There's no place like home.
At Excellus BlueCross BlueShield, we’re proud to call the Southern Tier home. As part of a larger organization that stretches from Buffalo to Utica and from the Southern Tier to the North Country, we find strength in numbers and efficiencies in operations.

Yet, in each of our regions we are committed to our communities in many ways. Our local presence gives us the opportunity to foster relationships with the businesses and people we serve. With leadership from a regional president and in sales, communications and provider relations, we are dedicated to maintaining a strong local workforce and community presence. After all, our customers include our families, our neighbors and our friends.

Because we are an integral part of the Southern Tier landscape, we believe our responsibilities go beyond contributing to the local economy by providing valuable products and good jobs. It’s also part of our mission to enhance the quality of life where we work and live.

We do that in several ways. For example, employees are given up to eight hours of Volunteer Time Off to work on behalf of a favorite charity or community organization. They take part in fund-raising activities as a company and as departments. Individually, they serve on nonprofit boards. Collectively, we have more than 6,600 employees who actively volunteer for community agencies and organizations across New York. We are proud of what they accomplish both on the job and in their private lives.

On a corporate level, we help to sponsor many worthwhile events that support other nonprofit agencies, youth groups and the arts. Through our Caring for Community initiatives, we work with other organizations to develop long-term solutions to pressing issues such as ensuring an adequate health care workforce and promoting healthy behaviors. Some of our initiatives stretch across Upstate New York while others are tailored to specific regional needs.

We’ll continue to invest in our communities not only because it’s the right thing to do, but because it’s our home.
Opening up possibilities

As a nonprofit health plan, we believe we have an obligation to help improve the quality of life where we do business. To demonstrate our commitment, we formalized the process whereby we partner with other organizations to address specific health care needs in our regions. Our Caring for Community initiatives usually involve many partners working towards long-term common goals that address specific health concerns or affect a particular population.

Improving quality of life for families with ill children

- CompassionNet

Ensuring access to health care

- Healthy Women’s Partnership
- Health Ministry of the Southern Tier

Encouraging healthy behaviors

- Step Up

Improving care at end-of-life

- Advance Care Directives
When children have a potentially life-limiting illness, their families often are overwhelmed physically and emotionally. Jimmy Holmes was born three years ago with multiple medical problems due to exposure to Lymphocytic Choriomeningitis Virus (LCMV). During pregnancy, Jimmy’s mother, Sue, contracted the disease from an infected guinea pig. From birth, Jimmy has required special equipment, intensive therapy, expensive prescriptions, and additional medical care at Rochester and Baltimore hospitals. Because of his disabilities, Jimmy is eligible for state health insurance under Medicaid. Although grateful for the coverage, Sue found the process for reimbursement exhausting.

“I had to fight for every single thing,” she said.

A year ago, life got a little easier for the Holmes family, thanks to CompassionNet, a program for Excellus BlueCross BlueShield members who have children with a potentially life-limiting condition. Sue has Excellus BlueCross BlueShield coverage through her employer.

The goals of CompassionNet are to minimize suffering associated with the child’s disease or condition and to help the family cope effectively. Before CompassionNet, few such children and families were able to receive this kind of “all inclusive coordination of care” that combines institutional and community-based services.

Physicians and nurse practitioners make referrals to the program. Working closely with providers, CompassionNet case managers coordinate social and support services that the child and his/her family need throughout the course of the child’s illness – even if those services may not be a benefit under the family’s health plan. For example, a child undergoing chemotherapy can get a wig or siblings can receive counseling for stress.

Sue, and her husband, James, recently took advantage of respite care provided by CompassionNet to take their first break from Jimmy’s intensive daily care. The couple also has a nine-year-old daughter, Jessica, who is devoted to her brother.

“Sue has high praise for CompassionNet and especially for the case manager. “She's wonderful. She gives me a 'yes' or 'no' answer to my questions right away – often with a phone call or by email.

“CompassionNet has been such a lifesaver,” Sue continued.

