



# THE STORIES

**“ WE ARE HONORED  
TO PARTNER WITH  
NOT-FOR-PROFIT  
ORGANIZATIONS THAT  
SHARE OUR COMMITMENT  
TO A HEALTHY  
MASSACHUSETTS.  
WE ARE GRATEFUL  
FOR THE LESSONS  
THEY TEACH US ABOUT  
INNOVATIVE, SUSTAINABLE  
SOLUTIONS TO SUPPORT  
FAMILIES IN NEED. AND  
WE ARE PROUD OF  
OUR ASSOCIATES FOR  
COMMITTING THEIR TIME,  
SKILLS, AND COMPASSION  
TO THE COMMUNITIES  
WE SERVE. ”**

**ANDREW DREYFUS**

President & Chief Executive Officer  
Blue Cross Blue Shield of Massachusetts





# play



## THE WINNING PLAYBOOK: More Ways Our Associates Got In the Game

- Donated winter essentials to be sure Playworks students could get outside year-round
- Mentored Playworks students and Junior Coaches
- Partnered with Playworks leaders through our Skills-Based Volunteer Program
- Served on Playworks Board of Directors

**Playworks** teaches children, school leaders, and a grateful corporate partner about the transformative power of play.

**F**ifth grade is shaping up to be a banner year for little Manuel\* of the Dever Elementary School in Dorchester. The boy regularly raises his hand in class, leads his peers in games, and happily reports back to his mother at pick-up time.

It wasn't always this way. Last year, Manuel was bullied on the playground every day. "He was shy and kids teased him about his weight and clothes," explains Sindy De Jesus of Playworks, a nonprofit organization that improves school climate by transforming recess into a safe and positive experience in low-income elementary schools.

Blue Cross has proudly sponsored Playworks at the Dever for four years. As full-time program coordinator, **"COACH SINDDY" TEACHES CHILDREN ABOUT EMPATHY, SELF-RESPECT, AND CONFLICT RESOLUTION THROUGH STRUCTURED GAMES AND PLAY.** Students in Playworks schools have been shown to transition from recess to classwork five minutes faster and show better behavior and attention.

Blue Cross' relationship with Playworks runs deep. Last year, 72 of our BlueCrew volunteers helped run monthly recess, and a team of 67 beautified the playground during our companywide *Service Day: One Community. One Blue.* "We love having the BlueCrew here," says Sindy.

The feeling is mutual, says Lucy Darragh, director of corporate citizenship for Blue Cross and Playworks board member. "Playworks has improved our own corporate climate. They've led our associates in corporate recess at our offices, encouraging us to be more physically active while promoting teamwork and trust," she explains.

Manuel trusted Sindy to take him under her wing, and today he is a proud Playworks Junior Coach. "He's a really patient, thoughtful child," she explains. "If kids are off track, he's quick to redirect them and use all the tools of his training."

\* NAME CHANGED TO PROTECT PRIVACY



A pricing analyst by weekday and a duathlete by weekend, **Dawna Reske** believes “good health is not a destination, it’s a lifetime journey.”

**R**ace conditions were less than ideal when Dawna Reske set off on the three-leg Scituate Duathlon last October. Under a cold, steady rain, she powered through the 2-mile run and 11-mile bike ride, but her energy waned during the final 2.5-mile run. Fortunately, she ran right into her own cheering section.

**“COMING AROUND THE FINAL CORNER, I SAW THE REST OF MY TEAM BLUE TEAMMATES ROOTING ME ON. THAT GAVE ME THE PUSH I NEEDED TO FINISH,”** recalls Dawna, a pricing analyst for Blue Cross.

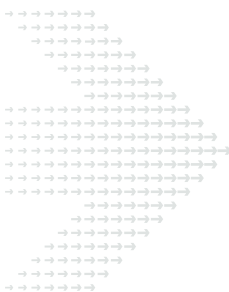
Team Blue is a new program that encourages associates of all fitness levels to share in a culture of health. The premise is simple: Healthier associates enjoy a better quality of life, increased productivity, and lower health care costs.

In 2013, nearly 300 associates ran, biked, walked, or swam in 18 Blue Cross-sponsored races and events, while other associates formed weekly worksite running and walking groups. As incentive, associates earned wellness rewards, and Blue Cross covered event entry fees.

All events benefited our community partners, including Boys & Girls Clubs of Boston, Camp Harbor View, American Diabetes Association, Best Buddies, Project Bread, and others. The Blue Cross Blue Shield of Massachusetts Second Annual 5K raised over \$8,000 for United Way’s Thanksgiving Project to feed more than 200 families in need.

