2022 MISSION REPORT

Health care that serves you
Looking back, I am reminded of how much we’ve been through since the start of this decade. Three years of navigating through a global pandemic have taken an expansive toll on every aspect of our lives—our health, our families, and how we work.

There are many vital lessons on how we, as a society, experience health and the healthcare systems that support us. Nothing has made accessing affordable health care more important than COVID-19, the most significant public health crisis of our lifetimes.

The need to access high-quality health care has never been greater. And the cost of care has never been higher. This means our mission is more critical than ever.

The system needs to change.
At Blue Shield of California, we are leading that change. As a nonprofit health plan, our mission is to ensure all Californians have access to high-quality health care at an affordable price. That’s why despite a post-COVID surge in healthcare costs that caused us to have a challenging financial year, we continue our ambitious pursuit to reimagine health care by bringing it into the digital age, shifting all our payments to being value-based, ensuring health care is equitable for everyone, and that youths can access the mental and emotional support they need, just to name a few examples. We pursue this agenda, all while striving to live our values of being human, honest, and courageous every day.

In 2022, we strongly supported the creation of California’s Office of Healthcare Affordability, whose goal is to lower the cost of care by setting spending targets for payers and providers – including hospitals – and ensuring that the money spent delivers better value and outcomes for patients. We believe collaboration among health plans, providers, health systems, and others in the healthcare ecosystem is vital. By working toward a more digital future with real-time exchange of patient data to guide care, we know it will be possible to address both cost and value.

Looking ahead, the challenges we as a country face in improving our healthcare system won’t be solved overnight. Blue Shield of California will continue to make bold moves to reimagine health care. We remain committed to improving access, serving more people, being sound financial stewards, living our values, and standing for what’s right in the communities where we live and work. Our more than 7,500 employees show up every day to help redefine the care that defines us all.

I remain grateful for the opportunity to lead Blue Shield through this monumental time and look forward to a year of exponential progress and change as we create a healthcare system that is worthy of our family and friends and sustainably affordable for everyone.

Here’s to a happy, healthy next chapter.

Paul Markovich
President and Chief Executive Officer
Your health is our business

We are a nonprofit health plan with a mission to ensure all Californians have access to high-quality health care at an affordable price.

We are transforming health care in a way that genuinely serves our nonprofit mission by lowering costs, improving quality, and enhancing the member and physician experience. We are committed to addressing health disparities and integrating health equity in all we do.

We’re driven by our mission — not by meeting shareholder expectations. That’s why we cap our net income at 2% of revenue and return anything above that to our customers and the communities we serve.

Fast Facts
(as of December 31, 2022)

Headquartered in
Oakland

Founded in San Francisco in
1939

4.8M members

7,571 employees

$24B in revenue

$97M invested in communities through our Foundation over the last three years
We continue to innovate and drive better health outcomes with Health Reimagined, our ambitious plan to transform the healthcare system.

We are championing health care that is equitable, accessible, affordable, and worthy of our family and friends.

**Empowering members to live healthier lives**

We introduced our new, virtual-first plan, Virtual Blue, offering members integrated primary care, specialty care, and mental and behavioral health support. Each member has access to a team of doctors and specialists who create a treatment plan tailored to the member’s needs and preferences.

Our award-winning Wellvolution platform continues to support members with personalized programs that help prevent, treat, and even reverse diseases with easy, on-demand access to clinically proven apps. In 2022, Wellvolution added and expanded collaborations with Virta Health, Ginger, Headspace, and Solera. We also received regulatory approval to offer Wellvolution to our Medi-Cal members starting in 2023.

We’re providing choice to members for where and when they access care through our new collaboration with DispatchHealth, which offers convenient, prompt medical support at home, including evenings and weekends.

With Walgreens Health, we launched 12 new Walgreens Health Corner™ locations in the San Francisco Bay Area and Los Angeles County and have grown this initiative to more than 70 locations across the state. Together, we are expanding access to care management and coordination for Californians through in-store and virtual resources.
Leading the way to value-based care

We are proud to be an industry leader in value-based care, which rewards healthcare providers who deliver improved health outcomes through practices such as preventive health measures and chronic condition management. These aim to reduce unnecessary emergency room visits and hospital admissions, as well as create a great member experience. In 2022, more than half of members’ healthcare spend was covered under value-based care agreements.

