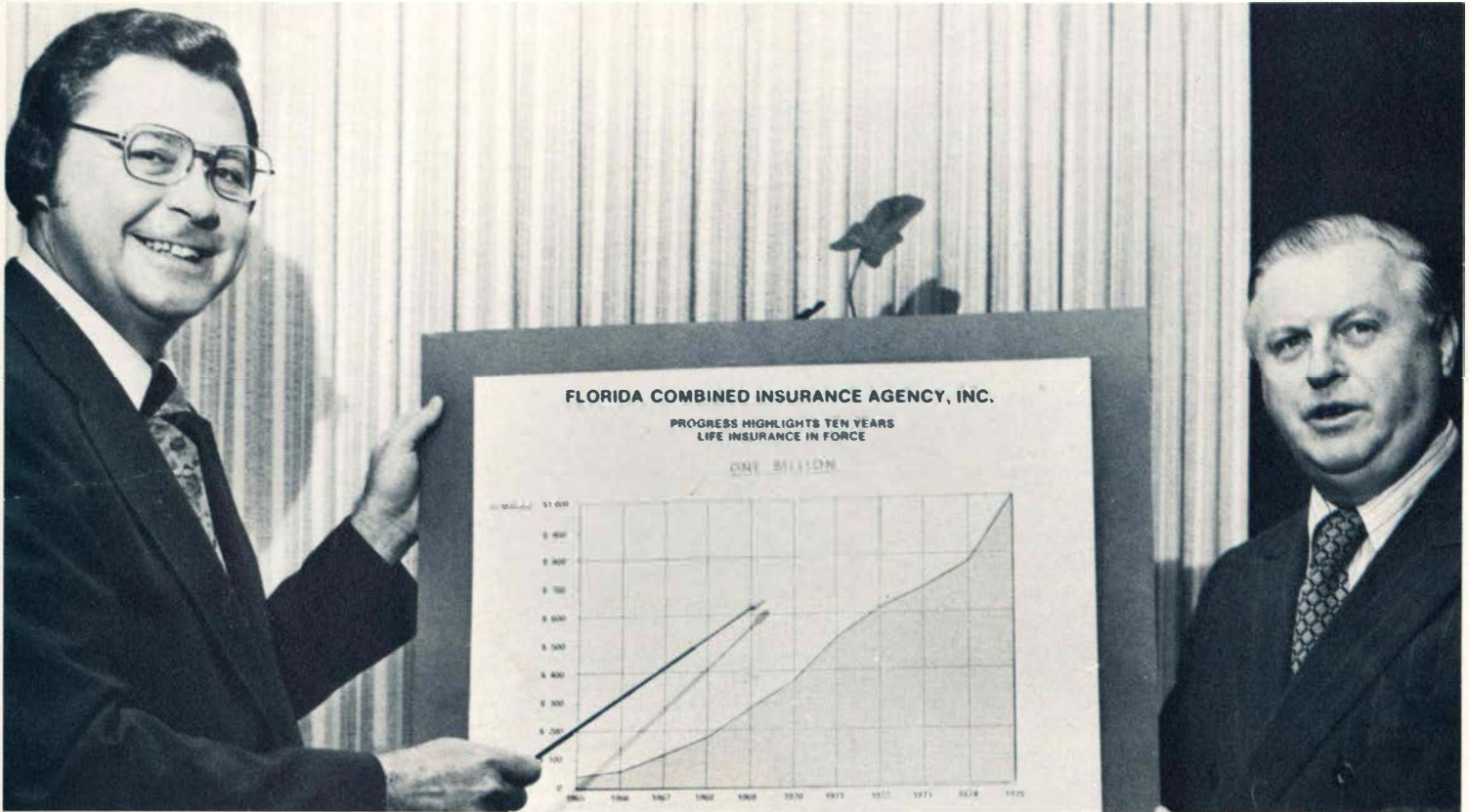


FCIA Reaches \$1 Billion (page 3)



Blue Shield #1 for Greatest % Gain in Contracts (page 4)



Profile

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Published monthly for the employees,
their families, and friends of



Blue Cross®
of Florida



Blue Shield®
of Florida

532 Riverside Avenue
Jacksonville, Florida 32202

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1 Gwen Price	16 Marianne Nielsen
3 Sandy Hewlett	17 Brenda Charrie
3 Sandy Armstrong	18 Vicki Galloway
4 Melissa Day	20 Judy Schneider
4 Martha Poplin	CHELSEA BUILDING
5 Mary Denney	Amy Jenney
6 Linda Smith	NORTH BUILDING
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7 Pearl Miles	2 Linda Glenn
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® National Association of Blue Shield Plans

About the cover...

The top photo on the front cover pictures a milestone for the Florida Combined Insurance Agency which recently reached a billion dollars of life insurance in force. Related story appears on opposite page.

The bottom photo on the cover pictures a plaque recently received by our Marketing Division which reads "Presented to Blue Shield of Florida, Inc. for the greatest percent gain in contracts, 1974-1975, by The National Association of Blue Shield Plans." Related story appears on page 4.

A BILLION DOLLARS of life insurance in force is an industry milestone. FCIA just passed it.

Bob Fetzer, Vice President-Operations has announced that in December last year, in just over ten years of operation since its inception in July, 1965, the Florida Combined Insurance Agency, a wholly owned subsidiary of Florida Blue Cross and Blue Shield, reached a milestone of \$1 billion of life insurance in force.

This unprecedented record growth, as a direct result of the volume mass marketing concept through Florida Blue Cross and Blue Shield, has made it possible for a vast number of employer and employee group accounts to be insured that could have been left wanting for such protection.

Thousands of Florida residents, many of whom were formerly uninsurable risks under personal insurance policies, and many whom could not afford individual insurance premiums, have found it possible to obtain additional security under their group Blue Cross and Blue Shield plan.

Benefits paid to insured subscribers on life, accident, and disability income insurance coverages underwritten by American Bankers Life Assurance Company through the Florida Combined Insurance Agency exceed \$25 million.

Especially gratifying is the fact that this outstanding record of life



Bob Fetzer, Vice President-Operations, Florida Combined Insurance Agency, proudly points to chart indicating one billion dollars of life insurance in force. Blue Cross and Blue Shield of Florida President, J. W. Herbert, is at right.

insurance sales has been accomplished through combined marketing efforts which directly link the life insurance sales activity to Blue Cross and Blue Shield production, thereby steadily increasing the enrollment of Blue Cross and Blue Shield groups at the same time.

