BCBSNC Mission and Vision

As we celebrate our 75th anniversary in 2008, it’s appropriate we take the time to reflect upon our history, our enduring beliefs and the kind of healthy state we want to build for all North Carolinians. Our refocused mission and vision statement says who we are, what we do and what we aspire to be as we continue to serve as North Carolina’s leading health insurer.

Our Mission

Blue Cross and Blue Shield of North Carolina is a leading health services company. We deliver quality products, information, and services to help our customers improve their health and well-being.

Our Vision

Our focus on North Carolina – its people, employers, doctors, hospitals, and communities – keeps us uniquely able to anticipate and respond to our customers’ needs.

We make a difference through our work and collaborative efforts to improve health care and the quality of life for our customers and all North Carolinians. Through the Blue Cross and Blue Shield of North Carolina Foundation, we work with communities and organizations across North Carolina to support their efforts to improve the health of the people of our state.
In all of these stories, it started with one step—a small architectural firm putting fruit in a break room, a police officer taking a health survey on the Web, a mother visiting a dietitian.

We’ve been pleased to help North Carolinians take those first steps, and we’re increasingly encouraged by the progress we’ve seen. In 2004, we took the simple step of providing members with step counters, nutrition guides and food and activity logs. We’ve since enhanced our health coverage and programs further to help members achieve and maintain a healthy weight. A significant number of members who took those first steps with us three years ago have lost weight and kept it off—and their health costs are lower.

With childhood obesity threatening the long-term health of too many young North Carolinians, we launched a program in 2007 to help the whole family adopt good nutrition and activity habits. We want to assist parents in getting their kids to play outdoors more, increase their fruit and vegetable consumption, and spend less time in front of a TV or computer screen.

As we mark our 75th anniversary, we are focused on preventive health as never before and on helping members make the best choices about their health. One thing has not changed in those seven and a half decades; we remain committed to being a reliable health insurer for our members in all their health circumstances. Our stories include those of a Blue Cross and Blue Shield of North Carolina (BCBSNC) nurse who helps members maneuver the health system and get back on their feet after major surgery or a serious accident. And you’ll read about a customer service representative who helps members see Blue Cross and Blue Shield of North Carolina as an advocate and not just a company.

Good health also involves taking steps to help members get access to the care they need. Our success in doing that is reflected in the nearly 163,000 new members we added in 2007. With the continuing challenge of rising health care costs, we added new products and services to help individuals and businesses make cost-effective care choices, get quality dental coverage and understand and address their health risks.

We continue to promote the economic health of the state by providing more than 4,500 stable jobs in North Carolina. When those employees want to improve their health or advance their careers, we make it easier for them to do so. We offer on-site degree programs, mentoring opportunities, backup child care, healthy lunch and snack options, fitness centers and health clinics.

As a company solely focused on our state, we’re committed to the broader well-being of North Carolina. That includes the 27,000 hours our employees contributed to volunteer causes during the year and the $190,000 that they and our company contributed to the United Way. Supported by contributions from BCBSNC, the separate and independent Blue Cross and Blue Shield of North Carolina Foundation continued its work to promote the health of North Carolinians. The BCBSNC Foundation supported efforts that included increasing rural health care access and providing free, primary care to the uninsured.

With our progress, much remains to be done. Obesity and preventable disease continue to cost our state billions of dollars each year and threaten our quality of life. Many businesses and individuals remain skeptical that they can do anything to address these health challenges. Our successes give us optimism, and our challenges provide motivation as we look to the next 75 years of helping North Carolina take steps toward better health.
Crossing the Centuries, Committed to Care

1928 North Carolina has one of the poorest health care rankings in the nation.

1933 Hospital Care Association founded in Durham.

1935 Hospital Saving Association chartered in Chapel Hill.

1938 Hospital Saving and Hospital Care associations get approval to use Blue Cross symbol.

1939 Combined membership of North Carolina’s two Blue Plans tops 100,000.

1940 Hospital Care and Hospital Saving associations consolidate to become North Carolina Blue Cross and Blue Shield, with a total membership of more than 12,000.

1947 North Carolina Blue Cross and Blue Shield plan.

1948 Hospital Care Association becomes an official Blue Shield plan.

1947 Hospital Care. Association becomes one of the first Plans authorized to use the Blue Shield emblem.

1951 Hospital Care Association membership reaches 250,000.

1957 Company’s membership reaches nearly 1 million.

1968 Hospital Care and Hospital Saving associations consolidate to become North Carolina Blue Cross and Blue Shield, with a total membership of more than 12,000.

1968 Blue Shield of North Carolina launched.

1979 First electronic claim transmitted directly to BCBSNC.

1979 BCBSNC introduces Blue Advantage™, which will become the state’s most popular insurance program for individuals and families.

1982 BCBSNC introduces its first managed care product, the Personal Care Plan.

1988 BCBSNC becomes the first insurer in the state to implement a statewide Preferred Provider Organization (PPO) network of doctors and hospitals.