Value-based care reduces administrative burdens on providers so they can focus on delivering high-quality care. Our primary care payment model continues to scale, with nearly 200 physician practices across the state collaborating with us in this way. Transforming the system cannot come from a single health plan, so we’re collaborating with other industry leaders to drive innovation.

Blue Shield co-signed a memorandum of understanding for the California Advanced Primary Care Initiative alongside four of California’s largest health insurance companies. This first-of-its-kind alliance pledges to align finance and support models, as well as measure the delivery of advanced primary care.

Advancing health equity

We conducted an intensive outreach effort to boost COVID-19 vaccination rates in communities that were hardest to reach during the early stages of the vaccine rollout. Through more than 1,500 outreach and education activities, nearly 500,000 community members were engaged, and more than 13,000 vaccines were administered.

We introduced our new Maternal Child Health Equity initiative, which provides community-based resources, doulas, and technology tools to transform support and care for expecting and new mothers and their babies. We’re focusing on communities with adverse health outcomes, including communities of color that are disproportionally impacted.
Blue Shield of California grew our health plan membership to 4.8 million people in 2022.

In December, we received news of two important government contract awards:

- The California Department of Health Care Services announced an award to Blue Shield of California Promise Health Plan to continue serving Medi-Cal beneficiaries in San Diego County, effective January 1, 2024.

- As part of a contract announced by the U.S. Department of Defense to TriWest Healthcare Alliance, Blue Shield of California plans to provide access to quality care for more than one million eligible active-duty military members and their families living in California starting in 2024.
Our promise for a healthier California
Blue Shield of California proudly serves more than 510,000 Medi-Cal and Cal MediConnect members across Los Angeles and San Diego Counties through Blue Shield of California Promise Health Plan. Our team is leading innovative efforts to reduce health disparities and investing in local communities:

• Connecting health care with essential community services
  In 2022, Blue Shield of California’s Promise Health Plan opened two new Community Resource Centers with L.A. Care Health Plan in Los Angeles County. The two health plans now jointly operate nine Community Resource Centers, which offer a wide range of health and social services to Promise and L.A. Care members and the general public. Programs include flu/COVID-19 vaccine clinics, fitness classes, health education and mental health workshops, healthy cooking sessions, and access to Wi-Fi for virtual medical visits. In addition, we hosted seasonal food pantries and backpack giveaways to help reduce financial stress for thousands of Los Angeles County families.

• Paving the way to a brighter future
  In our first year implementing the CalAIM program (California Advancing and Innovating Medi-Cal), we worked closely with community-based organizations, the state, and other partners to start incorporating non-medical services into health care. The initiative enables Medi-Cal enrollees to receive critical social services – such as housing, transportation, and nutrition – which complement medical health care and are essential to support their health and well-being. The first reforms launched in January 2022, and we’ll work to phase in ongoing transformations through December 2027.

“Blue Shield Promise found me, they found me! I couldn’t believe that a health plan would actually send someone to help me start moving into a better kind of life.”

– Jorge Bautista, Blue Shield Promise member. Read Jorge’s story
A great place to do meaningful work

The success of our employees today determines the future of Blue Shield tomorrow – and drives our ability to provide access to top-quality care for members and our communities every day.

We’re creating a great place to do meaningful work by providing opportunities for all employees to grow personally, professionally, and financially.

With the imperative shifts taking place in workplaces across the country, we prioritize listening to our employees about what they need to succeed. We act to ensure our employees continue to feel motivated and excited to contribute to our mission every single day. Highlights include:

• Welcoming employees back to the office while offering a flexible, hybrid model that encourages in-person and virtual collaboration.

• Expanding our learning and developing opportunities through new company-wide courses such as Foundations in Diversity, Equity and Inclusion; Foundations in Health Equity; and Equity and Our People, plus revised inclusive leadership courses for people leaders, and quarterly diversity, equity and inclusion learning sessions for individual contributors. Nearly 90% of our employees participated in 2022.

• Offering tuition reimbursement, childcare and caregiver benefits, and a variety of mental health employee assistance programs.