Since the formation of the Florida Combined Insurance Agency, Blue Cross and Blue Shield of Florida have increased their membership over 100%, from almost 1 million mem-

bers in 1965 to approximately 2 million members in 1975.

Completing its tenth year of operation with over \$1 billion of life insurance in force, the Florida Combined Insurance Agency looks forward to continued growth and development with the opportunity and responsibility to help provide additional insurance protection to an even greater segment of Florida residents through Blue Cross and Blue Shield group plans.

Florida's Blue Shield Plan Leads Nation In Contracts



Shown with the Blue Shield award are, from left, W. J. Stansell, Senior Vice President; Tom Stallworth, Vice President-Marketing; and Joe McGurrin, Director, State Group Sales.

Florida's Blue Shield Plan was honored at the Blue Cross and Blue Shield National Marketing Conference held in Washington, D.C. on October 30 - November 1 for having achieved the Greatest Percent Gain in Contracts of any Blue Shield Plan in the country within the Plan's category of 1.7 million. Florida's Blue Cross Plan was the third highest in enrollment gains during the same period.

Blue Shield contracts as of June 30, 1975 totaled 942,379, giving a total membership of 1,910,967. This is an increase of 7.5% over June 30, 1974 when there was a total of 877,002 contracts with a membership of 1,804,792.

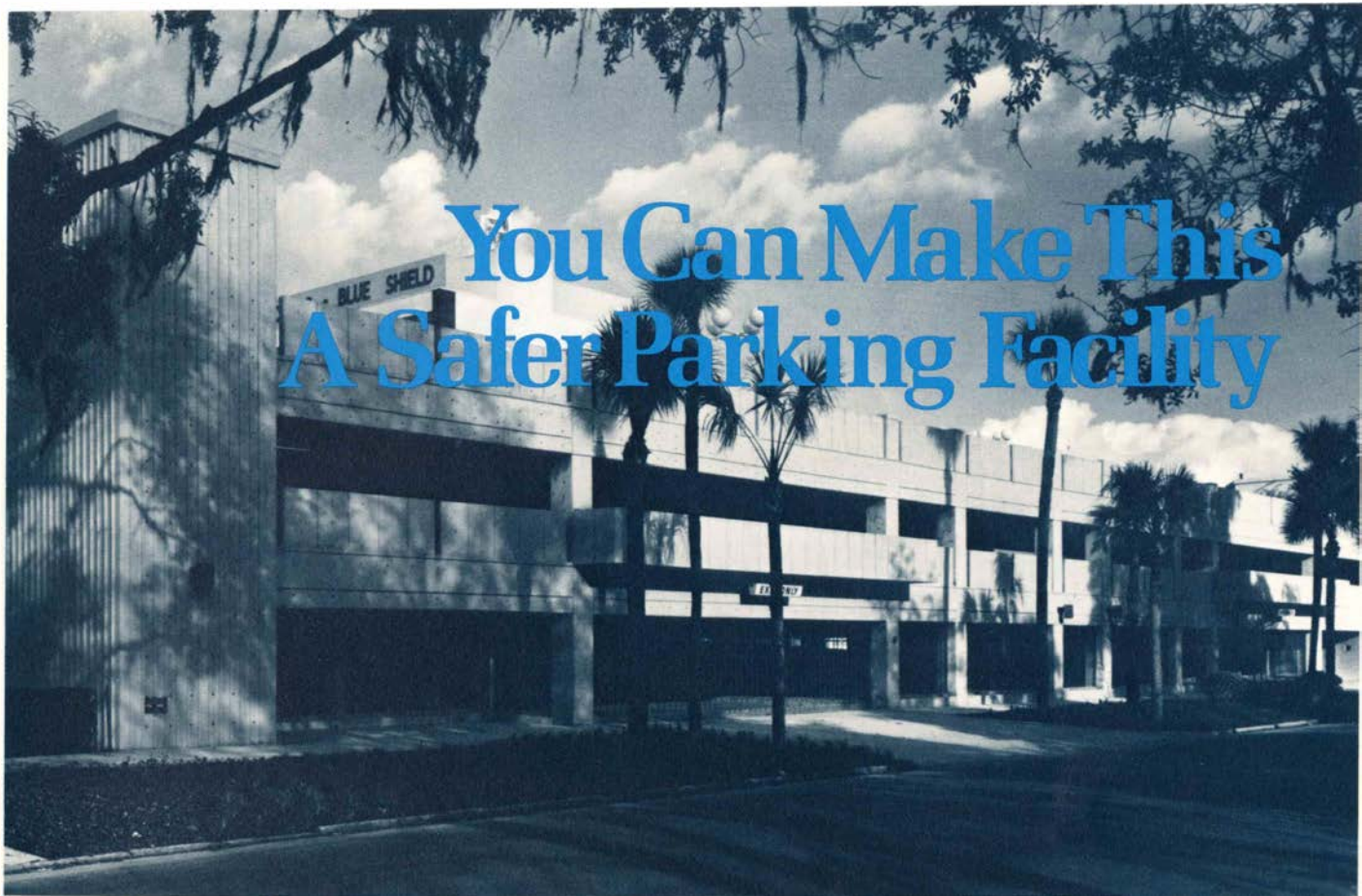
A special plaque commemorating the achievement was presented to Tom Stallworth, Vice President-Marketing for the Florida Plans, by William Ryan, Senior Vice President of Marketing for the National Association of Blue Shield Plans in Chicago.

In accepting this plaque, Mr. Stallworth paid tribute to the entire sales organization and all other divisions of the Plan, saying the award was achieved only through the outstanding efforts of the Group Sales Director and his staff along with the Regional Managers, Branch Managers and Representatives and branch office personnel.

Mr. Stallworth also commended the strong back-up effort and the cooperation provided by F.C.I.A., Subscribers Service, Sales Support, the Methods Department, the Claims Division, and all other divisions within the Florida Plans.

Attending the conference with Mr. Stallworth were Joe McGurrin, Director of Group Sales for the Florida Plans and Phil Stackpole, Regional Manager of the central area of the state.

For the last six years the Florida Plans have been in the top three in percentage of enrollment gains in their size category.



