet Your Needs

MAKING THE JOURNEY EASIER

OUR TRUE NORTH
Investing In Our Community
Investing In Each Other

COORDINATES
Financials

LEADING THE WAY
Blue KC's Leadership

As the COVID-19 pandemic continued to pose health challenges and strain resources, Blue KC redoubled efforts related to key partnerships, community engagement, and financial support through giving.

To provide outreach and better meet the social needs of COVID-19-positive members, Blue KC's Community Health team partnered with the Mid-America Regional Council, resulting in:

2,520

members screened for social needs, including food, housing, transportation, and social isolation

334

members connected to Mindful by Blue KC, a behavioral health initiative dedicated to addressing social isolation while making care more accessible and affordable

232

members received community support from social workers and community health workers to connect them to social health services

103

members received home-delivered meals to address food insecurity and ensure members' ability to safely quarantine



Kansas City

INVESTING IN OUR COMMUNITY (CONTINUED)

LETTER FROM THE CEO

THE ROADMAP

Products and Services to Meet Your Needs

MAKING THE JOURNEY EASIER

OUR TRUE NORTH

Investing In Our Community
Investing In Each Other

COORDINATES

Financials

LEADING THE WAY

Blue KC's Leadership

Sports Partnerships

We also partnered with local professional sports teams to highlight the importance of behavioral health and highlight the community members who are working to make Kansas City a better place to live, work and play.

KC ROYALS: SHUT OUT THE STIGMA

Shut Out the Stigma, a partnership between Blue KC and the Kansas City Royals, provides support for behavioral health as a part of overall health and well-being and focuses on removing the stigma around mental health.

The initiative drives awareness of behavioral health by sharing real-life stories from Kansas City Royals players and leaders in the community.

As the “Official Health Insurance Partner of the Kansas City Royals,” Blue KC donated \$10,000 to behavioral health services in Kansas City every time the Royals won a game via a shutout. Last year, due to three Kansas City Royals shutout victories, Blue KC donated \$30,000 to three behavioral health organizations (\$10,000 each) – Carl’s Cause, First Call, and Pathway to Hope.

KC CURRENT: BEHAVIORAL HEALTH INITIATIVE

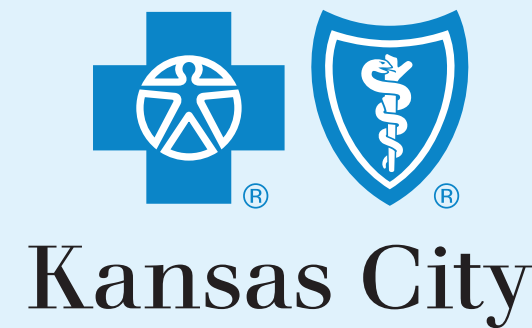
In a push to highlight the importance of behavioral health, Blue KC partnered with the city’s professional women’s soccer team, Kansas City Current, as well as Girls on the Run — a nonprofit organization that inspires girls to be joyful, healthy, and confident — and #ZeroReasonsWhy — a community mobilization and story campaign to prevent teen suicide.



The partnership included a discussion featuring KC Current players, the Blue KC Behavioral Health team, and Girls on the Run participants, who were also invited to attend the October 10 KC Current home game. The Mental Health Day match, presented by Blue KC, featured a co-branded fan giveaway and a #ZeroReasonsWhy banner signing in the main concourse, where patrons were invited to share their experiences and offer words of encouragement for those struggling with behavioral health issues.

SHUT OUT THE STIGMA





INVESTING IN OUR COMMUNITY (CONTINUED)

LETTER FROM THE CEO

THE ROADMAP

Products and Services to Meet Your Needs

MAKING THE JOURNEY EASIER

OUR TRUE NORTH

Investing In Our Community
Investing In Each Other

COORDINATES

Financials

LEADING THE WAY

Blue KC's Leadership

SPORTING KC: SPORTING SAMARITANS

Each season, Blue KC and Sporting Kansas City team up to recognize Blue

KC Sporting Samaritans, highlighting students and teachers who work to improve the community. Blue KC Sporting Samaritans, selected from nominations submitted by Sporting KC fans, friends, and/or colleagues, are recognized during the pregame festivities at Sporting KC home matches at Children's Mercy Park.

Throughout the past six years of the program's existence, 32 different teachers and students have been recognized as Blue KC Sporting Samaritan honorees. If you believe someone within your school district would be a worthy candidate, please nominate him/her by visiting sportingkc.com/blue-kc.