• Maintaining pay equity across gender and race.
Dedicated to diversity, equity and inclusion
In order for Blue Shield to provide the best service to our members, our employees must reflect the diverse communities we serve. We have set aggressive representation goals to increase diversity at all levels of our workforce. To achieve these goals, we focus on developing and retaining our diverse employees, accelerating recruitment, and investing in career pipeline programs that reach underrepresented populations in health care.

With commitment from leaders at every level and the dedicated support of our Diversity, Equity and Inclusion Leadership Council and employee resource groups, we are on track to achieve our three-, five-, and 10-year commitments to align our employee population to the diverse representation of the communities we serve.

Increasing diversity among health professionals
In May, we announced the launch of the Blue Shield of California Health Equity Fellowship program with the UC Berkeley School of Public Health. Over the next five years, the program will support approximately 100 masters and Ph.D. candidates from underrepresented communities to increase diversity among health professionals and advance health equity.

Visit our careers website to learn more about Blue Shield of California’s commitment to diversity, equity and inclusion, and discover opportunities to join our team.

“There are so many different [fellows] from different concentrations who have helped me to understand the many ways racist ideologies impact public health.”

– Mikaela Zamarron, Blue Shield Fellow (pictured at left)
Stand for what’s right

As one of California’s largest health plans, Blue Shield is uniquely positioned to make a positive impact in the communities where we live and work.

Standing for what’s right is about doing the right thing and taking a stand on important issues affecting the health and well-being of our employees, members and communities.

Supporting our communities
In 2022, Blue Shield of California made a $37 million contribution to Blue Shield of California Foundation, whose mission is to support lasting and equitable solutions that make California the healthiest state and to end domestic violence.

Our generous employees set all-time high records with our Shield Cares Giving Campaign, donating $1.6 million (including company match) and volunteering more than 38,000 hours in 2022.

Encouraging climate action
Our second annual NextGen Climate Survey showed that climate change is taking a toll on youth mental health – and taking action can help minimize stress. Making lifestyle changes, lobbying for more sustainable practices, and petitioning public representatives to pass climate policy are among the most powerful actions we can take.

In July, Blue Shield signed the White House Climate Pledge, committing to meet the Biden administration’s goal of reducing emissions by 50% by 2030 and achieving net zero emissions by 2050.
Investing in youth mental health

We continued to advance social justice by growing BlueSky, our signature youth mental health initiative. Since 2019, we have invested more than $12 million in best-in-class youth mental health programs that are incorporating youth voices to bridge the gap between stigma and empowerment, especially among youth of color. Highlights from 2022 include:

• We collaborated with DoSomething.org to create the Vibe Check Guide, which aims to open candid conversations about mental health and steer teens toward reliable resources.

• We sponsored the Child Mind Institute’s 2022 Children’s Mental Health Report, which explores traumatic stress and how to mitigate its adverse impacts on children and adolescents. This resource is especially vital as traumatic experiences have increased among young people during the pandemic.

• BlueSky helped fuel the expansion of National Alliance on Mental Illness (NAMI) California’s peer-led “on Campus” clubs. Our support helped grow youth members by 60% in 112 clubs across California.

• We supported Mental Health California’s Brother Be Well program, which promotes wellness for boys and men of color. Their peer-support model normalizes conversations about mental health, blending education with pathways to treatment.

“We wanted to give light to the things young people struggle with, like fitting in with people and feeling different – whether it’s looking at the fake personas other people create on social media and comparing yourself, or being LGBTQ and being judged for that.”

– Adriana Chavez, award-winning youth filmmaker in the Directing Change film contest, sponsored by BlueSky
Advocating for meaningful change

Blue Shield successfully advanced several significant policy reforms related to affordability, access and equity—brining us closer to our vision of transforming the healthcare system.

Highlights from our advocacy efforts include:

- Blue Shield was the only health plan to support the creation of the Office of Health Care Affordability in California. The Office, enacted as part of the state budget, will establish cost growth goals across the entire healthcare delivery system, drive payment reforms to reward high-quality care, and ensure affordability for consumers and purchasers.

- To help ensure all Californians have access to high-quality health care, Blue Shield supported the expansion of full-scope Medi-Cal to cover all adults, regardless of immigration status. This closed the last remaining gap of uninsured residents, allowing California to be the first state in the nation to achieve universal access to health insurance coverage.