Offered in all Excellus BlueCross BlueShield regions and operated by Lifetime Care, CompassionNet has helped 56 families in our Southern Tier and Central New York regions since its inception in October 2002.
Ensuring Access to Health Care

In addition to offering safety net products to Upstate New York residents who are under- or uninsured, Excellus BlueCross BlueShield provides expanded diagnostic and preventive services for eligible women. We’re also broadening the reach of community-based centers that provide free primary health care and dental services for the uninsured residents in our area.

Healthy Women’s Partnership

Each year, more than 40,000 women are diagnosed with breast cancer, 15,000 are diagnosed with cervical cancer, and 1,700 are diagnosed with ovarian cancer. If caught early, these cancers can be treated, and in some cases, cured. Unfortunately, many women in our community go without the vital screening and diagnostic tests that detect these cancers because they are uninsured and simply cannot pay for the services that could save their lives.

That’s why Excellus BlueCross BlueShield has supported the Healthy Women’s Partnership, a program funded by the New York State Department of Health to provide breast and cervical cancer screenings to eligible women in Chemung and Steuben counties.

Our multi-year sponsorship has enabled more than 2,500 eligible women to receive additional services and screenings, including the following:

- Biopsies to detect uterine cancer
- Blood sugar screening
- Cholesterol screening
- Health education
- Mammography for high risk women under age 40
- Osteoporosis screening
- Pelvic ultrasounds
- Urinalysis

To ensure that women in the program have access to a wide-range of specialty care physicians, we’ve helped the partnership expand its provider network to include nearly 50 local health care providers.

Our Healthy Women’s Partnership with the New York State Department of Health expands the number and types of screenings available for women in Chemung and Steuben counties who otherwise would go without them.
Health Ministry of the Southern Tier

A recent study by the Institute of Medicine (IOM) showed that uninsured adults tend to delay basic medical care, forgo recommended health screenings, suffer from chronic medical conditions and lack access to the medications needed to control those chronic conditions. Most strikingly, the study concluded that uninsured individuals are more likely to die prematurely than those with insurance.

To ensure that uninsured residents in our community have access to affordable health care services, Excellus BlueCross BlueShield has committed $155,000 over five years to provide operating support for free community clinics in Chemung, Schuyler and Steuben counties.

Founded and operated by the Health Ministry of the Southern Tier, a nonprofit, interfaith, volunteer organization comprised of medical, dental and auxiliary staff, these clinics offer free primary care and dental services for residents who lack insurance and the ability to pay for such services. The clinics also offer prescription assistance, health education, smoking cessation programs, and specialty health care and dental referrals.

Recognizing that a fair number of patients seen may be eligible for government-based insurance coverage but haven’t enrolled, the clinic also helps them determine eligibility and apply for government and commercial insurance programs.

To learn more about the Health Ministry of the Southern Tier and its health care clinics, please visit www.sthealthministry.com.
Encouraging Healthy Behaviors

Step Up, a program that encourages members of our community to get moving and eat healthy, is an Excellus BlueCross BlueShield initiative that includes collaboration with other local organizations.

Simple choices that will easily fit into peoples’ lives are at the core of Step Up, Excellus BlueCross BlueShield’s community-wide health improvement initiative designed to get people to increase their level of physical activity and eat a healthier diet.

Simple steps everyone can take include:
- parking farther from the store
- taking the stairs instead of the elevator
- walking the dog an extra lap around the block
- eating smaller portions

Participants can track their Step Up progress through an interactive Web site, www.stepup.excellusbcbs.com. The Web site offers users easy tools to calculate body mass index and to track fruit and vegetable intake and daily steps. There are healthy recipes from Wegmans, as well as information on local parks and other community resources that offer opportunities for physical activity.

Excellus BCBS welcomed Wegmans Food Markets, Giant Food Markets, Broome County, Chemung County, Lourdes Hospital, United Health Services, Southern Tier Pediatrics, the Binghamton Senators and the Elmira Jackals as partners in this effort.

The Step Up Fitness and Nutrition Challenge at the Excellus BlueCross BlueShield – sponsored Chris Thater Memorial Races in Binghamton’s Recreation Park introduced more than 1,200 people to the value of exercise and eating healthy.
To make sure your end-of-life wishes are known and carried out, you may want to complete a Health Care Proxy and Living Will, both available in our Advance Care booklet. It can be downloaded by visiting www.excellusbcbs.com – log in as a Guest, then click on Health and Wellness.
Continuing our investment in the community

The health and well being of a community can be measured in many ways, including the number and kinds of charitable organizations and cultural activities it supports. We have a long history of helping other nonprofits and giving back to our community. Here are some of the organizations we have partnered with to make a difference in our communities.

