

blue  of california

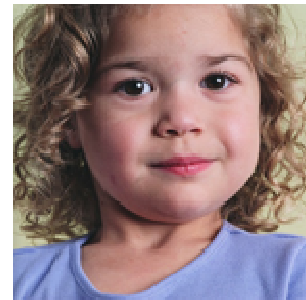
who we are

not-for-profit

we put dollars back into our communities

we understand California

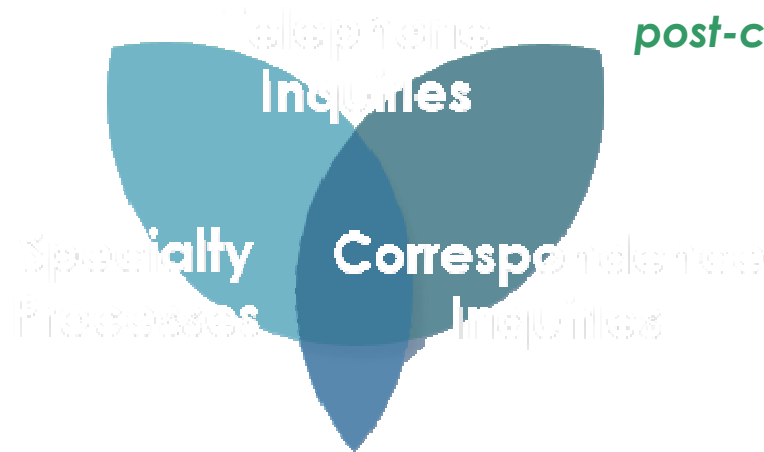
California-based Blue means national significance
with local service



customer service overview

responding to member inquiries via telephone, web, or written correspondence pertaining to eligibility, benefits, claims and/or billing issues.

average speed of answer
abandonment rate
first call resolution
call take over
post-call survey



spanish line
executive inquiries
grievance resolution

web inquiries
eService
correspondence



customer service statistics

- providing reliable, friendly and attentive customer service is a blue shield hallmark
 - 27.6 seconds average speed of answer by a live agent
 - 2.1% telephone abandonment rate
- we handle more than 15,000 calls per day
- we have 3 call centers; Lodi, El Dorado Hills and Redding
- we train our representatives on client-specific issues so they are well-versed in our plans and benefits



what are blue shields challenges in this tough economic times

- absenteeism
 - we continue to see increased use of Kincaid, FMLA and UPTO
- Increased family stress
 - spouses are losing jobs
 - loss of homes
 - medical conditions caused by the increased stress
- declining morale
- reduction in administration costs



2009 Rewards & Recognition CSIP



Monthly Rewards



Award Given	Description	Reward
<p>“Anniversary Awards” <i>The Flash Award</i> <i>Just like the flash, time flies</i></p>	<p>Based on years of service with the company</p>	<ul style="list-style-type: none"> • Certificate of Achievement
<p>“Kudos” <i>R.E.D.</i> <i>Recognizing employee dedication</i></p>	<p>Based on positive experiences that the employees make with our customers. Complimentary service via telephone or written correspondence.</p>	<ul style="list-style-type: none"> • Outstanding Kudos story will be presented by each supervisor at the monthly meetings • Every Kudos sent to/posted on BSC webpage (Ovations) • Eligible for “You are Shield” program nomination • Attend the monthly quality celebration
<p>“Quality Award” <i>The Force Field Award</i> <i>Protecting our members and doing what's right</i></p>	<p>Based on 100% audit for the entire month this would be based on MTM, and routine audit.</p>	<ul style="list-style-type: none"> • Celebration: Nachos, breakfast or Ice Cream • \$25.00 Raffle Item per site • Team certificate posted



Quarterly Rewards



Award Given	Description	Reward
<p>100% Quality <i>The Force Field Award</i> <i>Protecting our members and doing what's right</i></p>	<p>To include both MTM, and Routine Audit</p>	<ul style="list-style-type: none"> • \$10.00 GC • Posted on R&R board
<p>"Team MVP" <i>Spidey Award</i> <i>With great power comes great responsibility</i> One employee from each team excludes Leads.</p>	<p>Top performance that meets or exceeds based on: Dependability; Adherence; Quality; Productivity of inventory; Behaviors such as positive attitude, etc.</p>	<ul style="list-style-type: none"> • \$10.00 GC • Posted on R&R board
<p>"Lead of the Quarter" <i>Caped Crusader</i> <i>Fearless leadership demonstrated in the face of evil</i></p>	<p>The Lead that displays top performance in the following: Individual quality; Team quality; Individual adherence and dependability; 360 survey from their team, other leads and sups</p>	<ul style="list-style-type: none"> • \$25.00 GC • Posted on R&R board
<p>"Kudos" <i>R.E.D.</i> <i>Recognizing employee dedication</i></p>	<p>Based on positive experiences that the employees make with our customers. Complimentary service via telephone or written correspondence.</p>	<ul style="list-style-type: none"> • Select 1 outstanding quarterly kudos story per quarter from the monthly stories • \$25 Gift Card



Annual Rewards



Award Given	Description	Reward
<p>100% Quality <i>The Superman Award</i> <i>It's a bird, it's a plan, it's 100% quality for the year</i></p> <p>Any employee with 100% Quality for 12 consecutive months based on start date</p>	<p>100% quality for the year (MTM and Routine)</p>	<ul style="list-style-type: none"> • \$25.00 GC • Certificate of Achievement
<p><i>The Invincible Award</i> <i>Shielding themselves throughout the year from meteorite showers, the forces of evil and the affects of kryptonite</i></p>	<p>Any employee that has no unscheduled time (unscheduled protected time cannot be held against the employee)</p>	<ul style="list-style-type: none"> • 4 hours of free time • 1st group in 2010 PTO Bid Process



blue shield's LifeReferrals 24/7

Blue shield offers the following resources to all of their members

- **Personal issues** - For matters like relationship problems, stress, and grief, you can talk by phone to trained counselors and request face-to-face sessions with licensed therapists
- **Financial, legal, and mediation questions** - You can consult with professionals by phone about legal matters such as wills, landlord/tenant issues, and alternatives to litigation; and financial matters such as retirement planning and tax preparation
- **Referrals to community resources** - A specialist can provide useful information and referrals to a wide range of resources, including:
 - Smoking cessation programs
 - Child and elder care
 - Meal programs
 - Transportation assistance
 - Chronic condition management

questions & answers

thank you
for your time!