1989 BCBSNC becomes one of the first insurers in the nation to adopt the Consumer Bill of Rights and Responsibilities.

1991 BCBSNC introduces Blue Extra™, a group insurance product.

1994 BCBSNC becomes the first insurer in the nation to offer HMO members direct access to specialists.

1995 BCBSNC wins Consumer Bill of Rights and Responsibilities.

1996 BCBSNC introduces State of the Art program.

1997 Company dedicates its new headquarters building in Chapel Hill.

1998 BCBSNC is one of the first insurers in the nation to offer HMO members direct access to specialists.

1999 BCBSNC is one of the first insurers in the nation to offer HMO members direct access to specialists.

2000 BCBSNC is one of the first insurers in the nation to offer HMO members direct access to specialists.

2001 BCBSNC buys PARTNERS National Health Plans of North Carolina, Inc., the largest stand-alone HMO in the state.

2002 BCBSNC wins Brand Excellence Award from the Blue Cross and Blue Shield Association as one of the nation’s fastest-growing Blue Plans.

2003 BCBSNC announces the Blue Cross and Blue Shield Association as one of the nation’s fastest-growing Blue Plans.

2004 BCBSNC announces that it will become the first health insurer in the nation to treat obesity as a primary condition.

2006 BCBSNC introduces Be Active Kids™, a preschool nutrition and physical activity program that is currently managed by the BCBSNC Foundation.

2007 BCBSNC introduces Blue Advantage™, which will become the state’s most popular insurance program for individuals and families.

2008 BCBSNC is one of the first insurers in the nation to offer HMO members direct access to specialists.

2009 BCBSNC is one of the first insurers in the nation to offer HMO members direct access to specialists.

2010 BCBSNC supports mandated insurance benefits for annual mammograms.

2011 BCBSNC wins Brand Excellence Award from the Blue Cross and Blue Shield Association as one of the nation’s fastest-growing Blue Plans.

2012 BCBSNC announces the Blue Cross and Blue Shield Association as one of the nation’s fastest-growing Blue Plans.

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2014 BCBSNC announces the Blue Cross and Blue Shield Association as one of the nation’s fastest-growing Blue Plans.

2015 BCBSNC announces the Blue Cross and Blue Shield Association as one of the nation’s fastest-growing Blue Plans.

2016 BCBSNC announces the Blue Cross and Blue Shield Association as one of the nation’s fastest-growing Blue Plans.

2017 BCBSNC announces the Blue Cross and Blue Shield Association as one of the nation’s fastest-growing Blue Plans.

2018 BCBSNC wins Gold Award from the National Business Group on Health as one of the country’s Best Employers for Promoting Healthy Lifestyles.

2019 BCBSNC wins Gold Award from the National Business Group on Health as one of the country’s Best Employers for Promoting Healthy Lifestyles.

2020 BCBSNC wins Gold Award from the National Business Group on Health as one of the country’s Best Employers for Promoting Healthy Lifestyles.

2021 BCBSNC wins Gold Award from the National Business Group on Health as one of the country’s Best Employers for Promoting Healthy Lifestyles.

2022 BCBSNC wins Gold Award from the National Business Group on Health as one of the country’s Best Employers for Promoting Healthy Lifestyles.

2023 BCBSNC wins Gold Award from the National Business Group on Health as one of the country’s Best Employers for Promoting Healthy Lifestyles.

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Working Well
State of Preventive Health

Continuing the Conversation

We discussed employee health success stories at our 2007 State of Preventive Health summit, as well as barriers that employers perceive to establishing wellness programs. It was the fifth year we’ve gathered public health officials, public policy experts and business leaders to talk about a pressing health issue in North Carolina. It was our best-attended event to date.

The good news, according to our survey, is that almost all employers offer wellness programs or policies, the most frequent being smoke-free worksites, paid time off for doctor’s visits and opportunities for physical activity during the workday. However, only about 10 percent of employers believe strongly that they are responsible for worker health, and few plan to expand their current wellness offerings. They often see wellness programs as costly, cumbersome and ineffective.

Experts at our conference highlighted the simple steps that almost all workplaces can take—lunch walking clubs, healthy vending machine snacks and health risk surveys. David Hamhcut, president of the Wellness Councils of America, noted that well-designed wellness programs can save more than $3 for each dollar invested. “If people can get 30 to 45 minutes of exercise on most days, the research will show you can delay the onset of disability by 10 years,” Hamhcut said. “Walking may very well be the magic bullet.”

Helping employers promote healthy workplaces

In 2007, we deepened our conversation with employers across North Carolina on their practices, plans and attitudes about worker health. We began by surveying more than 400 employers on workplace wellness. We found that they strongly believe that worker health is linked to productivity and health care costs. Yet, many doubt they can or should do much about it.

Yet, we also found inspiring examples of workplaces of all sizes that had “put a toe in the water”—as our Chief Medical Officer Don Bradley put it—or had taken a bigger plunge into wellness. They found that even simple steps yielded surprising results in employee productivity, morale and health. Here are some workplace wellness success stories:

Phillips Architecture

Eating In

Phillips Architecture in Raleigh has long stocked its break room with free food and drinks for employees and visitors. The company also brings in catered lunches two or three times a week. President Mike Phillips, AIA, says it’s one way that the 30-person design firm helps support team members facing erratic schedules and pressing deadlines.

Over time, the food and drinks have evolved into healthier choices such as fruit, bottled water and nuts for snacks and Caesar salads, lean meats and fresh vegetables for lunch. “It started as a convenience thing, but several of us decided that we wanted to get healthier here at work,” said Teresa Merck, an architect intern and interior designer who has been at the firm for five years.