All employees and occupants of the Blue Cross and Blue Shield parking garage should be aware that larcenies from automobiles are a most frequently occurring crime.

The great majority of these crimes, however, can be prevented by taking precautions. If all Blue Cross and Blue Shield employees will implement these precautions we, as a team, can make the parking garage much safer. Billy Alsobrook, Safety and Security Chief, offers several suggestions:

Precautions Against Thefts From Vehicles

1. Never leave valuables, shopping bags or clothing exposed in your vehicle. An experienced thief can enter your locked automobile in seconds and can accomplish his criminal act in a very few minutes.
 2. If you are required to place valuables in your automobile, lock them in your trunk. Notify the security officer on duty of the location of your vehicle, its make, license number and color.
 3. Before placing valuables in the trunk of your automobile check your surroundings to insure that you are not being watched. If you observe anyone suspicious, notify the security officer.
 4. If you observe a suspicious person, obtain a good description. Start at the head and work down:
 - a. Race, age, sex and height
 - b. Color of hair and eyes
 - c. Style of hair
 - d. Color of shirt, jacket, etc.
 - e. Color of trousers, skirt, dress, etc.
 - f. Style of clothing
 - g. Other distinguished marks or characteristics.
- Your alertness may result in an apprehension and the return of your property.
5. While an accomplished thief can enter a locked vehicle, it does slow him down. Don't help the criminal to steal your property. Keep your automobile locked at all times.
 6. Assist your fellow employee. If you observe valuables in an automobile notify the security officer and give the location of the vehicle.

According to Mr. Alsobrook, the "hottest" item today on the shopping list of thieves is the CB radio. These radios are expensive to replace. Do yourself a favor and add a burglar alarm to your vehicle, and lock your car every time you get out of it, even in your own driveway. It only takes about three minutes for a thief to remove your CB unit from your car. The aerial that is mounted on your vehicle is a dead giveaway that you are the owner of a CB radio; therefore, they don't have to rely on "chance" as to whether there is one in your car or not.

All employees who have CB's should notify Safety and Security, if you are parked in our parking facility. We do not guarantee the safety of your set but if we know where they are we will be better able to look out for them.

Security is everyone's responsibility. Blue Cross and Blue Shield employees can serve as the eyes and ears of the security force. With your help we can make our facility the safest in Jacksonville.

Nancy Brown Retires On December 31



Mr. Herbert presents Nancy's checks to her on December 31 when she retired. Jim Gibbons is at left and Amelia Kelly is at right.

After nearly 16 years with the Florida Plans, Nancy Brown retired on December 31. She was Supervisor of Non-Group Underwriting, a position she held since October, 1971. Since she was hired in March, 1960 she was a Blue Shield Claims Examiner, Non-Group Medical Underwriter and Section Leader.

Her company gifts were formally presented by our President, Mr. Herbert, in the presence of Jim Gibbons and Amelia Kelly. In addition to vacation and retirement checks, Nancy was presented a portable black and white television set and a "drawing" of a coffee table which was later delivered to her.

Nancy is a native of North Carolina and has lived in Florida for over 30 years. She is an R.N., having attended High Point College in High Point, North Carolina for one year and completed her nurses training at Wesley Long Hospital in Greensboro, North Carolina.

She will continue to live in Jacksonville and explains she has no definite plans for her retirement except for pursuing her hobbies which include knitting, gardening, and growing African Violets.



Nancy is shown with her company gifts and checks. Mr. Herbert, left, Jim Gibbons, Director of Subscribers Service, and Amelia Kelly, Manager of Subscribers Service, Direct Pay, right, are shown with her.

Margaret Rambo Says Goodbye On December 31

The last day of 1975 marked not only the end of a year for Margaret Rambo but the end of a career spanning twelve and a half years with the Florida Plans.

Her company gifts and checks were presented to her by Jack McAbee, Vice President-Blue Cross and Blue Shield Claims. Margaret selected a large silver tray and a wooden silver chest.

Her first day was on July 22, 1963 when she was hired as a Basic Blue Shield Claims Examiner. She was transferred to Major Medical as a Claims Examiner in 1964. Four years later she was promoted to Section Leader and Instructor for new Claims Examiners.

Another four years went by and she was transferred to the Basic Blue Shield Claims Administration Department in the capacity of Blue Shield Training Coordinator. She organized

and initiated a Medical Terminology Class for Blue Shield Claims Examining areas which included Basic Blue Shield, National Accounts, CHAMPUS, Federal Basic & Supplemental, and Major Medical Departments.

Margaret is a Registered Nurse, earning her degree in 1931 from St. Vincent's Hospital School of Nursing.

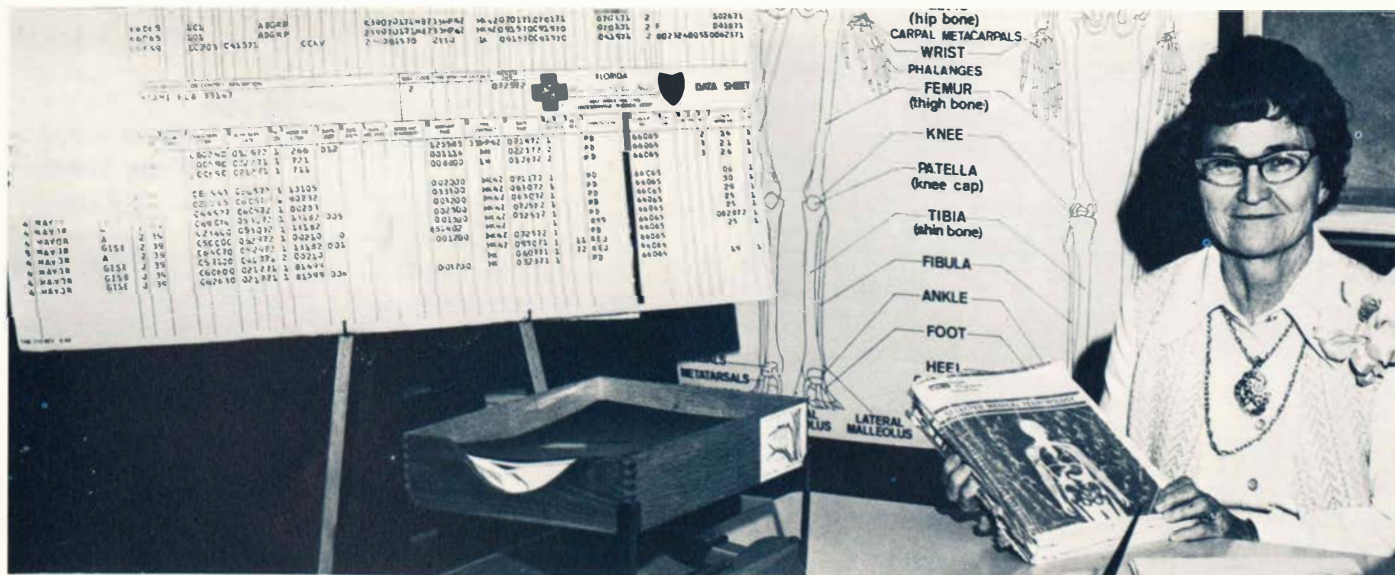
She has a daughter and son-in-law living here in Jacksonville and they have four children. She also has