- **Corning Museum of Glass and Broome County Forum**
  - AED donation helps first responders

- **Roberson Museum and Science Center, the Chemung County Historical Society and Elmira College’s Center for Mark Twain Studies**
  - The finer things in life

- **The Chris Thater Memorial Races**
  - Racing to stop drunk driving

- **American Cancer Society’s Relay for Life**
  - Sun shines on relay race

- **Binghamton Senators, Elmira Jackals, Binghamton Mets and Elmira Pioneers**
  - A ‘high five’ to local sports

- **Broome County Public Library**
  - Reading is a family matter
More than 250,000 people die of sudden cardiac arrest annually, according to the American Heart Association (AHA). Sudden cardiac arrest can strike without warning and requires immediate treatment because there is usually less than a seven- to 10-minute window of survival, says the AHA. Because chances of survival decrease 10 percent for every minute that defibrillation of the heart is delayed, quick response is essential.

According to the AHA, nearly 80 percent of heart attacks occur outside of a hospital setting. While hospitals and emergency rooms are equipped with AEDs, many public places are not. That’s why Excellus BlueCross BlueShield recently donated AEDs to two of our community’s most popular public facilities, the Corning Museum of Glass and Broome County’s Forum Theater. In addition to the units, Excellus BCBS also provided funding for appropriate employee training in the use of the life-saving equipment.

Each year, more than 270,000 people visit the Corning Museum of Glass (CMOG), the world’s most comprehensive and celebrated collection of glass. The Forum Theater, home to the Tri-Cities Opera, Broadway Theater League, Binghamton Philharmonic and various dance and performing groups, hosts more than 55,000 attendees.

“Having trained lay rescuers equipped with AEDs saves precious minutes and precious lives,” said Excellus BCBS President Kevin J. McGurgan. “The availability of AEDs in public places, like the Forum Theater and Corning Museum of Glass, can mean the difference between life and death for the victim of sudden cardiac arrest.”

To help improve the odds of survival for people who experience sudden cardiac arrest, Excellus BlueCross BlueShield donated Automated External Defibrillators (AEDs) to the Corning Museum of Glass and the Broome County Forum. Regional President Kevin J. McGurgan, right, presents Corning Museum of Glass president Marie McKee with an AED.
The health and well being of a community is measured in part by its support of the arts. The Southern Tier is fortunate to have a vibrant cultural community.

By helping to support local museums and cultural institutions, Excellus BlueCross BlueShield invests in the future of our community as a desirable place to live and raise a family. We’re proud to partner with the Roberson Museum and Science Center, the Chemung County Historical Society and Elmira College’s Center for Mark Twain Studies.

In 2004, we sponsored the Roberson Museum and Science Center’s Bridge to Borevichi exhibit, celebrating the sister city relationship that Binghamton and the Russian city of Borevichi have shared over the last decade. In 2005, we will sponsor the groundbreaking, interactive exhibit, Remember the Children: Daniel’s Story. Developed by the U.S. Holocaust Memorial Museum, Daniel’s Story allows visitors to experience the Holocaust through the eyes of a 9-year old boy in Nazi Germany.

Our ongoing support for the Chemung County Historical Society and the Society’s Chemung Valley History Museum and Booth Library helps ensure that area children learn about the heritage and rich historic past of the Chemung River Valley region.

Samuel L. Clemens, perhaps better known as Mark Twain, wrote much of The Adventures of Tom Sawyer, Adventures of Huck Finn, A Connecticut Yankee in King Arthur’s Court and his other well-known novels during the summers he and his family spent in Elmira, NY. Today, through the support of Excellus BCBS and others, scholars and tourists alike can visit the Mark Twain Study and Exhibit at Elmira College’s Center for Mark Twain Studies to learn about this quintessential American writer.
Each year more than 1,500 athletes and 15,000 spectators turn out for the annual Chris Thater Memorial races at Binghamton’s Recreation Park.