A big turning point came during the year when the firm brought in a dietitian for private nutrition counseling with employees. Along with making better food choices, some employees started taking the stairs and walking during lunch. They lost a combined 150 pounds. “Blue Cross and Blue Shield of North Carolina really made a difference for our firm by offering the expertise of a dietitian to give our staff focused help on leading healthier lives,” Phillips said. The dietitian, Beth McDonnell of the company Make Better Choices, is part of BCBSNC’s network of licensed, credentialed dietitians.

“We made it easier for people to make healthier choices,” Phillips said. “When they make better choices, they feel better about themselves and their work. The firm benefits because the group has more energy and more ability to produce things of higher quality.”

Phillips Architecture also brought in a physical therapist to check the ergonomics of work stations. The company supports employee-designed social and morale events, and employees actively participate in volleyball leagues, runs for charity and 5K races. “Small companies can’t provide the same kind of packages that large companies do, but they can do important things that add real value to the workplace,” Merck said.
BCBSNC helped dozens of employers implement effective health and wellness programs in 2007. Our Employer Health Partnerships program helped more than 50 larger worksites understand their health risks and design plans to meet their specific health needs. Through our new wellness toolkits, we are helping businesses and organizations of all sizes start turnkey wellness programs – including those to address chronic conditions like diabetes, help employees quit smoking and initiate fun physical activity challenges.

As the health insurer who covers more North Carolinians than any other company, we are keenly aware that maintaining good health is also a matter of getting accessible, appropriate medical care. In 2007, we continued to provide ways for more employers to provide cost-effective care for their workers. Our Blue Options 1-2-3™ plan can save employers as much as 30 percent over a traditional PPO plan*. It is a comprehensive plan that provides incentives for preventive care, while encouraging employees to compare prices of higher-cost specialist visits and high-tech diagnostic scans. Our new Dental Blue Select™, which has particularly strong coverage for preventive dentistry, allows employers to offer dental coverage to their employees, with no required cost for the employer.

For Burlington Police officer Patty Nagro, the path to better health started with a visit to the city’s occupational health nurse, Sheila Traywick. Nagro had put on weight through a combination of odd hours, snacking habits and the amount of time she had to be in a patrol car. Traywick gave her advice on activity and nutrition and showed her resources on the BCBSNC Web site to help her track her health. Nagro started exercising before work and keeping better track of what she ate. “I’ve lost 35 pounds. I’m healthier and more content with myself,” Nagro said. “I’ve gotten a better grasp on what good health is. It’s been easy and convenient.”

Among Burlington’s challenges is that its 800 employees are scattered in 50 different locations. Some employees work during the day in offices, while others are on the road in the middle of the night. Reaching some employees may mean holding an early morning session on nutrition rather than a lunch-and-learn. It also involves an acknowledgment that many employees will find it difficult to join a gym or give up fast food.

“ar some folks, it will involve little things at first – switching to 2-percent milk, cutting down on portion sizes, getting up and walking during a shift,” Traywick said.

To address the health needs of its diverse workforce, the city has a Wellness Committee with representatives from every department. The committee has consulted with BCBSNC in the design of its wellness efforts. Along with health education sessions, the city has an onsite health clinic and offers health screenings and health risk assessments.

“From a financial standpoint, we’re actually seeing some results in our medical claims,” said city Human Resources Director Aaron Noble. “From a cultural standpoint, we’re seeing a more diversified group of people beginning to get involved – from your engineer to maintenance mechanic to sanitation worker.”

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BCBSNC employees lost a combined 634 pounds during the 2007 Blue Challenge™. Mark Doris, payroll manager for the company, exceeded his personal goal of losing 20 pounds by dropping 26 pounds during the eight-week challenge. He estimates his total weight loss to be between 30 and 40 pounds, including weight shed before and after the challenge. Doris was one of 173 employees to participate.

Setting the Wellness Standard

During Blue Challenge, employees form two-person teams for the annual nutrition and fitness competition. Based on their personal goals, employees focused on losing weight, reducing body fat or maintaining their current weight.

Doris works out about six days a week, but still has seen his weight bounce back and forth during his adult life. He believes he discovered a working combination during Blue Challenge.

“I couldn’t work out any more, so I changed the way I eat,” he said. “I used to have a hamburger and fries for lunch. Now, I’m more likely to have a turkey sandwich and baked potato. I’ve limited my portions, included more fruits and vegetables and lowered my calorie intake, without going on an actual diet.”

He credits a couple of things the company did with helping to motivate him to make the changes. He took the online health risk assessment, and he participated in a cafeteria tour at the company headquarters that included nutrition advice from a dietitian.

“It was good information, maybe a little bit of a wake-up call,” he said. “I’m hoping to get all my risk factors in the healthy range.”

Doris continues his ambitious workout regimen, and can be found afternoons in the company’s onsite fitness center for an hour or two, which helps him avoid traffic tie-ups in the Research Triangle Park.

Such peer motivation is one way that BCBSNC seeks to set the corporate standard for its wellness culture. During any sunny lunch hour at our corporate campus, you’ll find employees running, walking, shooting hoops or chasing a Frisbee. The company offers onsite health clinics, exercise rooms and group fitness classes at our major operations centers.