- Blue Shield actively partnered with the State of California to create a first-of-its-kind Data Sharing Agreement requiring real-time clinical data sharing across the health and human services delivery system. Real-time data sharing improves care delivery, reduces costs, and creates efficiencies that offer a personal, more consumer-friendly healthcare system.

- Blue Shield joined five of California’s largest health insurance companies to sign a memorandum of understanding for the California Advanced Primary Care Initiative. The initiative aims to enable primary care providers to transform into a high-performing, value-based care model that reduces costs and improves quality and equity.

- Blue Shield continued to drive critical conversations on some of health care’s most significant issues, including health equity and well-being in our communities. We published research and hosted events to help educate policymakers and providers about social determinants of health, payment innovation, and data sharing.
Be financially responsible

As a nonprofit, tax-paying health plan, we are committed to reducing the cost of health care for all.

We are the only major health plan to voluntarily cap our net income at 2% of revenue, returning the difference to our customers and communities we serve. Since establishing this pledge in 2011, Blue Shield has returned $817 million to our customers and California communities.

We know we can’t drive significant change and innovation on our own. That’s why we continue to invest in key strategic partnerships that focus on lowering costs, supporting our members’ experiences, and driving change across the system.

**Lowering prescription drug costs**

We’re investing in companies that aim to help make prescription drugs more affordable by boosting price transparency and measuring medication effectiveness. We believe that every person should have safe, equitable access to sustainably affordable prescription drugs.

Blue Shield is a founding investor of Civica (a.k.a. CivicaRx and its subsidiary CivicaScript), dedicated to lowering the cost of select high-cost generic medicines at the pharmacy counter.

In August 2022, Civica launched its first drug—abiraterone acetate—a generic medication used to treat prostate cancer that has spread to other parts of the body. The recommended maximum price for pharmacies is $171 a bottle, about $3,000 per month less than the current drug cost.

We are also participating in a national initiative with Civica to help manufacture and distribute generic insulins that will cost patients $30 or less per vial or no more than $55 for a box of five pen cartridges – prices that are significantly less than the insulins available on the market today. This is another example of how Blue Shield is working to disrupt the drug market to benefit our members and the entire healthcare system.
Supplier diversity
Blue Shield’s Supplier Diversity Program actively seeks to do business with certified small businesses and those that are at least 51% owned and operated by women, minorities, disabled persons, disabled veterans, or LGBTQ people (lesbian, gay, bisexual, transgender, and queer and/or questioning).

In 2022, Blue Shield spent 10.6% of its total procurement with diverse suppliers, exceeding our goal of 9%. And we increased spending with diverse suppliers 15% year-over-year, compared to a 4% increase in overall supplier spend.

National Diversity Council (NDC) named Blue Shield one of the Best U.S. Companies for Diversity. The NDC Index is a measurement of organizational commitment to diversity and inclusion among companies in the U.S. and includes a supplier diversity component.
Simplifying health care with digital transformation

We’re leveraging digital technologies and bringing together data to place members at the center of the healthcare system.

Blue Shield continues to focus on giving our members and providers the digital tools, capabilities and services they deserve. At the core of our technology strategy is the imperative to make more data usable and available in real-time. Key initiatives include:

**Advocacy** - Blue Shield has been at the forefront of calling for industry-wide data transparency and interoperability to enable 360-degree data-sharing among members, providers, and health plans.

**Shared decision-making** - Using advanced analytics and software-driven automation technologies such as artificial intelligence and machine learning, we have made it easier for providers and members to share health history, minimize critical care gaps, and make informed decisions together.

**Real-time data access** - By securely moving clinical and other health information to the cloud and integrating health records digitally, our clinical teams can have real-time access to essential medical information, including doctors’ visits, admission information, medications, laboratory results and health risk assessments. We can also connect members to the right providers and resources at the right time.

**Providing customer-centric, retail-like experiences** – We are leveraging the latest automation technologies to make the member experience more personalized, holistic, high-tech, and high-touch. In this way, we are transforming the healthcare experience from one that focuses on sick care to one designed around well care, and enabling members to concentrate on their health rather than on navigating disparate systems.
In this year’s Mission Report, we’ve included an environmental, social, and governance (ESG) summary, a management and analysis framework that highlights our commitments and impact.

## Environmental

We’re doing our part to protect the environment and safeguard public health.