The annual activity is dedicated to Chris Thater, an avid cyclist, who was killed by a drunk driver while riding his bicycle. The weekend-long event raises awareness about the dangers of drunk driving, while promoting healthy lifestyles.

One of the country’s premier professional cycling races, the event also includes a 5-K run, in-line skating, three on three basketball and a health expo.

In 2004, Excellus BCBS was a gold medal sponsor of the races.
Relay for Life, the American Cancer Society's signature event, brings the community together to raise cancer awareness and funds to beat the disease.

The overnight event also salutes those in our community who have beaten the disease and honors those whose lives were cut short by it.

In 2004, Excellus BlueCross BlueShield found a unique way to support Relay for Life. Our company provided free packets of SPF-15 sunscreen for more than 8,500 participants at six Relay for Life events in the Southern Tier. The packets included ACS guidelines for preventing skin cancer, this country's most common cancer, according to the Centers for Disease Control and Prevention. Through our donation, we hope fewer people will have to personally experience skin cancer.

Relay for Life brings the entire community together to beat cancer and to honor cancer survivors, including Excellus BlueCross BlueShield employee Debbie Turner. In 2004, Excellus BCBS donated sunscreen to race participants to help ward off skin cancer.
Sports events provide family fun and an opportunity for individuals to show their hometown support. Excellus BlueCross BlueShield has demonstrated its backing of local teams from youth basketball to college level athletics to double A baseball. Among the teams we support with sponsorship dollars are Broome Community College hockey, the Binghamton Senators (AHL hockey), the Binghamton Mets (double A baseball), the Elmira Jackals (UHL hockey) and the Elmira Pioneers (single A baseball).
Believing that when you boost literacy, you can make other good things happen, Excellus BlueCross BlueShield partnered with the Broome County Public Library in 2002 to create “Family Matters,” a special section of the children’s reading room designed to enhance parent-child reading time.

Stocked with specially selected books, periodicals, videos and portable Leap Frog LeapPad interactive learning tools, the room is a favorite destination for families. More than 10,000 “Family Matters” items were circulated in the first year of the program.

Family Matters has expanded to include year-round programming and services to promote literacy among the entire family.

In 2004, Excellus BCBS sponsored a spring children’s book fair, bringing a number of area families to the library for the first time. We also supported an eight-week summer reading program that included storytelling, arts and crafts activities, and musical and theatrical performances on Wednesday evenings. By the end of the summer, more than 2,500 parents and children had made “WOW Wednesdays” a part of their summer routine.
To maximize the value we bring to the place where we work and live, our nonprofit company sponsors and supports a wide range of community based charities and organizations.

**Improving our community’s health**
- Action for Older Persons
- American Cancer Society
- American Diabetes Association
- American Heart Association
- American Red Cross
- Association of Retarded Citizens (Schuyler, Chemung)
- Cerebral Palsy of Chemung County
- Chemung County Office for the Aging
- Children’s Miracle Network
- Compeer
- Keuka Health Care Foundation
- Komen Twin Tiers Race for the Cure
- Lourdes Hospital Foundation
- St. James Mercy Foundation
- St. Joseph’s Hospital Foundation
- The Senior Center
- United Health Services Foundation
- United Health Services Stay Healthy Center
- YWCA

**Supporting the arts and sports**
- BC Open (PGA)
- Binghamton Community Orchestra
- Binghamton Mets (Double A Baseball)
- Binghamton Senators (AHL Hockey)
- Broome Community College hockey
- Chenango County Council on the Arts
- Chris Thater Memorial Races
- Corning Classic (LPGA)
- Corning Museum of Glass
- Elmira Jackals (UHL Hockey)
- Elmira Pioneers (Single A Baseball)
- Roberson Museum & Science Center
- Southern Tier Celebrates! (First Night Binghamton)
- Tri-Cities Opera