a son and daughter-in-law living in Columbia, South Carolina and they have three children, making her a grandmother of seven.

This past summer, Margaret took three of her grandchildren to Europe with her on the Employees Club sponsored tour to Germany, Switzerland, France and Austria. Looking ahead, Margaret says, "During my retirement years I plan to do some traveling, mostly between here and South Carolina and enjoy my hobbies and keep active in my volunteer work."



Company gifts presented to Margaret are held by Jerry Landgraff, Blue Shield Manager, left, and Jack McAbee, Vice President-Blue Cross and Blue Shield Claims.

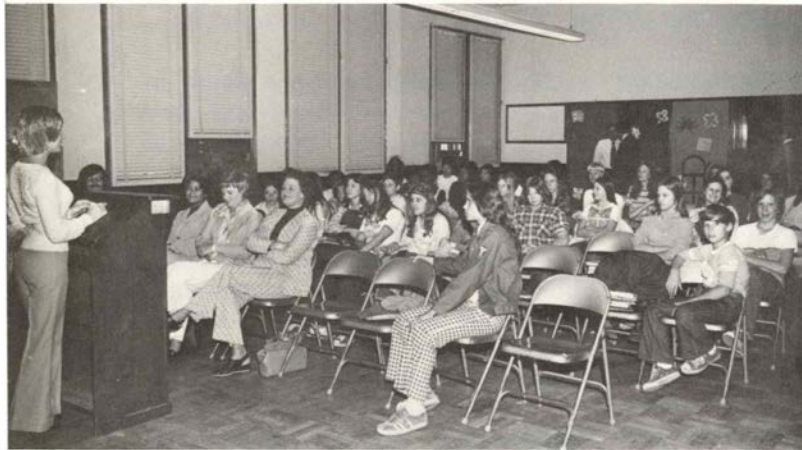


Margaret is surrounded by charts and a medical terminology book which she used as training instructor for new Claims Examiners.

Gavel Club Members Talk With Junior High Students



Dave Mancini, Director of Communications, addresses a class of students at Lake Shore Junior High School.



Janie Shepard speaks to students about Marketing, Subscribers Service, and the DCT Program.



Employees in the front row, from left, are: Charlie LeGrand, Janie Shepard, Theo Crews, Del Detrick, and Kathy Winslow. Another employee, standing at right, is Bob Best. Mr. Goslin, Occupational Specialist for the school, is standing at left.

Friday, December 12 officially launched the idea of bringing the Blue Cross and Blue Shield Gavel Club in as a part of our Speakers' Bureau, when three one-hour long presentations were made at Lake Shore Junior High School. Our Gavel Club was formed last July and presently has about 25 members who meet every Tuesday morning from 7:30 a.m. to 9:30 a.m. Approximately 50 students attended each of the three sessions which were coordinated by Mr. Goslin, Occupational Specialist for the school.

This program was designed by David Mancini, Director of Communications, to introduce teenage career-orientated students to the insurance field and all areas that it involves. Originally the students had hoped to tour our facilities but because of the large turnout expected, Mr. Mancini chose to visit the school. The program consisted of these topics discussed by the following employees who are members of the Gavel Club:

- | | |
|---|-----------------|
| 1. Introductory Remarks | Dave Mancini |
| 2. Recruitment film | |
| 3. Marketing, Subscribers Service,
DCT Program | Janie Shepard |
| 4. Claims | Kathy Winslow |
| 5. Data Communications | Del Detrick |
| 6. Operations Research &
Development | Bob Best |
| 7. Subscribers Service - Quality
Control | Theo Crews |
| 8. Internal Audit | Charles LeGrand |

Charles LeGrand, Internal Audit Department, played his guitar and sang a few songs as the students were entering the classroom and at the end of the presentations before the classes were dismissed which seemed to add much to the students' reception.

Mr. Goslin was very pleased with the program and offered his congratulations to the Gavel Club members on their outstanding performance.



Our five automatic mailing and stuffing machines combined handle 40,000 envelopes an hour. A total of 30,000 to 40,000 checks are turned out each day on two of our check stuffing machines.

Florida Plans Out To Lick Postage Hike

The January 12 issue of the *Jacksonville Journal* carried nearly a full page story on Blue Cross and Blue Shield of Florida and other large companies describing their battle to combat the recent postage increase.

Our Mail Operations Department posts 15½ million letters a year at the Jacksonville post office at a cost of \$2.5 million. We are the state's largest volume mailer, and we are carefully analyzing our mailing procedures in the hope of offsetting the recent 30 percent increase in postal rates. To accomplish this would require a reduction in the mailing budget by three quarters of a million dollars a year.

"We are trying to consolidate mail whenever we can by enclosing in one envelope all individual mailings to one hospital or other addresses,"

said Fraizer Sinclair, Manager of Mail Operations. He also said other ideas for cutting down mail costs include using lighter inserts and envelopes, using post cards rather than letters whenever possible, and forwarding printed matter via Third Class Mail.

"We are looking into electronic inserting equipment which will consolidate and stuff multiple benefit checks to our participating physicians," he said. "Also, we're researching further use of paperless processing through the use of electronic equipment." He added, "Company representatives are attending postal conferences to discuss mailing problems and to obtain all available information on future postal regulations and rates." He notes that company mail is increasing at the rate of two million pieces a year.