Dawna joined Team Blue to support a health journey that began in 2012 when she shed 73 pounds. Training for and completing the duathlon was just one more personal triumph. “I feel very fortunate to work for a company that offers so many programs to support your health,” she says.

move







# serve

**Tina Ahladianakis, Gabe Arato, and Bernard DaSilva** combined their smarts, skills, and compassion to make a great nonprofit even better.



Since 1947, families facing tough times on the South Shore have turned to Interfaith Social Services (ISS) in Quincy. The nonprofit organization manages a food pantry, counseling center, and thrift shop, and it offers one-on-one support for people facing homelessness.

Nonprofits like ISS often have limited resources to tackle administrative and operational challenges. So when ISS' leaders asked for help in 2013, we were happy to put our Skills-Based Volunteer Program (SBVP) into action.

Bernard DaSilva, Gabe Arato, and Tina Ahladianakis—a cross-functional team of associates—used their skills to consult with ISS once a week for four months. The team developed recommendations for the nonprofit to streamline cash handling, making it easier for clients to

pay, and to use social media to boost fundraising.

**“IT WAS GREAT TO HELP ISS, BUT WE LEARNED A LOT FROM THEM, TOO,”** Gabe explains. “I saw firsthand the challenges many people in my community are facing, and we came to understand how nonprofits deliver on their missions with limited staff and funds.”

Last year, we matched 36 SBVP associates with 11 organizations that share our commitment to helping low-income children and families. Since 2012, our associates have contributed more than 4,000 volunteer hours to the program valued at \$735,000.

The SBVP also allows associates to develop their careers. “In your day-to-day job, you aren’t always called upon to use all of your skills and abilities,” reflects Bernard. “This volunteer program really challenged us, and that was a rewarding experience.”

Whether gardening with his family or organizing office carpools, **Bill Gerlach** shares his passion for environmental sustainability with others.



# renew

**B**ill Gerlach has a zest for green living. He blogs online about nature and community, advises his town government on recycling and water conservation, and embarks regularly on outdoor adventures alongside his wife and children.

“My commitment to the environment is very personal and deep-rooted,” says Bill, director of consumer engagement solutions at Blue Cross and founding member of our Sustainability Council and [green@blue](mailto:green@blue) associate education program. **“WE LIVE IN A WORLD OF FINITE RESOURCES, BUT WE LIVE LIKE THEY’RE INFINITE. THAT’S A PROBLEM.”**

We agree: People need a healthy environment to live their healthiest lives, and companies like Blue Cross share a large responsibility. Through our environmental sustainability program, we are working to reduce our greenhouse gas (GHG) emissions, the amount of waste we’re sending to landfill, and office paper use, while engaging associates and members in green practices.

In 2013, we installed energy-efficient lighting, swapped plastic-ware for plant-based utensils and dishes in office cafeterias, and moved all communications with the physicians and hospitals in our network from paper-based to online. Our senior manager of sustainability, Kyle Cahill, advised the National Sustainability Standards Accounting Board and presented at the CleanMed health care sustainability conference. In addition, the nonprofit Mass Commute honored Blue Cross for encouraging associates to use green transportation options.

In the office, Bill can be found rounding up group rides, printing double-sided, and toting his reusable water bottle. “It’s important that we encourage people who are wrapped up in the day-to-day to be mindful that their actions, although small, really do contribute to the greater good,” he says.





**Stephanie Browne** discovers untapped talent by taking the time to build relationships with everyone around her.

One doesn't see many faces like Stephanie Browne's in the corporate techie crowd. Stephanie knows it, she embraces it, and she says it has helped her become a better executive over her 18-year career at Blue Cross.

"I bring a different lens," says Stephanie, senior director of information technology, enterprise solutions, and testing. "Not only am I different as an African-American, but also as a woman working in IT, which is traditionally male-dominated. So I have more of an aptitude for being inclusive and bringing in folks in a more collaborative way.

**"MY NETWORK IS A LITTLE LARGER—EVERYTHING FROM DIFFERENT SOCIAL LEVELS TO ECONOMIC LEVELS TO EDUCATION LEVELS. I LOOK ACROSS, UP, AND DOWN FOR TALENT,"** she adds.