**Enhancing our quality of life**
- Boy Scouts of America
- Broome Library Foundation
- Center for Mark Twain Studies
- Chemung Chamber of Commerce
- Chemung County Historical Society
- Chenango Chamber of Commerce
- Corning Area Chamber of Commerce
- Economic Opportunity Program
- Elmira Senior Center
- Ernie Davis Family Center
- Food Bank of the Southern Tier
- Girl Scouts of America
- Greater Binghamton Chamber of Commerce
- Hornell Area Family YMCA
- Hornell Partners for Growth
- Southern Tier Economic Growth
- Southern Tier Opportunity Coalition
- Three Rivers Development Center
- YWCA Tribute to Women
Neighbors Helping Neighbors

**Supporting employee involvement**

We are fortunate to have employees who are not only dedicated to doing their jobs well and serving our customers, but who also extend themselves beyond our walls to help others in the community. They demonstrate their generous nature in many ways—such as donating to less fortunate people, serving on nonprofit boards or using their Volunteer Time Off to chaperone a child’s school trip.

- Supporting efforts to help uninsured people
- Racing for the Cure
- Making strides for cancer
- Putting our best foot forward
Supporting efforts to help uninsured people

It's estimated that more than 44 million Americans lack health insurance coverage, and more than eight of 10 of those uninsured Americans are in working families. To help raise awareness about the problems facing uninsured people, Excellus BlueCross BlueShield employees each year participate in a number of “Cover the Uninsured Week” activities, including enrollment clinics, public forums and a free health fair.

Racing for the Cure

Each year Excellus BlueCross BlueShield employees lace up their running shoes to take part in the Susan G. Komen Breast Cancer Foundation’s Race for the Cure in downtown Elmira. The annual race raises significant funds for and awareness about the fight against breast cancer.
Friends, family and even pets joined Excellus BlueCross BlueShield employees in the battle against breast cancer by participating in the American Cancer Society's 2004 Making Strides Against Breast Cancer Walk at Binghamton’s Recreation Park.

Excellus BlueCross BlueShield employees in Elmira “stepped out” in the spring of 2004 to take part in WalkAmerica, the annual fundraising event for the March of Dimes.
Our employees are generous with their time and talents to support community-based organizations that are near and dear to their hearts. To assist them in their efforts, we provide them with up to eight hours of paid Volunteer Time Off each year. Following are some of the many groups with which they are associated.

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<th>American Cancer Society</th>
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<td>American Diabetes Association</td>
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<td>Big Flats Little League</td>
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<td>Binghamton High School</td>
<td>LPGA Corning Classic</td>
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<td>Main Street Baptist Church</td>
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<td>Catholic Youth Organization</td>
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<td>Chemung County Chamber of Commerce</td>
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<td>Elmira Kiwanis Club</td>
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<td>Elmira Lady Express Basketball</td>
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<td>Ernie Davis Community Center</td>
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Contributing to a Healthy Economy

As part of New York's largest nonprofit health plan covering nearly two million people, Excellus BlueCross BlueShield, Central New York Southern Tier Region not only contributes to the health of our state's residents, but also to the well being of our local and state economies.

With our parent company, we form one of the state's largest employers. Here’s how we help improve the financial status of the place we call home.

- We provide employment for nearly 6,600 Upstate residents.
- In 2003 our payroll was $278 million.
- We’re one of the area’s largest consumers of local goods and services. In 2003, we spent more than $192 million on direct purchases with nearly 5,000 Upstate New York businesses.
- Using a tool developed by the Bureau of Economic Analysis, we estimate our indirect and induced spending added about $134 million to the Upstate economy and generated more than 1,100 jobs in 2003.

Contribution more than $600 million in direct and indirect spending, our business is essential to the economic vitality of Upstate New York.
Our local involvement

We recognize that our success and that of our region are intertwined. For Excellus BlueCross BlueShield to grow, our entire region must grow and thrive. That’s why we recently provided grants to four local organizations that work to create and retain jobs in the Southern Tier. Those companies include the following:

- Hornell Partners for Growth – implements beautification and marketing efforts to support the Hornell business community.
- Southern Tier Economic Growth – works with the City of Elmira to administer the Elmira Empire Zone and provide financial assistance to new and existing businesses.
- Southern Tier Opportunity Coalition – strives to enhance existing technology businesses and nurture new business opportunities in Greater Binghamton.
- Three Rivers Development Corporation – maintains and promotes the economic vitality of southeast Steuben County.

Working together, we can overcome the economic challenges facing our region.