20 Years Fran Frick



Fran Frick began her career here on February 15, 1956. She started working in Subscribers Service as a Clerk and a year later was promoted to Charlie Webb's secretary in the same department. In early 1958 she and Charlie were transferred to the Enrollment Department. Later on, Fran was promoted to secretary to Jim Hughes, who was then

Assistant Enrollment Director.

Fran worked in every area of the Enrollment Department at various times as Special Accounts Clerk, Suffix Code Analyst, etc. In 1968 she went to work for Charlie again as his secretary and Assistant where she remained until he was promoted out of the department in November, 1971. At that time she became Special Accounts Coordinator in Sales Support, the job she presently holds.

Fran is a native of Jacksonville and attended Robert E. Lee High School. She took advantage of the Tuition Refund Program and completed several courses at Florida Junior College. She is a member of the Blue Cross and Blue Shield Gavel Club and currently serves as Vice President. She is also a member of the Employees' Credit Union Credit Committee and is an Observer in the Career Development Center. She is married to Gef, and in her spare time she enjoys crocheting, needlepoint and crewel, and also enjoys greenhouse gardening.

Edna Kulbe



Edna Kulbe will celebrate her 20-year anniversary on February 20. She first worked as Secretary to C. O. Langston Jr., who was then Purchasing Agent and Manager of Office Services until he retired in 1966. She then worked with Jim Williams as his secretary in Purchasing, and in 1968 she was promoted to Special Assistant.

In 1972 Edna was transferred as Senior Accounting Clerk to the General Disbursements area of Accounting. Two years later she was promoted to Supervisor reporting to Manager Anice Steed.

Edna is a native of Swainsboro, Georgia where she graduated from Swainsboro High School. She has three children, Sue and Danny, who are married, and Diane (Mathis) who is employed in the Medicare A Department.

She was quite active in employee affairs during her first 15 years here. She served as Secretary of the Employees Club, Chairman of the Employees' Credit Union Supervisory Committee and Secretary and Treasurer of our women's bowling leagues. She claims no special hobbies but enjoys dancing, bowling and various improvement projects around her home.

10 Years

Mary Cohn, R. N. will celebrate a decade of service with the Florida Plans on February 21. She is one of our Corporate Nurses and works in the First Aid Dispensary on the 6th floor of the Main Building. Mary served as a Supervisor in the CHAMPUS Department and as an IC Claims Examiner in Blue Shield prior to assuming the responsibilities as Corporate Nurse.

She is a native of Pottsville, Pennsylvania where she graduated from high school. She completed three years of nurses training and graduated from the Bryn Mawr Hospital in Bryn Mawr, Pennsylvania. Mary has three teenage boys, Bucky, Greg and Stuart, who accompanied her to Hawaii in 1974 on the week-long trip sponsored by the Employees Club.

* * * * *

Julian McKenzie will reach his ten-year milestone with the Florida Plans on February 28. He holds the title of Physician Relations Representative, the responsibility he has held for the past ten years.

Two years after he was hired here he was elected Vice President of the Employees Club. His wife, Jackie, is Assistant Manager of Blue Cross Claims and has also worked here several years. They have three children, Stephen, Ann, and Laura.

Julian is a native of Salisbury, North Carolina where he graduated from Boyden High School. He holds a B. S. degree in Marketing from the University of North Carolina in Chapel Hill. He served four years in the U. S. Navy Reserve and was a Lieutenant, j. g. when he left the Reserves in 1946.

1 Year

Blue Cross & Medicare A

Phyllis M. Brand
Patricia A. Corbett
Lawrence J. Gilbert
Carl G. Hicks
Williams M. Horton
Thomas L. Johnson
Anita B. Jones
Cheryl L. Jones
Margaret L. Mancini
Raymond Mosley
Eugene P. O'Brien
Patrick P. O'Brien
Linda J. Peters
Martha M. Robinson
John F. Walsh
Sandra L. Woods
Mary E. Farrington
Julieta A. Acosta

Sub. Service
Med. A Approvals
Budget & Forecast
Provider Reimbursement
Compensation
Lakeland
Cashiers
Sales Training
Provider Reimbursement
Customer Services
Human Resources
Training & Development
Word Processing
Med. A OCR Typing
Subscribers Service
Word Processing
Medical Review
EDP Accounting

awards

Debra A. Akins
 Steven E. Bywater
 Jerry O. Ferrell
 Horace L. Fisher
 Cesar C. Garcia
 Sue A. Griffin
 Wanda M. Grimm
 Wilma B. Mills
 Stephen M. Swafford
 Julie L. Towson
 Kenneth J. Foder
 Rhonda E. Cameron
 Pia Fico
 Gladys L. Herper
 Mary A. Martin
 Gloria J. Mills
 Lynn W. Stanley
 Bobby Holloway
 Susan E. Rawlings
 Joel M. Atwood
 Alphonso Hayes
 Lealia M. Joyner
 Lois R. Proctor
 Terry L. Skillern
 Jackson P. Ybanez

Coordination of Benefits
 Sales Training
 Printing
 F.C.I.A
 Major Medical
 Sub. Service
 Bank Claims
 Sub. Service
 Major Medical
 Provider Reimbursement
 Tampa
 Med. A Adjustments
 Hospital Relations
 B/C Comp. Coverage
 Med. A OCR Typing
 CRD Unit
 Sales Training
 Med. A Adjustments
 Orlando
 EDP Systems
 Sub. Service
 Prescription Drugs
 Building Management
 Cashiers
 Building Management

Blue Shield and Medicare B

Sharon A. Appling
 Paula L. Fennel
 Brenda C. Griffin
 Joyce A. Hamilton
 Tonie V. Lewis
 Rhonda T. Silver
 Rosemary D. Sutton
 Deloris A. Hathcock
 Rose M. Vostinak
 Phyllis A. Everett
 Terry M. Bielat
 Dolores A. Haeussner
 Norma J. Hawarah
 Claressa E. Henry
 Peggy W. Kerlin
 Donna M. Lerch
 Carolyn N. Murray
 Judy A. Newhoff
 Cheryl L. Reinhardt
 Cynthia J. Walton
 Cynthia H. Williams
 Marilyn L. Meredith
 Helen R. Hall
 Robert O. Kimbrough
 Beverly C. Young
 Donald M. Baldwin
 Nancy J. Graham