“Motivation from other employees is huge,” said Stanley Stiles, manager of the company’s Club Blue onsite fitness centers. “If you’re accountable to someone else, you’re likely to keep it up. We’ve had a number of employees stay with the good habits they started during the Blue Challenge.”

We believe a good first step toward worksite wellness – for BCBSNC and other companies – is to help employees understand and address their health risks. We provided our employees $600 off on their share of health insurance premiums for participating in a health screening.

(continued on p. 14)
Setting the Wellness Standard (continued)

...and health risk assessment; 89 percent participated. For its wellness efforts, BCBSNC was a Gold Award from the National Business Group on Health as one of the country’s Best Employers for Promoting Healthy Lifestyles.

Wellness also means promoting an environment where work-life balance is encouraged and where employees of all backgrounds can meet their professional goals in an atmosphere of respect and courtesy. In 2007, BCBSNC was named one of the Top 100 Best Companies by Working Mother. The magazine cited benefits including the company’s back-up child care center, flexible schedule and telecommuting options, and flexible benefits.

The company’s back-up child care center entered its second year in 2007, providing a quality short-term care option for parents whose routine child care arrangements unexpectedly become unavailable. In 2007, more than 260 parents enrolled more than 860 children. The center, managed by Bright Horizons Family Solutions, handled nearly 3,600 child visits during the year. The center and BCBSNC employees were featured prominently in a Sunday Week & Money section story in the News & Observer of Raleigh, a story that was reprinted nationwide.

BCBSNC makes it just as convenient for employees to get medical attention for acute health needs and chronic conditions. Free onsite health clinics at our major operations centers in Durham and Winston-Salem served 6,065 patient visits in 2007. That easy access to nurse practitioners helped employees spend more time on the job serving customers. The onsite health care saved the company an estimated 14,000 work hours that employees might have spent traveling to offsite providers.

BCBSNC believes that diversity is key to employee health and our business success, as we serve an increasingly diverse North Carolina. We’ve had a Diversity Council since 2005. In 2007, we established a formal Diversity Office and appointed Kim Drungo as our Chief Diversity Officer. The role of the Diversity Office is to direct the company’s focus toward reaching our diversity goals efficiently. As a result, we launched our first employee networks, which are voluntary groups organized around shared interests and perspectives. BCBSNC has a highly diverse workforce – 75 percent are women, and 46 percent are racial or ethnic minorities. BCBSNC takes a broad view of diversity, encouraging employees to consider factors beyond race and gender – including work style, regional background, career, family, and social and economic status.

Promoting healthy careers also means helping employees stay on top of skills they need to meet changing customer and industry needs. During the year, 411 employees – about 15 percent of the company’s workforce – participated in onsite graduate and undergraduate degree programs offered through Blue University. In 2007, 62 employees received degrees in subjects that included general studies, health care administration, public health, business administration, information systems, supply chain management, finance and marketing. "You’ve got to go by the plan for this to work," she said. "This surgery’s not for everybody, but if you do what the doctor says, you’ll be fine." Food Lion, one of the largest supermarket chains in the country, provides a comprehensive workplace health program for its associates. Its 1-2-3 Health initiative strives to educate employees on health care costs and the impact of lifestyle choices on health. About 53,000 associates are covered in its health plan.

"We’re proud of associates like Cindy who make good choices and stick to them,"said Pat Fulcher, vice president of Associate Services. "She’s a real example to her co-workers. Our goal is to make sure that employees have the information and opportunities they need at work to get started on a healthier life." Food Lion designs and enhances its wellness programs based on timely information about employee health risks. Its efforts include onsite health screenings, workplace physical activity opportunities, healthy vending and cafeteria food choices, and tobacco cessation programs. Food Lion also offers its associates a variety of benefits and programs available through BCBSNC, including an online health risk assessment, nutrition counseling, online health programs, nurse health coaching and a physical activity incentive program.

Food Lion A life-changing surgery and a changed lifestyle

Cynthia Graeter had waged a losing battle against excess weight for most of her life. She plunged into a number of diets and programs, only to find herself no lighter than before. "Lord, yes – if you name it, I’ve tried it," said Graeter, who works at Food Lion in Roanoke Rapids.

Her concerns were far more than cosmetic. Her weight of 214 was dangerously unhealthy for her height of 4’11”. She had high blood pressure, asthma, elevated cholesterol and other health risks related to her obesity.

Seemingly out of options and worried she would not see her two young children grow up, Graeter called BCBSNC about obesity surgery. The company covers such surgery for members who meet strict medical criteria for the procedure and whose benefits cover the operation. Requirements for coverage include such things as an extremely high body mass index (BMI) and serious health conditions related to obesity. Candidates for the surgery are those whose weight is unlikely to be affected by traditional weight loss methods.

A nurse with BCBSNC’s Member Health Partnerships™ walked her through the process. Graeter was encouraged to choose a surgeon and hospital participating in the company’s Centers of Excellence Program for bariatric surgery. To meet the designation, surgeons must meet standards that include criteria for patient selection, strong experience with the surgery and a record of good medical results.