Sporting Samaritan Honorees

JENNIFER THOMAS

Turner High School, Environmental Science Teacher

GAVIN MORRIS

Excelsior Springs High School, Band Director

SHFEO LAR

Northeast High School, Recent Graduate

AMBER NIEZNAJKO

Eastwood Hills Elementary School, 4th Grade Teacher

MICHELLE LANGTON

Broken Arrow Elementary School,
Structured Learning Classroom

BLUE KC
SPORTING SAMARITANS



KC ROYALS: COACHES WITH CHARACTER

The "C" You In The Major Leagues Foundation teamed up with Blue KC to recognize the Blue KC Coaches with Character, intended to spotlight amateur coaches who, through their leadership on and off the field, are helping to grow youth sports in the Kansas City area.

Throughout the past five years of the program's existence, 24 different coaches have been recognized as Blue KC Coaches with Character honorees. If you believe someone within your school district would be a worthy candidate, please nominate him/her by visiting cyouinthemajorleagues.org/bluekc.



Coaches with Character Honorees

DOMENIC MUSSAT

Shawnee Mission Northwest High School Baseball

JESSICA HANNA

St. Teresa's Academy, Girls Lacrosse

D'WAN MARSHALL

Central High School, Football

SHAWNIE NIX

Police Athletic League

LEON DOUGLAS

North Kansas City High School Football

STEVE MORGAN

Lee's Summit North High School Girls Lacrosse

KC ROYALS: HOMETOWN HEROES

Hometown Heroes is a partnership between the Kansas City Royals and Blue KC honoring first responders who are advancing behavioral health conversations in our community.



Hometown Heroes Honorees

MARY KINCHELOE

Kansas City Police Department

GREG TAYLOR

Kansas City Fire Department

TIM DUPIN

Kansas City Fire Department

ERIK HULSE

Overland Park Police Department

BRANDON WALKER

Kansas City Police Department

KATHY MORGAN

Overland Park Police Department

NAOMI KENT

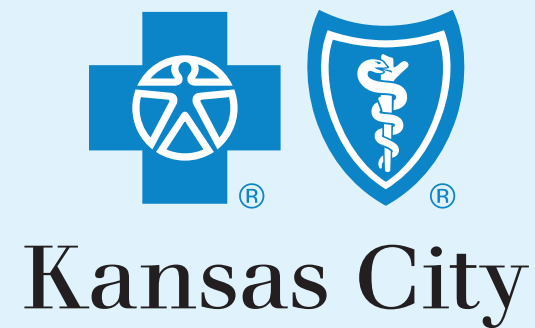
Leawood Police Dispatcher

MARK CHERRY

Sedalia Detective and Crisis Intervention

BILLY CLARK

Independence Firefighter



INVESTING IN EACH OTHER

LETTER FROM THE CEO

THE ROADMAP

Products and Services to Meet Your Needs

MAKING THE JOURNEY EASIER

OUR TRUE NORTH

Investing In Our Community
Investing In Each Other

COORDINATES

Financials

LEADING THE WAY

Blue KC's Leadership

Company Recognitions

- Blue Cross Blue Shield Association Brand Excellence Award for Enrollment Growth
- No. 83 of the Top 100 Healthiest Employers in America by Healthiest Employers®, the leading national recognition program for employee wellness
- Kansas City Business Journal Healthiest Employer Honoree
- HappyBottoms Outstanding Volunteer Group Award
- Greater Kansas City Chamber of Commerce's Healthy KC Workplace Wellness Platinum Certification
- Better Business Bureau Accreditation

NCQA Accreditation/ Rating Score

Missouri & Kansas (HMO)	Missouri & Kansas (PPO)
<div>Blue Cross and Blue Shield of Kansas City, Good Health HMO, Inc. <small>Kansas, Missouri</small></div> <div><div>ACCREDITED HEALTH PLAN</div><div>Health Plan Rating ★★★★★ 3.3 of 5</div><div>INSURANCE TYPE Commercial</div><div>PRODUCT TYPE HMO</div><div>NEXT REVIEW DATE 11/06/2022</div><div>MEMBERS ENROLLED 25,781</div><div>EVALUATION PRODUCT Member Survey</div><div>WEBSITE http://www.bcbk.com</div><div>SPECIAL AREA None</div><div>SPECIAL PROJECT None</div><div>Accredited</div><div>Last update: 08-15-2021 <small> Ratings are updated annually (December)</small></div></div>	<div>Blue Cross and Blue Shield of Kansas City <small>Kansas, Missouri</small></div> <div><div>ACCREDITED HEALTH PLAN</div><div>Health Plan Rating ★★★★★ 3.3 of 5</div><div>INSURANCE TYPE Commercial</div><div>PRODUCT TYPE PPO</div><div>NEXT REVIEW DATE 11/06/2022</div><div>MEMBERS ENROLLED 32,294</div><div>EVALUATION PRODUCT Member Survey</div><div>WEBSITE http://www.bcbk.com</div><div>SPECIAL AREA None</div><div>SPECIAL PROJECT None</div><div>Accredited</div><div>Last update: 08-15-2021 <small> Ratings are updated annually (December)</small></div></div>