In 2013, our company explored new ways to nurture diverse talent and spark honest conversation about human differences. Our second annual Women@Blue conference engaged 238 associates in the dual themes of career advancement and girl empowerment. Leaders from our community partners Encuentro Diaspora Afro and Girls LEAP, among others, joined in the discussion.

We also launched a series of diversity-themed chats, a career development program for diverse associates, and employee resource groups (ERGs) for women, African-American/Black, and LGBT associates.

People of all backgrounds and identities could learn from Stephanie's career advice: "First, learn your job and do it well. Second, spend time on a continual basis thinking, 'What do I want to do and how do I get there?' Because when someone asks you, you need to be ready to answer."

connect





# THE IMPACT



MASSACHUSETTS

Blue Cross Blue Shield of Massachusetts is an Independent Licensee of the Blue Cross and Blue Shield Association



“

**OUR ASSOCIATES  
KNOW IT FEELS  
GOOD TO DO GOOD.  
AS A RESPONSIBLE  
CORPORATE CITIZEN  
AND AN EMPLOYER  
OF CHOICE, WE  
RECOGNIZE OUR  
DUTY TO HELP  
THEM PURSUE  
THEIR PASSION  
FOR CONTINUAL  
LEARNING,  
DEVELOPMENT, AND  
SERVICE TO OTHERS.**

”

**JEFF BELLOWS**

Vice President, Corporate Citizenship  
Blue Cross Blue Shield of Massachusetts

# Community Investments



**\$6M**

IN COMMUNITY INVESTMENTS



**535**

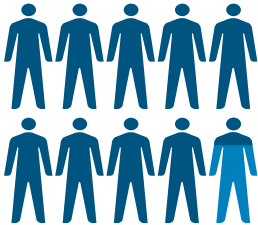
NONPROFITS SUPPORTED



**\$3.4M**

IN GRANTS AWARDED BY BCBSMA FOUNDATION

# Civic Engagement



**92%**

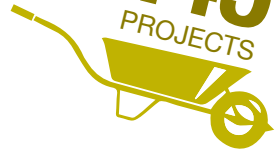
OF OUR WORKFORCE,  
OR 3,197 PEOPLE, VOLUNTEERED  
IN THE COMMUNITY AS  
PART OF THE BLUECREW



**27,741**

HOURS  
OF  
SERVICE

**145**  
PROJECTS



**\$1,217,084**

VALUE OF TIME / SERVICE HOURS

# Environmental Sustainability

## PROGRESS ON OUR ENVIRONMENTAL GOALS

(BY 2015 WITH 2010 BASELINE)

# 15%

REDUCTION  
IN EMISSIONS



EMISSIONS

# 7%

THROUGH 2012

# 15%

REDUCTION IN  
WASTE-TO-LANDFILL



WASTE

# 5%

THROUGH 2013

# 30%

REDUCTION  
IN PAPER



PAPER

# 34%

THROUGH 2013

### SHRINKING OUR CARBON FOOTPRINT



2010 2011 2012  
CO<sub>2</sub> equivalent in tons



ELECTRICITY

# 13%

IN 2013

### RECYCLING

**2,130**  
tons of material recycled

**26**  
tons composted

**54%**  
overall diversion rate

**6,450**  
trees saved



# Economic Impact

Each year, our company generates a substantial positive impact on the local economy. We measure this influence in terms of business volume, employment, government revenue, and benefits to the community.

We are a not-for-profit company, but, unlike most other not-for-profits, we pay significant federal, state, and local taxes or assessments. We are also different from other not-for-profit in that we do not receive or solicit charitable donations, and we do not benefit from tax-exempt financing.

<b>Total Impact</b>	<b>More than \$1.6 billion</b>
<b>Full-time Jobs in Massachusetts</b>	<b>6,536</b> (3,713 direct employees and 2,823 indirect)
<b>Taxes, Assessments, and Fees</b>	<b>\$271.1 million</b> \$94.6 million in indirect taxes \$180.6 million in local state and federal tax assessments



## Awards and Recognition

Several nonprofit organizations and other associations honored our contributions to the community in 2013.

**TOP CORPORATE CHARITABLE CONTRIBUTOR (#5)**

*Boston Business Journal*

**CORPORATE CHALLENGE PARTNER OF THE YEAR**

Cradles to Crayons

**DECADE OF DEDICATION AWARD**

Black Ministerial Alliance

**JOHN M. CORCORAN AWARD FOR EXCELLENCE**

Saint Mary's Center for Women and Children

**EXCELLENCE IN COMMUTER OPTIONS (ECO) AWARD**

Mass Commute