Graeter’s surgery was performed in May 2007 by Dr. Christian Mann at Pitt Memorial Hospital. The results have been dramatic. Her weight has dropped about 90 pounds. Her blood pressure and cholesterol dropped to normal levels, and she no longer has asthma symptoms.

"I feel wonderful now," she said. "I have the energy to do things now. I can chase these young tars now."

Criteria for Centers of Excellence also include the care that participating surgeons provide both before and after the operation. A key component of long-term success for patients is changing their lifestyle. Graeter clearly understands that.

She eats normal foods but has cut way back on portions. After surgery, she was helped in the transition by a dietitian participating in BCBSNC’s network of licensed, credentialed dietitians. She’s bought an elliptical machine for her house, and works out at least five days a week.

"You’ve got to stay on it. It’s not a diet, it’s a lifestyle change," said Graeter. "If you do what the doctor says, you’ll be fine."
Living Well
Helping Individual Members Live Healthier

Jane Wiseman took a hard look at her lifestyle as she approached 40. She’d watched family members struggle with weight-related illnesses and came to a blunt conclusion.

“Watching other mothers at my daughter’s basketball games, I was determined not to be the fattest mom in the bleachers,” said Wiseman, who lives in Conover with her two daughters and her husband, Eddie.

For Wiseman, the most important step was learning about the nutrition facts of the foods she was eating. She started with an online calorie counter at bcbsnc.com and visited a dietitian in BCBSNC’s network, Holley Dagenhardt. She joined our Member Health Partnerships program, which helps customers make better lifestyle choices and manage health conditions.

Wiseman doesn’t put any foods off limits but keeps track of what she eats. If she eats french fries for lunch, she’ll have lighter fare later in the day. Her husband, an amateur chef, has helped her make ingredient substitutions, such as substituting zucchini for ground beef in some dishes. When she eats out while on family activities, she scrutinizes restaurant nutrition guides.

She’s also picked up her physical activity, walking or hiking outdoors, working out at the gym or running the stairs in her house. She’s lost 80 pounds in 14 months and reduced her blood pressure and other health risks.

Wiseman says she’s gained more self-confidence when singing in front of her church or going out in public. She said people who haven’t seen her in a while sometimes don’t recognize her. “That’s worth all the cookies, cake and pastries that I’ve given up,” she said.

In 2007, BCBSNC released data that showed that our healthy weight program -- which is part of our Member Health Partnerships program -- makes economic sense, as well as health sense. We tracked 1,171 participants in the program over two years. Their combined medical cost savings totaled nearly $440,000. “The evidence speaks for itself; there’s money to be saved when people get serious about their health,” said Helen Darling, president of the National Business Group on Health.

We extended those efforts to children last year, with the launch of a program to empower families to help children maintain healthy weight, adopt good eating habits and get daily physical activity. Like our adult members, children participating in the program get up to six covered visits a year with a dietitian in our network. We also offer members up to four visits with a physician for the evaluation and treatment of obesity. We provide families with other support, including step counters, a food and activity tracker, and children’s books -- such as an alphabet book on nutrition. In the inaugural year of the program, more than 1,100 families participated.

BCBSNC made it easier for members to understand their health status and health risks -- and to take advantage of programs to help them get healthy and stay healthy. Your Health Profile, our free online health survey, looks at factors like exercise, body-mass index (BMI), stress levels and family history to help determine risks and develop strategies for minimizing them. We published a new member resource -- A Guide to a Healthier You -- to help customers take advantage of all of BCBSNC’s benefits, programs and tools.

We also helped children and families eat healthier and be more active through our statewide Eat and Move campaign. The campaign’s broadband Internet channel – eatandmove.com – featured animated characters in off-beat cartoons with kid-centered stories about health and nutrition. More than 24,000 visitors checked out the site in 2007.

Markus Snarkis and other Eat and Move animated characters were also featured in third grade lesson plans, consistent with the North Carolina Standard Course of Study that taught children about personal health and the impact of physical activity and nutrition on growth and development. More than 2,100 teachers downloaded the lesson plans. Nearly 400 students across the state participated in the Eat and Move art contest, with BCBSNC providing more than $9,000 to the schools of winning students and $1,500 in prizes to students and teachers. We also teamed with Lowes Foods to hold healthy food scavenger hunts in the grocery chain’s 100 stores in North Carolina. Eat and Move materials were also provided to 2,000 pediatricians’ offices to help doctors talk to children about nutrition and activity.
When members experience major disease, a serious accident or an illness, they find their concerns go beyond financial. What kind of care will they receive once they leave the hospital? What if they can’t maneuver a two-story house after knee surgery? How do they cope with the emotional impact of heart surgery? That’s where Tammy Smith comes in.

Smith is a case management nurse at BCBSNC. She helps members who have experienced catastrophic injury or life-changing disease. That means she often deals with customers who are confused or frustrated with the health care system and aren’t sure about what next steps they should take. She’ll talk them through transitional care options, explain how their health benefits work and guide them to medical or community resources available to help with the physical, emotional and financial challenges they face as they return to health. Sometimes members just need to vent.

“‘It’s so important for them to have someone say, ‘I’m going to be your advocate,’” said Smith, who has been a registered nurse for 17 years and a BCBSNC employee for two years. “If I can provide a little bit of guidance and reassurance, that’s what makes it worthwhile for me.’”