<table>
<thead>
<tr>
<th>Our commitments</th>
<th>Our impact</th>
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<tbody>
<tr>
<td><strong>Paperless initiative</strong></td>
<td>• In 2022, 60% of our members receive paperless communications</td>
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<tr>
<td>80% of members go paperless by 2025</td>
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<tr>
<td><strong>Reduce carbon footprint</strong></td>
<td>• Achieved CarbonNeutral® company certification in 2022, 2021, and 2020.</td>
</tr>
<tr>
<td>Be carbon negative by 2023</td>
<td>• In 2022, our Supplier Sustainability Program engaged 41 vendors who account for 72% of our supply-chain emissions; 29 disclosed their environmental impact to CDP (formerly Carbon Disclosure Project), an essential first step for decarbonization action</td>
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</tbody>
</table>
## Social

We’re driving positive change to address social inequities and injustices.

<table>
<thead>
<tr>
<th>Our commitments</th>
<th>Our impact</th>
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<tbody>
<tr>
<td><strong>Diversity, equity and inclusion</strong></td>
<td>On track to achieve our three-, five- and 10-year diverse representation goals:</td>
</tr>
<tr>
<td>• Foster a diverse workforce that reflects the communities we serve</td>
<td>• 56% of our employees are people of color</td>
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<tr>
<td>• Enable 100% of employees to access diversity, equity and inclusion learning</td>
<td>• 62% of leadership are women</td>
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<td></td>
<td>• 45% of leadership are ethnically diverse</td>
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<tr>
<td></td>
<td>• 40% of our employees are members of one or more employee resource group</td>
</tr>
<tr>
<td></td>
<td>• 99% of our employees self-identified their race, ethnicity, and gender</td>
</tr>
<tr>
<td></td>
<td>• 100% of employees have access to Diversity, Equity and Inclusion training</td>
</tr>
<tr>
<td></td>
<td>• 80% of people leaders participated in inclusive leadership training, which is available to all employee leaders</td>
</tr>
</tbody>
</table>

| **Supplier diversity** | |
|------------------------| |
| Grow opportunities for small and diverse companies to do business with Blue Shield | • Spent 10.6% of annual procurement with minority-, women-, and veteran-owned small businesses, exceeding our 2022 target of 9% |
| | • Diverse-supplier spending increased 15% year-over-year, compared to a 4% increase in overall supplier spend |

<table>
<thead>
<tr>
<th><strong>Youth mental health</strong></th>
<th>Our BlueSky youth mental health initiative invested in nonprofits that empowered young people, parents, caregivers, and educators across California.</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Improve access to high-quality mental health counseling and support; aim to increase percentage of underrepresented youth* participants by 5% annually</td>
<td>• Provided 5,628 individual, family, crisis intervention, and group therapy sessions; participation by underrepresented youth grew to 85%, a 1% increase</td>
</tr>
<tr>
<td>• Increase access to providers who can provide culturally responsive care by cultivating a pipeline of diverse young people to work in mental health careers</td>
<td>• Supported internships in the mental health field for 48 youth; 93% were from underrepresented backgrounds</td>
</tr>
<tr>
<td>• Develop youth mental health awareness, train 1,000 adults to recognize needs and provide appropriate support, especially for underrepresented youth*</td>
<td>• Surpassed goal by training 1,232 educators and caring adults in Youth Mental Health First Aid</td>
</tr>
<tr>
<td>• Grow advocacy programs that educate and empower youth; aim to increase youth membership in on-campus clubs by 10%</td>
<td>• Expanded youth-led club participation by 60% to 1,973 members, raising mental health awareness and reducing stigma</td>
</tr>
</tbody>
</table>

* Underrepresented youth refer to Black, Indigenous, Latino/a/x, Asian, Pacific Islander, and mixed-race youth (13+)
## Governance
We’re leading with integrity and transparency.