Employee Recognitions

TAMMY AULT, Manager, IT Application Delivery, was recognized by Connections to Success, a nonprofit organization whose mission is to inspire individuals to realize their dreams and achieve economic independence.

CONI FRIES, Vice President of Government Relations, received the Chairman's Award from the Blue Cross Blue Shield Association for providing extraordinary effort in working with the Kansas and Missouri Congressional delegations.

JENNY HOUSLEY, SVP, Chief Revenue Officer, was honored in the Kansas City Business Journal's Women Who Mean Business program which recognizes career accomplishments and contributions to the business community.

DR. RAELENE KNOLLA, Vice President of Population Health, Senior Medical Director, was selected as one of Ingram's Magazine's "50 Kansans You Should Know."

SUSAN PARRISH, Manager, Quantitative and Qualitative Research, was named the 2021 Blue KC Volunteer of the Year.

DILLON STROHM, Associate General Counsel, was named to the "40 Under Forty" list by Ingram's Magazine.

BLAKE STRAATMANN, Robotic Process Automation Analyst II, was selected for the list of "20 in Their Twenties" by Ingram's Magazine.

MAUREEN VOGEL, Associate General Counsel, was recognized by Missouri Lawyers Media as a 2021 In-House Counsel Awards honoree.



Kansas City

COORDINATES

Financials





Kansas City

FINANCIALS

Consolidated Balance Sheet

DECEMBER 31, 2021, AND DECEMBER 31, 2020 (\$ IN THOUSANDS)

	2021	2020
Cash Investments	\$1,087,929	\$1,084,709
Premiums and Other Receivables	\$315,715	\$363,508
Intangibles and Other Assets	\$246,278	\$217,515
Total Assets	\$1,649,922	\$1,665,732
Claims Liabilities	\$292,826	\$266,901
Unearned Income	\$59,245	\$68,417
Accrued Expenses and Other Liabilities	\$555,420	\$475,552
Total Liabilities	\$907,491	\$810,870
Blue KC Surplus	\$742,431	\$854,862
Non-Controlling Interest Surplus	—	—
Total Surplus	\$742,431	\$854,862
Total Liabilities and Surplus	\$1,649,922	\$1,665,732

Consolidated Statements of Operations

DECEMBER 31, 2021, AND DECEMBER 31, 2020 (\$ IN THOUSANDS)

	2021	2020
Premium Revenue	\$2,814,668	\$2,806,560
Fees and Other Revenue	\$155,965	\$149,587
Total Revenue	\$2,970,633	\$2,956,147
Claims Incurred	\$2,498,612	\$2,345,642
Operating Expenses	\$631,054	\$624,472
Operating Income (Loss)	(\$159,034)	(\$13,967)
Investment and Other Income	\$39,829	\$118,199
Income before Taxes	(\$119,205)	\$104,232
Income Tax Expense	\$5,727	\$29,444
Net Income	(\$124,932)	\$74,788

LETTER FROM THE CEO

THE ROADMAP

Products and Services to Meet Your Needs

MAKING THE JOURNEY EASIER

OUR TRUE NORTH

Investing In Our Community

Investing In Each Other

COORDINATES

Financials

LEADING THE WAY

Blue KC's Leadership

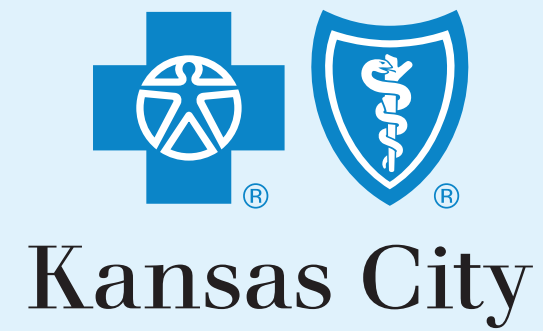


Kansas City

LEADING
THE WAY



At Blue KC, we believe in leading by example. It's why we've compiled a diverse, dynamic array of corporate leaders dedicated to serving our customers and our community.