Oftentimes, her job involves letting people know of additional resources available through BCBSNC’s Member Health Partnerships to help them with chronic health issues, such as high blood pressure, smoking, weight and diabetes. Or it’s encouraging members to make simple lifestyle changes.

In a recent case, Smith was working with a heart attack patient who was adamant that he wasn’t going to exercise. She persuaded him to park farther from work to make the walk longer. He ultimately adopted an exercise program, lost 25 pounds, quit smoking and was able to get off some cardiac medications.

“It’s wonderful when a member says, ‘Thank you for talking me through the process because I didn’t know where to start,’” Smith said.

Some of her most challenging cases involve members with terminal illness for whom hospice care may be the best option. She treasures the thank you call she got from a widow whose late husband Smith worked with during the last weeks of his life. “I got very attached to that couple,” she said.

Along with helping members facing major health challenges, Member Health Partnerships assists customers in all health circumstances improve their health and manage chronic conditions. In 2007, about 66,000 members enrolled in the programs.

In January 2007, BCBSNC revamped the program to allow members to customize a program to meet their health needs and interests, rather than offering distinct programs for specific health needs. For example, the program allows members to simultaneously get help with diabetes or high blood pressure and healthy weight issues.

In our focus on helping members take steps for better health, we’re keenly aware that people buy Blue Cross and Blue Shield of North Carolina insurance for the peace of mind that comes with knowing that we’ll pay medical claims without hassles when they face a major medical crisis.

Member Health Partnerships
Helping Members in All Circumstances

Promoting Health Care Quality
More than 1,000 families joined our new healthy weight program for children.

More than 436,000 members received flu vaccines.

Growth in Customer Base

<table>
<thead>
<tr>
<th>Year</th>
<th>Customer Base</th>
</tr>
</thead>
<tbody>
<tr>
<td>2002</td>
<td>2,733,330</td>
</tr>
<tr>
<td>2003</td>
<td>2,824,371</td>
</tr>
<tr>
<td>2004</td>
<td>3,108,915</td>
</tr>
<tr>
<td>2005</td>
<td>3,289,448</td>
</tr>
<tr>
<td>2006</td>
<td>3,435,785</td>
</tr>
<tr>
<td>2007</td>
<td>3,598,696</td>
</tr>
</tbody>
</table>

The 1,000 physicians participating in our ePrescribe pilot program sent more than 4.3 million prescriptions electronically, more than double the number from 2006.
During the year, BCBSNC and the State Health Plan provided nearly $1.4 million in incentive awards to 180 physicians who met quality care standards as part of the Bridges to Excellence program. Changes made by participating practices included improving follow up and tracking of patients, implementing electronic prescribing, and improving overall office efficiencies by using information systematically to improve the quality of patient care.

We also completed the second year of our electronic prescribing initiative – ePrescribe. During 2007, 1,000 participating practices sent more than 4.1 million prescriptions wirelessly – more than double the number of e-prescriptions in the previous year. Along with saving time and administrative costs, the program promotes safety by catching potential drug interactions and avoiding mistakes caused by difficulty in reading some written prescriptions.

We continued our work with physicians, pharmacists and members to promote the appropriate use of generic drugs, which can cost up to 80 percent less than the equivalent brand-name drugs. Of prescriptions our members received in 2007, more than 60 percent were for generics, our highest rate ever. That helped members save significantly in their out-of-pocket drug costs, without sacrificing medication quality, effectiveness or safety.

We once again helped members avoid seasonal influenza through our Stick It to the Flu® campaign. We worked with the North Carolina Medical Society to promote flu shots in physician offices and offered clinics at some workplaces as well. Through December 2007, members had received more than 426,000 flu vaccines, shots that were free to members with preventive health benefits.

The company continued to participate in multi-year cooperative efforts to promote medical system safety and life-saving treatment. BCBSNC is part of a campaign to make North Carolina’s hospitals the safest in the nation by 2010 – an initiative being conducted in concert with the North Carolina Hospital Association and the North Carolina Center for Hospital Quality and Patient Safety.

The company is also part of a consortium to improve the survival rate of patients rushed to the hospital with a heart attack. The goal of the initiative is to promote the use of clot-busting drugs or catheters to treat those patients. BCBSNC’s participation in the project has included funding educational efforts about the treatments for doctors, nurses and emergency medical workers.

When BCBSNC members need a participating doctor or hospital, they are likely to find one close by. We have contracted health care providers in every county of North Carolina. Our networks include 112 hospitals across the state, nearly 4,900 primary care providers and more than 16,000 specialists. About 65 percent of the physicians statewide participate, as do more than 98 percent of the acute care hospitals. During 2007, the company signed multi-year contract renewals with several major medical centers and physician practices, including Carolinas HealthCare System, Carolinas Physician Network, Wake Forest University Physicians, WakeMed, Pitt County Memorial Hospital, High Point Regional Medical Center, Moses Cone Health System, Critical Health Systems and First Health of the Carolinas.

We continued to expand the number of health care providers participating in our networks for Blue Medicare HMO® and Blue Medicare PPO®, which are Medicare Advantage products offered by PARTNERS National Health Plans of North Carolina, Inc. In 2007, our networks for those products reached 10,000 providers, an increase of 55 percent in just three years.
Serving Well
Customer service representative Jackie Hammack wants to make sure that every call gets a personal touch. It's her job to help her peers with particularly challenging customer calls, which might involve a claim misfiled by a doctor or a member who is confused about benefits or has a question about his or her bill.