Blue Shield Claims
 CHAMPUS
 Med. B Edit I
 B/S Communications
 B/S Communications
 Med. B Credit Adjustment
 Blue Shield
 Blue Shield Claims
 CHAMPUS
 Med. B Edit I
 Medicare B
 CHAMPUS
 Med. B Communications
 Med. B Retriever
 Med. B Retriever
 Major Medical
 B/S Comp. Coverage
 Major Medical
 Med. B Services II
 Med. B Retriever
 Medicare B
 Prepayment
 Med. B Retriever
 Blue Shield Claims
 Med. B Communications
 CHAMPUS
 CHAMPUS

5 Years

Blue Cross & Medicare A

Robert F. Pralle
 Vera M. Lavergne
 Louis T. Mickler
 Marion J. Scott
 Rosa L. Staley
 Lorene C. Webster
 Mary H. Miller

Gainesville
 Computer Support
 EDP Systems
 Computer Operations
 Credit Union
 Coordination of Benefits
 EDP Quality Control

Blue Shield & Medicare B

John E. Randle
 Anne C. Towery
 Sharon C. Perry
 Ruth E. Whigham

Health Services Data
 Blue Shield Claims
 Med. B Credit Adjustments
 Med. B Credit Adjustments



Helen Pollock has just received her diamond 25-year service pin from Jack McAbee, Vice President-Blue Cross and Blue Shield. Helen, Blue Cross and Blue Shield Claims Systems Liaison, was with the company 25 years on January 15.



Edith White, Supervisor of Data Recording, receives her 20-year service pin and wall barometer from Cecil Rivers, left, Vice President-Data Processing. Odis Powell, Director of EDP Operations, is at right. Her anniversary was on January 19.



Dan Lewis, left, has just received his 15-year service pin from Mr. Herbert. Mr. Lewis, Senior Vice President-Benefits Administration, reached his 15-year milestone on January 3.



Wilbur Gay, Director of Actuarial and Underwriting, celebrated his 15th year with the Plans on January 23. W.R. Skelley, Vice President-Finance, left, presents Wilbur with his 15-year pin.

Equal Employment Opportunity Policy

To All Employees:

Blue Cross of Florida, Inc., Blue Shield of Florida, Inc., and the Florida Combined Insurance Agency realize that our continued success depends heavily on the full and effective utilization of qualified persons, regardless of race, color, age, religion, sex, national origin or handicap. We have a continuing obligation to hire and develop the best people we can find—basing our judgment on their job-related qualifications—because it's morally right and legally required. And, surely, it's good business.

People are the cornerstone of our business. We will continue to direct our employment and personnel practices toward ensuring truly equal opportunity for everyone.

Therefore, we intend that all matters related to recruiting, hiring, training, compensation, benefits, promotions, transfers, layoffs, corporate-sponsored educational, social and recreational programs, and all treatment on the job be free of discriminatory practices.

As opportunities for transfer, advancement, or promotion occur, including promotions into and within management, periodic reviews and analysis of personnel records will be made to ensure that all minority and women employees continue to receive equal consideration and that only valid requirements are imposed for these opportunities.

It is the duty of all members of the management team of this organization to implement and support this policy. In order to make this statement a reality, the responsibility for this program has been delegated as follows:

VICE PRESIDENT HUMAN RESOURCES:

Has over-all responsibility for enforcement of this policy at all locations throughout the State of Florida and Puerto Rico, and delegates authority to staff personnel as follows:

DIRECTOR OF HUMAN RESOURCES:

Supervise, coordinate, and develop Equal Employment Opportunity and Affirmative Action Programs.

EQUAL EMPLOYMENT OPPORTUNITY COORDINATORS:

Coordinate development of our Affirmative Action Program.

Ensure that our policies regarding equal employment opportunity are communicated to all levels within the organization.

Monitor our affirmative action progress through audit and reporting systems.

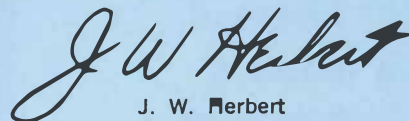
Ensure that hiring, promotion, salary administration and other personnel practices are fair and fully consistent with our Equal Employment Opportunity policy.

Guide and assist all members of the management team of each organizational unit and sub-unit in their responsibility for further implementing this policy throughout the Company.

To ensure dissemination of this policy, the Corporate Equal Employment Opportunity Coordinator will take the following action:

- All newly appointed Supervisors and above will be briefed within one month following their appointment. Thereafter Supervisors and Managers will attend at least one annual briefing on Equal Employment Opportunity and Affirmative Action.
- New Employees Orientation will include a briefing on this policy.
- A copy of this policy will be posted on all employees' bulletin boards.
- All advertisement for employees, placed for or by the company, will state that we are an Equal Opportunity Employer.
- The annual Affirmative Action Programs will be distributed to each establishment and be made available to any employee upon request.
- Publishes articles covering Equal Employment Opportunity programs, promotions or minority and female employees in company publications.
- Reports on the effectiveness of this policy will be made by the Equal Employment Opportunity Coordinators on at least a quarterly basis to all members of the management team.

We intend to measure ourselves against objectives which will continue to move our total employment posture aggressively toward full and equal participation of all employees in the opportunities available here.



J. W. Herbert
President

Delia Ramos New E.E.O. Coordinator



Delia Ramos

Bob Schumacher, Director of Human Resources, has announced the appointment of Delia Ramos as the Corporate Equal Employment Opportunity Coordinator. Delia will be responsible for all aspects of Equal Employment Opportunity and Affirmative Action Programs as defined in Corporate Policy (**HEADLINES** dated January 5, 1976 appears

on opposite page).

Delia joined the Plans last year as an Administrative Trainee and has functioned as a Human Resource Coordinator since the inception of that program. She is a graduate of the University of South Florida with a B.A. degree in Behavioral Sciences, and was employed as a Personnel Technician with the Division of Family Services.

If assistance is needed in the area of Equal Employment Opportunity, please call Delia at extension 6497.

Career Development Center Featured In Annual Report

The University of Chicago's Industrial Relations Center published an Annual Report last year including a feature article on pages 2-4 spotlighting our Career Development Center (CDC) here at the Florida Plans.

