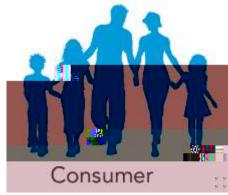
Pat Geraghty Chairman and CEO, Florida Blue

November 13, 2013



HOW HEALTH CARE IS CHANGING...









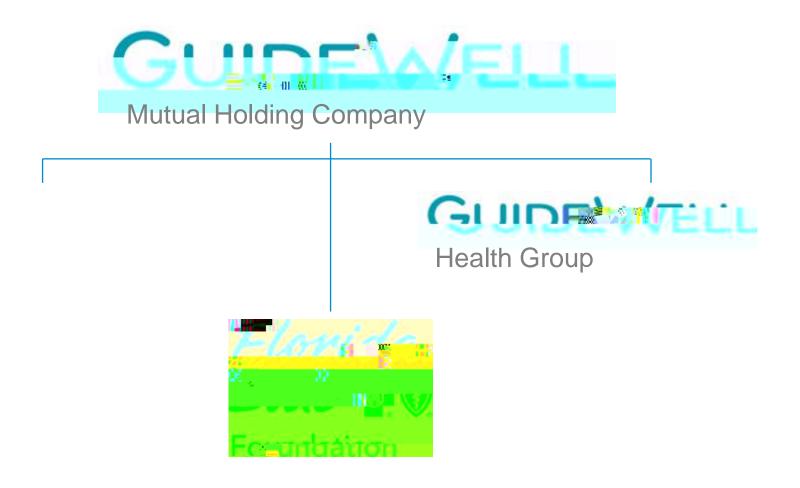
Elarida Blue M.M.

Florida Blue is an Independent Licensee of the Blue Cross and Blue Shield Association.

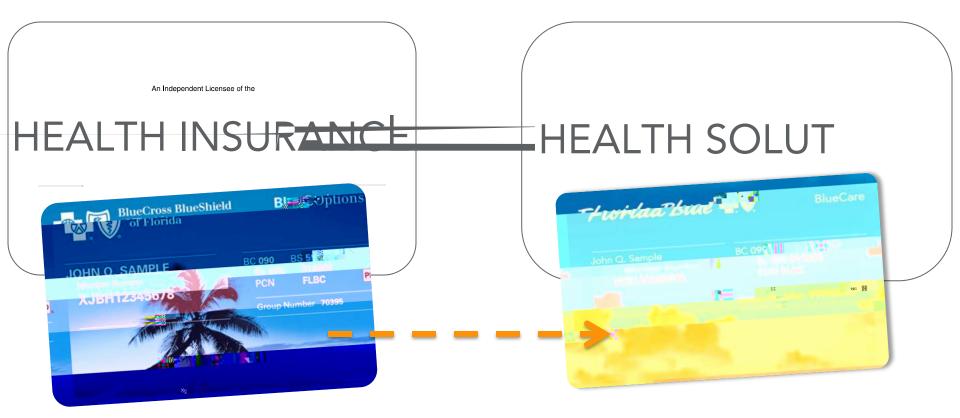
MISSION, VISION AND VALUES



FLORIDA BLUE – WHO WE ARE OUR PROPOSED MODEL ENABLES TWO STRONG BRANDS



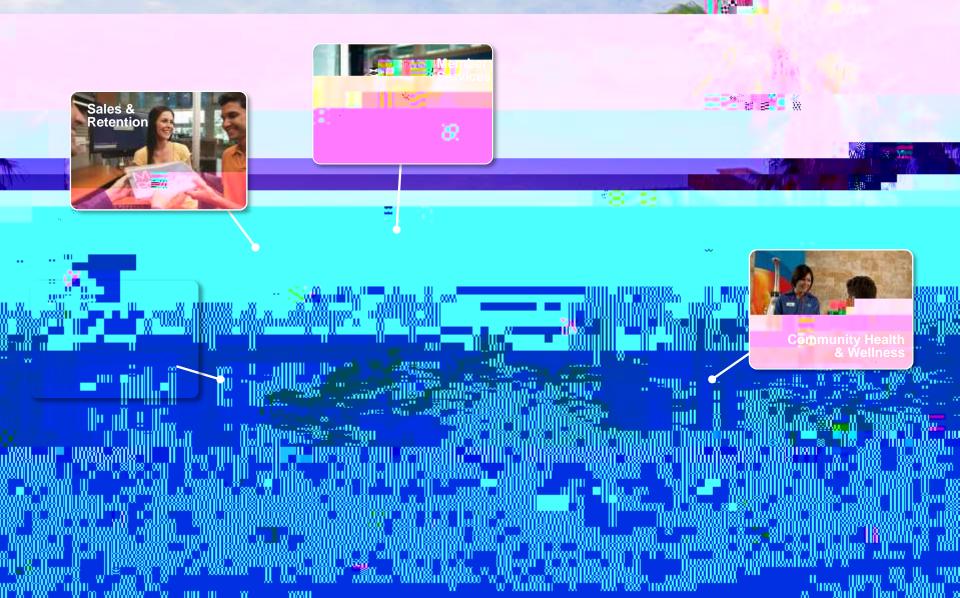
Health Insurance EVOLUTION to Health Solutions



Elarida Blue M.M.

