

Dear

Please enjoy your enclosed copy of Clear Blue, our unique version of an annual report. It reflects the healthy, upbeat spirit of our company and honors the people and programs dedicated to improving health and health care for our members and their employers.

This current edition of Clear Blue emphasizes our significant commitment to creating healthier populations by engaging consumers in their own wellbeing. It also highlights our continuing innovations and improvements to keep health care affordable. Clear Blue features articles on:

- our pharmacy director, Al Heaton, whose goals include making prescription drugs affordable as well as appropriate;
- Colleen Reitan, president and chief operating officer at Blue Cross, who describes how her personal beliefs and moral values mesh with our nonprofit vision of economical, high-quality health care; and
- two programs, Prevention Minnesota and Healthy Together, that rely on strategies to educate the population today for healthier communities tomorrow.

Making a healthy difference in people's lives is not just the motto of Blue Cross. As a leader in the health care industry and as a caring, inspired organization, it is our mission and it influences the corporate decisions we make. Clear Blue demonstrates the experience, expertise and resources we have to accommodate and compete in the changing, modern economy. We can take on big challenges and have the confidence that we will successfully complete the tasks.

Please feel free to contact me at [REDACTED] or your account manager if you have any questions.

Warm regards,

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Vice President, Major Accounts