BLUE KC's LEADERSHIP

Executive Committee

ERIN STUCKY

President & Chief Executive Officer

HENRI COURNAND

SVP & Chief Financial Officer

MARK GARRETT

SVP & Chief Human Resources Officer

JENNY HOUSLEY

SVP, Chief Revenue Officer

SCOTT MCADAMS

SVP & Chief Audit, Compliance
and Risk Officer

MARK NEWCOMER

VP & General Counsel

GREG SWEAT

SVP, Chief Health Officer

KIM WHITE

SVP & Chief Administrative Officer

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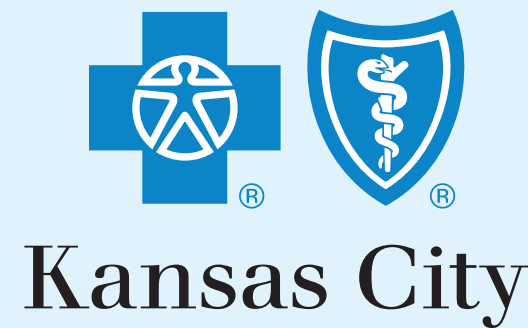
COORDINATES

Financials

LEADING THE WAY

Blue KC's Leadership





BLUE KC's LEADERSHIP

Board of Directors

CHERYL D. ALSTON^{1,2,3,4,5}

- Blue KC Board Chair
- Executive Director and Chief Investment Officer, Employees' Retirement Fund of the City of Dallas

ANNE D. ST. PETER^{2,3,4}

- Blue KC Board Vice Chair
- Founder, Global Prairie

GARRY K. KEMP^{2,3,4}

- Blue KC Board Secretary
- Retired Executive Vice President, Greater Kansas City Building and Construction Trades Council

NANCY M. CREASY^{3,5}

- Retired Executive Vice President, Blue Cross and Blue Shield of Kansas City

RUSSELL W. KOHL, M.D.^{1,5}

- Chief Medical Officer, TMF Health Quality Institute

GORDON E. LANSFORD, III^{1,4}

- President and Chief Executive Officer, JE Dunn Construction Company

KENT S. MARQUARDT^{1,5}

- Retired Executive Vice President and Chief Financial Officer, Premera Blue Cross

JACK A. NEWMAN, JR.^{1,2,3}

- Retired Executive Vice President, Cerner Corporation

JOHN A. SPERTUS, M.D.^{2,4}

- Clinical Director of Cardiovascular Education and Health Outcomes Research, St. Luke's Mid-American Heart Institute

ERIN E. STUCKY³

- President and Chief Executive Officer, Blue Cross and Blue Shield of Kansas City

THOMAS T. TSANG, M.D., MPH^{1,5}

- Chief Executive Officer and Co-Founder, Valera Health

MICHAEL G. VALENTINE^{4,5}

- Chief Executive Officer, Netsmart

1. Audit Committee
2. Compensation Committee
3. Executive Committee
4. Governance Committee
5. Investment and Finance Committee

Corporate Officers

RACHEL ARNETT

VP, Sales

GRATIA CARVER

VP, Chief Experience Officer

CHRISTA DUBILL

VP, Chief Communications Officer

DAVID EICHLER

VP, Cobalt Ventures

CONI FRIES

VP, Government Relations

DREW HATTEN

VP, Underwriting

RAELENE KNOLLA

VP, Population Health

CHRISTINA LIVELY

VP, Chief Marketing Officer

MICHAEL MCCOMB

VP, Operations

CHAD MOORE

VP, Chief Network Officer

SARAH OSBORNE

VP, Financial Planning & Analysis

RANDY OURSLER

VP, Chief Actuary

LORI RUND

VP, Government Programs

BRANDON THOMPSON

VP, Cobalt Health Solutions



2021 marked 83 years of Blue KC as a market leader in healthcare.

That's 83 years of innovation, 83 years of patient centered care, and 83 years of community leadership.

While 83 years might cause some to slow down, at Blue KC, we're just getting started.

We can't wait to see where the road takes us next.

**THE
JOURNEY
AHEAD**