Hammack, who has been with BCBSNC since 2005, relishes helping a frustrated or confused customer become a satisfied customer – no matter how long that takes.

"The experience and knowledge I have is useful in helping members not get stuck in a situation," she said. "They don't deal with these issues everyday and they can get overwhelmed. I can use the experience I've gained to make a difference with our customers."

One of her most satisfying cases in 2007 involved helping a customer dealing with both the loss of his wife and a health insurance complication. A number of the man's own medical claims were filed incorrectly for months under his late wife's policy. Hammack helped the employer, health care providers and the member get the claims filed correctly so that they could be paid.

"Once a member calls in, we handle it until it's done," she said. "If we can't handle it, we find out how to get it done."

Hammack serves as a coach to her fellow representatives. She said she always works to put herself in the place of the customer, and her coaching role has allowed her to implement ideas for how best to serve members.

"I feel very blessed to be in a place where they value the customer so much," she said. "They never complain here about the amount of time we're on the phone with a customer. I know of other places where it's more limited."

Maintaining that personal touch has been a major focus as BCBSNC has experienced a period of robust growth. In 2007, the company's membership approached 3.6 million, nearly double the number of customers served in 2000. That involved the enrollment of nearly 4,200 new businesses and 124,000 individual policy holders in 2007. We processed more than 41.8 million claims and made medical payments of more than $9.3 billion.

The company has continued to enhance its ability to serve members electronically, allowing customers, providers and employers to do business with us at the times and places most convenient to them. About 92 percent of claims were submitted electronically rather than on paper, saving time for both the company and its health care providers. BCBSNC also began providing individual members with the option of receiving bills electronically rather than in the mail. For members, we launched a new Health Cost Estimator, allowing customers to see the average cost we pay for hundreds of procedures, office visits, diagnostic scans and diseases. We also enhanced member self-service capability over the phone and online.

### Customer Care
**Big Numbers, Personal Service**

When you talk about a health insurer that serves more than one in three North Carolinians, you come up with some numbers that are really big. To cite just one example, BCBSNC answered about 5.6 million customer calls in 2007.

BCBSNC responded to nearly 5.6 million customer calls.

Total membership approached 3.6 million with addition of nearly 163,000 members in 2007.

More than 41.8 million claims processed, totaling more than $9.3 billion in payments.

<table>
<thead>
<tr>
<th>Annual Claims in thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>2002</td>
</tr>
<tr>
<td>$5,082,592</td>
</tr>
</tbody>
</table>

[Image of you doing what you do best]
Company and Employee Involvement
Building Stronger Communities

Craig Chancellor’s motivation comes from helping people and communities. He gets a chance to do that in a big way as president and CEO of the Triangle United Way. The organization’s Community Care Fund raised $11.4 million for local programs in 2007. Those dollars supported programs that helped seniors and youth, provided after-school activities, improved health access, and offered basic needs for families.

“What motivates me is knowing that we’re doing something that makes a difference in people’s lives,” Chancellor said. “There’s a direct connection between the type of work I do and the self-reward I get from work.”

That’s an outlook BCBSNC and its employees share in their community efforts and demonstrate in their commitment to the annual United Way campaign. The company and our employees contributed a record $980,000 to the Triangle United Way in 2007. Our United Way contributions have totaled $6.4 million since 1998.

“The partnership we have with Blue Cross and Blue Shield of North Carolina is exceptional in my experience,” Chancellor said, noting that local corporate and employee support makes up 75 percent of local United Way giving. “The corporate citizenship you exemplify in a model, and it starts at the top with the leadership.”

The company also contributed 1,600 computers to the organization’s Teaming for Technology campaign, which provides refurbished machines for local students. “In our day we couldn’t go to school without pencil and paper,” Chancellor said. “Today, every kid should be going to school with access to their own computer.”

Support of the United Way is only part of our community story. Company employees also logged more than 27,000 volunteer hours for community groups in 2007, bringing the total number of volunteer hours to 236,000 since 1998 – which equates to nearly $4 million in donated time. Almost all of our executives serve on local nonprofit boards or committees.

Other employee efforts included donating 502 units of blood to the Red Cross through six onsite blood drives, enough to affect 1,500 lives. More than 20,000 pounds of food was collected for the Food Bank of Central and Eastern North Carolina, and employees actively participated in charitable runs and walks for organizations that included the March of Dimes and Susan G. Komen for the Cure. Support for the Food Bank also included our continued sponsorship of Kids Café, an after-school nutrition education program that reached 1,300 children at locations in 25 eastern North Carolina counties. Kids Café also served more than 110,000 meals during the year.
“I saw the same kind of patients in the ER — people without access to care coming in for headaches, colds, high blood pressure, trying to get prescriptions they couldn’t afford,” she said.

Lacey moved to go out to the streets, churches and community centers to begin providing health screenings for people without insurance. She ultimately founded the Charlotte Volunteers in Medicine clinic to serve patients without other options. The clinic opened in 2005 with money she was able to secure from family members, friends and other donors, including start-up funding provided by the North Carolina Association of Free Clinics (NCAFC).