<table>
<thead>
<tr>
<th>Our commitments</th>
<th>Our impact</th>
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</thead>
<tbody>
<tr>
<td><strong>Our 2% pledge</strong>&lt;br&gt; We cap our income at 2% of revenue, returning the difference to our customers and the communities we serve</td>
<td>• Since establishing this pledge in 2011, Blue Shield has returned $817 million to our customers and California communities&lt;br&gt; • In 2022, Blue Shield contributed $37 million to Blue Shield of California Foundation</td>
</tr>
<tr>
<td><strong>Board diversity</strong>&lt;br&gt; Our board of directors reflects the diverse communities we serve.</td>
<td>• 40% of our board of directors are people of color&lt;br&gt; • More than half of our directors are women, including the chair&lt;br&gt; • Women serve as chairs for four of five standing committees</td>
</tr>
<tr>
<td><strong>Pay equity</strong>&lt;br&gt; We ensure fair and equitable pay for our employees across ethnicities and genders</td>
<td>Since 2018, Blue Shield has maintained a zero pay-ratio gap by both gender and ethnicity</td>
</tr>
<tr>
<td><strong>Accountable reporting</strong>&lt;br&gt; Meet ESG disclosure and reporting requirements.</td>
<td>• We report our carbon footprint annually to CDP (formerly Carbon Disclosure Project)&lt;br&gt; • We publish our Mission Report and Executive Compensation Summary annually</td>
</tr>
</tbody>
</table>
Awards and recognition

Fortune 100 Best Companies to Work For®

Great Place to Work Certification

Ethisphere Institute’s World’s Most Ethical Companies

U.S. Best Managed Companies

Business Intelligence’s Big Innovation

Business Intelligence’s Customer Service

Military Friendly Top Ten Company

Parity.org Best Company for Women to Advance

People Magazine Companies that Care

San Francisco Business Times’ Top 100 Bay Area Corporate Philanthropists

Human Rights Campaign’s Best Place to Work for LGBTQ+ Equality

DisabilityIN’s Best Place to Work for Disability Inclusion
## 2022 Financials

### Consolidated financials ($ in the millions)

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2021</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premiums, net and other revenue</td>
<td>$24,054</td>
<td>$22,909</td>
<td>$21,806</td>
</tr>
<tr>
<td>Investment income</td>
<td>($189)</td>
<td>$399</td>
<td>$366</td>
</tr>
<tr>
<td>Total revenue</td>
<td>$23,864</td>
<td>$23,308</td>
<td>$22,171</td>
</tr>
<tr>
<td>Health benefits</td>
<td>$22,122</td>
<td>$20,102</td>
<td>$17,985</td>
</tr>
<tr>
<td>Marketing &amp; selling</td>
<td>$701</td>
<td>$698</td>
<td>$651</td>
</tr>
<tr>
<td>General &amp; administrative</td>
<td>$2,411</td>
<td>$2,180</td>
<td>$2,447</td>
</tr>
<tr>
<td>Total operating expenses</td>
<td>$25,234</td>
<td>$22,980</td>
<td>$21,084</td>
</tr>
<tr>
<td>Net operating income/(loss) before tax</td>
<td>($1,369)</td>
<td>$328</td>
<td>$1,088</td>
</tr>
<tr>
<td>Income tax expense</td>
<td>($459)</td>
<td>$91</td>
<td>$408</td>
</tr>
<tr>
<td>Net income/(loss)</td>
<td>($910)</td>
<td>$237</td>
<td>$680</td>
</tr>
<tr>
<td>Net income as a % of premiums</td>
<td>-3.8%</td>
<td>1.0%</td>
<td>3.1%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2021</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>2% Pledge amount</td>
<td>n/a</td>
<td>n/a</td>
<td>$81</td>
</tr>
<tr>
<td>Social impact giving contribution</td>
<td>$30</td>
<td>$49</td>
<td>$46</td>
</tr>
</tbody>
</table>

Note: 2% Pledge calculation based on a three-year net income average excluding unrealized equity gains/(losses)

### Breakdown of premium dollar spent:

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
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<tbody>
<tr>
<td>To hospitals</td>
<td>$0.43</td>
</tr>
<tr>
<td>To physicians</td>
<td>$0.29</td>
</tr>
<tr>
<td>To pharmaceuticals</td>
<td>$0.14</td>
</tr>
<tr>
<td>To other medical services</td>
<td>$0.06</td>
</tr>
<tr>
<td>Total cost of health care</td>
<td>$0.92</td>
</tr>
<tr>
<td>Administrative expenses and fees</td>
<td>$0.08</td>
</tr>
<tr>
<td>Premium dollar</td>
<td>$1.00</td>
</tr>
</tbody>
</table>

(Note: Health plans excludes Altais)