Dr. John Leach, who joined the Industrial Relations Center staff early in 1975 was instrumental in developing the CDC in our Jacksonville headquarters. He was assisted by Dr. Esther Davis from the Blue Cross Association in Chicago. The program was coordinated with Don Haney, Director of Compensation and Organization, who was then Director of our Training and Development Department.

The CDC started the first week of February, 1975 five months after the initiation of the study concerning the installation of the CDC. Its first Administrator, Patrick J. O'Brien, is a 1974 graduate of the Industrial Relations Center Management Department Seminar. Mr. O'Brien is now Manager of Training and Development.

Susan Musslewhite became Administrator of the CDC in September, 1975. Nancy Brennock joined the staff as a second Administrator on January 12, 1976.

Ten Centers have been conducted since last February: Six for Section Leaders and four for Administrative Trainees. All in all, 88 participants have gone through the center.

CPR Instructions Given To Dispensary Staff

On December 4, Mr. Ramsdell of the Jacksonville Fire Rescue Squad visited our complex and gave the First Aid Dispensary staff basic instruction in Cardiac Pulmonary Resuscitation (CPR). Mr. Ramsdell brought a human-like mannequin along with him to use in demonstrating this technique.

According to Billy Alsobrook, Safety and Security Chief, "I feel sure that Mr. Ramsdell's instruction helped to better prepare the Dispensary staff to handle problems relating to CPR. The Dispensary staff will become more proficient in this most vital exercise through further instruction." Mr. Alsobrook also plans to have Mr. Ramsdell speak at a Safety Captains' meeting in the near future and involve them in CPR and other areas of first aid.



Mr. Ramsdell is shown giving basic instruction in Cardiac Pulmonary Resuscitation to employees in our Dispensary and to Billy Alsobrook, Safety and Security Chief. From left are Diane Joffre, Imogene Mullins, Mr. Alsobrook, Rosemary Brooks, Mary Cohn, and Mr. Ramsdell.

Employees' Cooperation Helps Save Energy

On November 10 a HEADLINES announced that the Environmental Services Section had initiated an aggressive Energy Management program for our home office complex. Under the direction of Derald Smart, Director of Facilities, it was hoped this program would result in a sizeable savings of electric energy consumption.

By mid-January, Mr. Smart reported the reduction in consumption of kilowat hours by 22.4 percent for November and December, 1975 resulting in the reduction of our overall electricity bill by over \$42,400.00 for both months.

This savings was accomplished through the involvement and help of all employees. Some lighting has been

reduced, and heating and air conditioning in our offices has been reduced and increased, respectively, a few degrees. Our operating engineers were placed on rotating shifts covering the complex full time for maximum efficiency of equipment.

The November and December, 1975 savings are as follows:

	Consumption (KWH)	Amount
November 1975	508,800	\$21,984
December 1975	<u>480,000</u>	<u>\$20,445</u>
Savings	988,800 (KWH)	\$42,429
Percent reduction	22.4 %	27.6 %

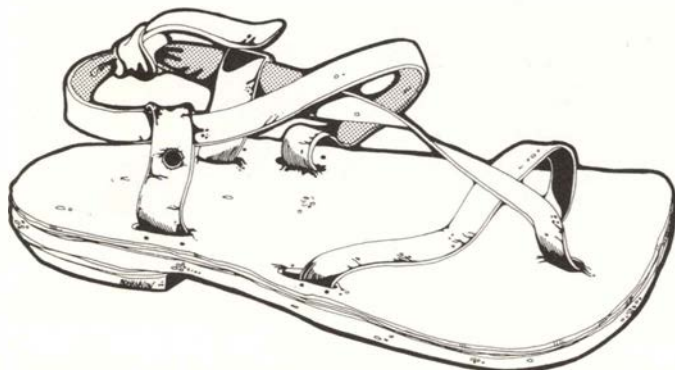
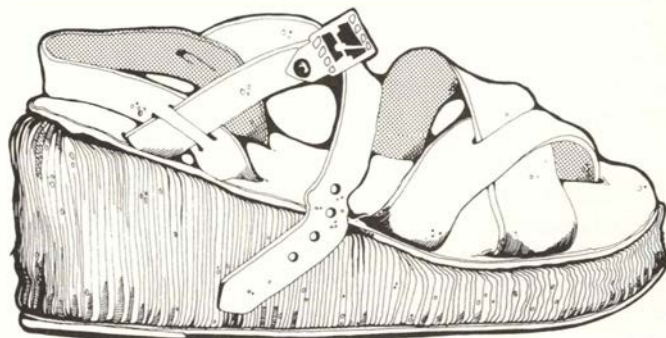


Be Kind To Yourself!

Styles and fashions are most important in our selection of clothing apparel and accessories. Take the present shoe styles now in vogue, the platform shoe or the stilt shoe, or whatever you care to call them. Are they safe? The answer is definitely **NO**, according to our Vice President and Medical Director, Dr. Tom Irwin, and Safety and Security Chief, Billy Alsobrook. Neither are the "thongs" or "slides" which many employees wear.

In the last five months of 1975 there were twelve injuries in our company related to platform shoes. Six

of these ended in workmen's compensation. Four of our workers lost a total of 71½ days. One of the unfortunate employees may have to have surgery on her knee!



Mr. Alsobrook explained that platform shoes or sandals do not offer adequate foot protection and are extremely hazardous when worn while going down the steps during a building evacuation.

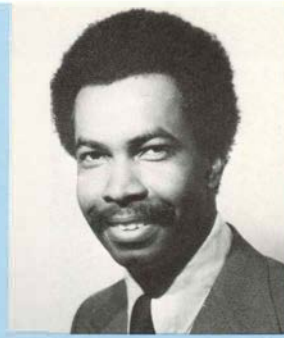
Think of these injuries in terms of dollars and cents. "If you have the platform shoes or thongs keep them for extracurricular activities such as "rock sessions, karate sessions and the like," said Dr. Irwin.



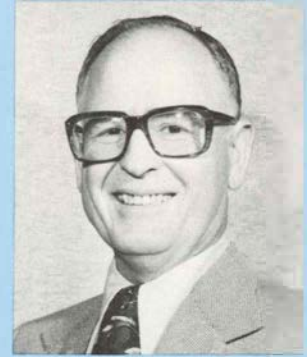
Vincent Haney



Hattie Ransom



Jackie Jones



William Dodd

VINCENT HANEY NEW MANAGER OF EDP STANDARDS

The selection of Vincent Haney as Manager of EDP Standards in EDP Planning has been announced by Charlie Scott, Director, effective December 29.