Florida Blue is an Independent Licensee of the Blue Cross and Blue Shield Association.

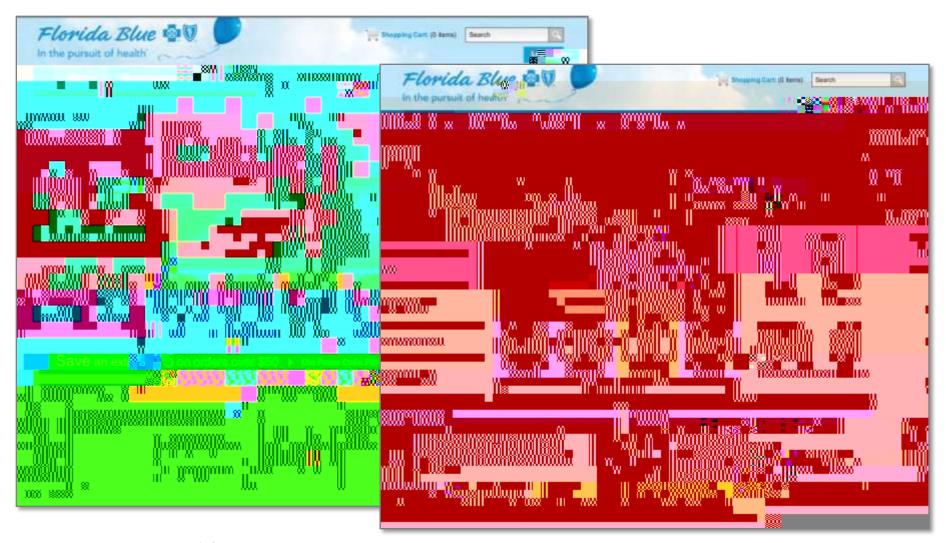
RETAIL CENTERS



RETALECENTERS



HEALTH SHOP



Elarida Elle R.M.

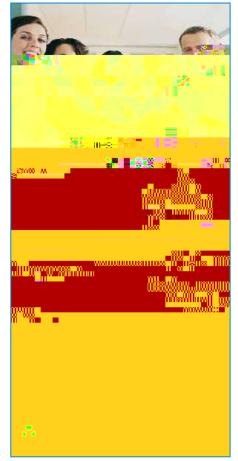
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INNOVATIONS DRIVE MEMBER ENGAGEMENT ENGAGEMENT/SUPPORT

Mobile Web Applications

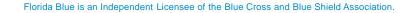


Better You From BlueSM Worksite Wellness



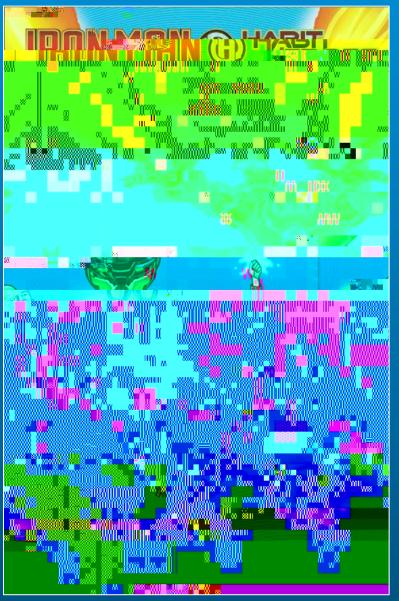


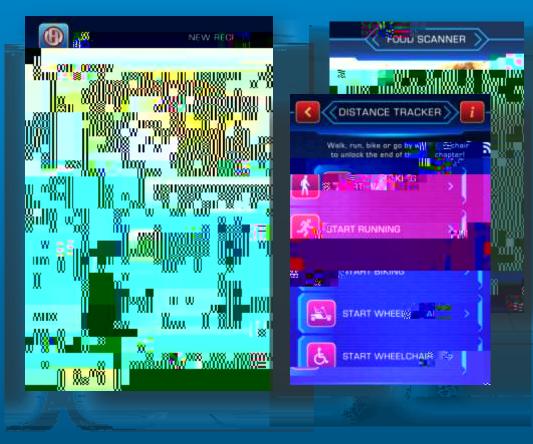






HABIT HEROES





BUILDING STRONG COMMUNITIES

