



Diversity & Inclusion

MEASURING OUR COMMITMENT



We believe that each person counts.

This report shows some of
the ways we measure this
commitment and how it makes
a difference in the lives of the
people we serve.



At BlueCross, we deeply believe in diversity and inclusion.

It's the right way to do business for our members. And it gives us a competitive advantage by intentionally creating a workforce that's a reflection of the individuals we serve.

Like anything worthwhile, our commitment is more than words. We put our belief into action, and we've approached it in a disciplined way with measurable goals tied directly to executive performance.

Those goals include:

- employee development and engagement,
- cultural awareness and competence,
- supplier relationships and community partnerships,
- and most important, they include our recruitment and hiring practices.

Diversity – like people – is always changing. That's why we've made a long-term commitment to this effort, and we're confident we're moving in the right direction.

JD Hickey, M.D.

President and CEO



Recognized for Diversity

Results from an August 2017 survey by Forbes ranked BlueCross 33rd out of 250 organizations in its inaugural list of Best Employers for Diversity. This placed BlueCross as the highest-ranked Tennessee-based company and the second-highest rated health insurer on the nationwide list.

The list positions BlueCross just above Google and as the fifth most-diverse insurer in America. Other recognizable names in the top 50 include Starbucks (26), Walt Disney (29), Johnson & Johnson (37), and PricewaterhouseCoopers (47).

Unlike some ranking programs, the Forbes list does not directly involve employers in surveying employees, but independently contacts more than 30,000 employees working for thousands of large U.S. companies

and organizations and asks them to voluntarily evaluate their employers on issues of diversity in the workplace. As a result, the company's score was determined by four components:

- Direct recommendations: Statements by employees who rated their employer on diversity and inclusion in terms of gender, ethnicity, LGBTQ, age and disability.
- Public perception: Statements regarding employers – other than their own – who were recommended among surveyed minority groups.
- Percentage share: Percentage of women who fill top executive and board positions.
- Public information index: Publicly available diversity key performance indicators such as a department/ position responsible for diversity and proactive communication of diversity in company culture.

More Recognition



2018

MODERN HEALTHCARE
TOP 25 MINORITY EXECUTIVES
IN HEALTH CARE

Dr. Andrea Willis, Senior Vice President and Chief Medical Officer

HUMAN RIGHTS CAMPAIGN
2018 CORPORATE EQUALITY INDEX

One of only 22 insurers in U.S. to earn
95 percent or higher out of a possible 100 points

2017

DIVERSITYINC
TOP 11 REGIONAL COMPANIES

Recognizing diversity and
inclusion management

THE COMMERCIAL APPEAL
MEMPHIS TOP WORKPLACES 2017

URBAN LEAGUE OF GREATER CHATTANOOGA
CORPORATE AWARD
Inclusion by Design

NATIONAL ORGANIZATION FOR WORKFORCE DIVERSITY
LEGACY AWARD

Ron Harris, Vice President of
Diversity and Inclusion

THE INSTITUTE FOR CORPORATE PRODUCTIVITY (I4CP)
NEXT PRACTICE AWARD

Recognizing innovations and achievement in the
advancement of people practices

Our People



TOTAL
EMPLOYEES
MORE THAN
6,000



43% OF EMPLOYEES ARE
PROFESSIONAL OR
TECHNICAL EXPERTS

GENDER



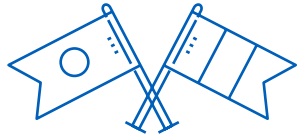
73% **27%**
FEMALE MALE



71% **29%**
ON-SITE TELECOMMUTER



24% **73%** **3%**
ETHNIC NON- NOT
MINORITY MINORITY SPECIFIED



American Indian or Alaska Native <1%
Asian 3%
Black or African American 19%
Hispanic 1%
Pacific Islander <1%
Two or More Races 1%

PEOPLE WHO ARE LGBTQ



We offer a wide range of benefits including:

- Domestic partner health care benefits for same-gender partners
- Transgender benefits, including gender-reassignment surgery

We work to actively recruit and retain people who self-identify as LGBTQ, through:

- Connecting with universities to encourage LGBTQ students to attend recruitment events
- Including sexual orientation and gender identity as part of our nondiscrimination policy



YEARS OF SERVICE

Less than 1 - <10%

1 TO 4 - 32%

5 TO 9 - 18%

10 TO 14 - 13%

15+ - 27%



WE ACTIVELY RECRUIT VETERANS

And provide benefits for members
of the National Guard and Reserve
during deployment



PEOPLE WHO ARE DIFFERENTLY ABLED

We work to actively recruit and retain people
who self-identify

- Offering facilities that include accessibility features beyond the requirements set forth in the Americans with Disabilities Act
- Ensuring our recruitment personnel are formally trained on employment best practices for people who are differently abled
- Connecting with universities to encourage students who are differently abled to attend recruitment events
- Posting job openings with organizations and websites that work specifically with this community – as well as requiring non-specialized employment sourcing channels to target differently abled talent
- Inviting candidates to self-identify as differently abled and asking if a job accommodation or aide will be required
- Including accommodations for differently abled people in our emergency evacuation plans



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EMPLOYEE RESOURCE GROUPS

An Employee Resource Group is a voluntary employee association that operates under the oversight of Corporate Diversity and is organized around a common dimension of diversity:

- Finance and Accounting Collaborative Team
- Generational Diversity Employee Resource Group
- International Employee Resource Group
- Veterans Employee Resource Group
- Women's Leadership Network

These collaborative teams are inclusive and open to any active employee who wishes to join.



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CULTURAL AWARENESS SESSIONS

The company sponsors quarterly events available to all employees:

- Black History Month
- LGBTQ Awareness
- Hispanic Heritage Month
- Veterans Day

Our Communities



\$10.7 MILLION GIVEN TO TENNESSEE ORGANIZATIONS IN

Through the BlueCross BlueShield of Tennessee Health Foundation and Community Trust organization, BlueCross helped provide grants and awards to support activities and programs ranging from direct provision of social services, to increasing access to quality care, to research for treatments of Tennessee infants for neonatal abstinence syndrome.



DIVERSITY SCHOLARSHIP PROGRAM

Has awarded more than
\$130,000 to minority students
studying for careers in health
care fields

- 2013: \$15,000
- 2014-2017: \$30,000 annually



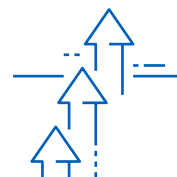
Provided nearly **8,000** volunteer
hours to meet more than **120**
needs across Tennessee

Our Suppliers



BlueCross spent nearly \$100 million with diverse suppliers, including:

- Nearly \$60 million with small and disadvantaged businesses
- More than \$60 million with minority-owned companies



**SINCE 2014, WE'VE INCREASED
OUR SPENDING WITH
MINORITY-OWNED BUSINESSES
NEARLY 10% ANNUALLY**

"When I married my wife and changed my benefits, I received great customer service from our HR department, just like every other BlueCross employee.

It was no big deal."

Rachel Pescatore
BlueCross Enterprise Architect



THE
POWER
OF
WE



BlueCross BlueShield of Tennessee
1 Cameron Hill Circle
Chattanooga, TN 37402
bcbst.com



Diversity is more than facts and figures.

Hear our employees' personal experiences with diversity at BlueCross.

Visit bcbst.com/diversity

Meet our people

bcbst.com/diversity

Join our team

bcbst.com/careers



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BlueCross BlueShield of Tennessee

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BlueCross Diversity and Inclusion

All figures are latest available at time of publication
and are rounded to nearest whole percent.