Her clinic is one of more than 70 North Carolina clinics that have been helped by the five-year, $10 million joint effort between the Blue Cross and Blue Shield of North Carolina (BCBSNC) Foundation and NCAFC.

Beyond the start-up support, Charlotte Volunteers in Medicine has also received nearly $40,000 in grants as a result of the BCBSNC Foundation partnership. This has afforded Lacey a stronger financial footing, including providing her a minimal salary for the first time.

Her clinic is one of 18 new free clinics that have opened since the BCBSNC Foundation grant began in 2004. That’s an increase of 33 percent.

The BCBSNC Foundation also partnered with NCAFC to host a statewide free clinic open house in April in conjunction with Cover the Uninsured Week. All member clinics participating more than 70 percent used the event to expand volunteer and donor outreach. North Carolina’s free clinics provide more than 300,000 patient visits, fill more than 480,000 prescriptions and provide free medical services valued at more than $65 million each year.

In 2007, the BCBSNC Foundation also entered the second year of its joint effort with the N.C. Medical Society Foundation to recruit physicians and other primary health care providers to medically underserved areas of the state. The Community Practitioner Program pays up to half the education debt of health care providers who agree to practice for five years in rural and other areas where there is a shortage of care. During the year, participants in the program provided more than 466,000 patient visits and $6.2 million in care to the uninsured.

Since its creation in 2000, the BCBSNC Foundation has invested in grants totaling more than $33 million to 220 organizations. Grantmaking and other initiatives are focused in three primary areas.

Health of Vulnerable Populations focuses on improving health outcomes of populations served by health care safety-net organizations and is embodied in efforts such as support of free clinics and rural health access.

Healthy Active Communities is designed to increase physical activity and encourage healthy eating and includes the BeActiveKids® program, which provides a nutrition, physical activity and food safety curriculum for four and five-year olds across the state. The program reached 6,100 children in 2007.

Community Impact through Non-Profit Excellence focuses on increasing the effectiveness of North Carolina’s nonprofits. During the year, BCBSNC Foundation provided free, two-day training seminars to 315 nonprofit leaders from 96 organizations through the Healthy Community Institute for Nonprofit Excellence. They also launched 5 Good Ideas, a half-day program to help nonprofit leaders in honing networking, management and leadership skills.

The BCBSNC Foundation is a separate, independent, private, charitable foundation with the mission of improving the health and well-being of North Carolinians. For more information, visit www.bcbsncfoundation.org.
During 2007, our net income ratio was unchanged from 2006 and continued to meet our expectations; we continued to spend a greater share of the premium dollar on medical care; our membership grew at a healthy pace; and we provided stable jobs for more than 4,500 people.

Our net income ratio was 4.3 percent for the second year in a row, within our target range of 3.5 percent to 4.5 percent. While our profit margin is significantly less than our major competitors operating in North Carolina, we believe our margin is reasonable and helps assure we’ll be here to serve our state over the long term.

In 2007, we spent 84.3 cents of every premium dollar on the medical care of our members, compared to 82.2 cents in 2006. Overall, we spent $3.7 billion on the medical expenses of our insured customers, an increase of more than 12 percent compared to 2006.

Our membership reached nearly 3.6 million, including approximately 825,000 people served on behalf of other Blue Plans. BCBSNC’s membership has almost doubled since 2000.

As our membership has grown, the jobs we provide in North Carolina have increased significantly as well. Our workforce of more than 4,500 represents an increase of 70 percent since 2000. We’re providing these stable jobs at a time in which some other prominent North Carolina companies are announcing layoffs.

Despite our job and membership growth, our operating expenses actually declined last year as a result of our long-term effort to gradually reduce costs related to administration. Operating expenses as a percentage of operating revenues declined by 9.2 percent.

BCBSNC is a fully taxed company, and our local, state and federal tax bill was $173.8 million in 2007.

These results demonstrate the continuing positive impact we have on North Carolina’s economy and why we’ll be the state’s stable and reliable insurer for the decades to come.

Financial Stability for North Carolina

In a year of economic uncertainty for North Carolina and the nation, Blue Cross and Blue Shield of North Carolina remained a pillar of financial stability.

In a year of economic uncertainty for North Carolina and the nation, Blue Cross and Blue Shield of North Carolina remained a pillar of financial stability.

In Memoriam:

We dedicate our 2007 annual report in honor of the memory of James R. Talton, Jr. Jim, who had served on the Board of Trustees since 2003, died in April after a courageous battle with pancreatic cancer. Jim served faithfully on the board until his death, and we miss his wisdom, grace and dedication to the highest standards of personal and professional behavior.

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President and Chief Executive Officer

J. Bradley Wilson  
Chief Operating Officer

Maureen Kelley O’Connor  
Chief Administrative Officer, General Counsel and Corporate Secretary

Daniel E. Glaser  
Chief Financial Officer

John T. Roos  
Chief Sales and Marketing Officer

Left to right: John Roos, Maureen O’Connor, Bob Greczyn, Dan Glaser, Brad Wilson

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Fayetteville State University
Fayetteville

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Greensboro

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First Citizens Bank
Raleigh

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Blue Cross and Blue Shield of North Carolina

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