Vince was hired in October, 1970 with Blue Cross of Lima, Ohio as Manager of Data Processing, a position he held until he moved to Jacksonville.

He is a native of Pittsburgh, Pennsylvania where he graduated from West View High School. He graduated from the University of Omaha receiving his Bachelor's degree in Business Administration. He began working on his Master's degree at the University of Dayton and will finish his studies at the University of North Florida.

Vince is a retired Air Force Major, serving for 20 years in the field of Data Processing. He is married to Nell and they have two sons, Michael, 21, and Terry, 20. While living in Lima, Vince was active in the Elks Club. In his spare time he enjoys all types of sports, boating and fishing.

HATTIE RANSOM PROMOTED TO ASSISTANT MANAGER OF COMPUTER OPERATIONS

Hattie Ransom's promotion to Assistant Manager of Computer Operations was announced by Ollie Howell, Manager of Computer Operations, effective December 15. Prior to her promotion, Hattie worked in the Operations Research and Development Department of Data Processing.

Hattie began her career with the Plans eight years ago working as a Data Recorder Operator. After a maternity leave of four months, she held the job as Secretary to Bob Hulsey who was then the Sales Training Coordinator. In 1972, she was promoted to Data Processing Trainee, Junior Computer Operator and then to Computer Operator.

Hattie is a native of Jacksonville where she graduated from New Stanton Senior High. She is planning to attend Edward Waters College this winter. She is married to Lavern and they have two children, Patrice, 8, and Kevin, 6. Hattie is presently learning to sew, and she and her husband are in the process of decorating their recently purchased home.

JACKIE JONES PROMOTED TO MEDICARE A ASSISTANT MANAGER

The promotion of Jackie Jones to Assistant Manager of Medicare A was announced by Tom McGeehan, Manager, effective December 29. Jackie began working for the Plans in December, 1973 as a Computer Operator in Computer Operations. In May, 1975 he became a Manager Trainee in Medicare A.

He is a native of New Orleans, Louisiana. He received his B.S. degree in Computer Science with a minor in Business Administration from Nicholls State University in Thibodaux, Louisiana. In his spare time he enjoys basketball, football and drag racing.

WILLIAM DODD PROMOTED TO MANAGER

The promotion of William Dodd to Manager of Utilization Review, Health Services Data, was announced by Mike Cascone, Director of Operations Support, effective December 29. Bill is a retired Lieutenant Colonel having served in the Army Ordnance Corps for 23 years. He joined the Florida Plans in September, 1973 as a Senior Planning Analyst in Corporate Planning. In April, 1975 he was promoted to Administrative Coordinator in the Medical Division. Prior to moving to Jacksonville, Bill worked at the National Association of Blue Shield Plans in Chicago for two years serving as Systems Analyst.

He is a native of Guthrie, Oklahoma where he graduated from Guthrie High School. He received his B. S. degree in Military Science from Oklahoma State University. Bill and his wife, Connie, have one child, Toni. In his spare time he enjoys camping and amateur radio.

SUGGESTION AWARD WINNER

The sole Suggestion Award winner for the month of February is Kathryn L. Pitre, who won \$43.00 for her idea. She suggested creating informal note pads for notes written within the company or outside the company when typewritten letters are not necessary. Her suggestion will result in an annual savings to the company of \$430.29.



Gwen Cline



Steve Astley



Elaine Mosley



David Zambon

GWEN CLINE PROMOTED TO TELEPROCESSING COORDINATOR

The December 29 promotion of Gwen Cline to Teleprocessing Coordinator in Data Communications was announced by John Dinkins, Manager.

Gwen began working for the Plans in June, 1968. Her distinguished service has included positions in Quality Control, Computer Operations and, most recently, Data Communications where she functioned as a Senior Control Analyst until her promotion.

She is a native of Spartanburg, South Carolina and a graduate of W.L.T. High School in Melford, South Carolina. She has taken advantage of our Tuition Refund Program and received her Associate degree in Data Processing from Florida Junior College. She is currently enrolled at the University of North Florida. "My education is my most important function right now. I plan to major in Literature, and minor in Psychology." She adds, "Communications is the key word in the business world, and I enjoy being a part of Data Communications via computers."

Gwen is the mother of three girls, Marsha (Henderson), Sheri and Kimberly. She is a member of the Blue Cross and Blue Shield Gavel Club and was formerly a PROFILE reporter for several years. In her spare time she enjoys yoga, bridge, and astrology.

STEVE ASTLEY PROMOTED TO DATA BASE ANALYST

The promotion of Steve Astley to Data Base Analyst in EDP Systems and Programming was announced by Barrow Carter, Manager of EDP Services, effective December 1. In his position, Steve works with the IMS teleprocessing network. Prior to his promotion he worked as a Programmer in Medicare B Services, Systems and Programming.

He was born in Bremerhaven, West Germany. His father served in the Navy and Steve had the advantage of traveling with his family to Germany, the Azores Islands off Portugal, Spain, Turkey and Scotland. He also had his share of traveling throughout the United States, living in Virginia, California, Maryland, Alabama and Florida.

He is a graduate of Woodham High School in Pensacola. He attended Pensacola Junior College, the University of West Florida and graduated from Auburn University receiving his B. A. degree in History.

Steve is married to Robin and they have a cat named Roxy. He has played on volleyball and tennis teams, in several golf tournaments, and was a member of the bowling league, all sponsored by the Employees Club. In his spare time he enjoys sports, sailing, photography, camping and chess.

ELAINE MOSLEY PROMOTED TO SYSTEMS ANALYST

Elaine Mosley's promotion to Systems Analyst in Marketing and External Affairs, EDP Systems and Programming was announced by Hanse Hall, Manager, effective November 3.

Elaine joined the Plans in November, 1972 as a Programmer in the Finance Department. She was promoted to Programmer Analyst in the Claims Department in October, 1974. Six months later she assumed a job in Marketing and External Affairs retaining the same title.

She was born in Mobile, Alabama, moved to Orange Park during her childhood, and is now currently living in Jacksonville. She is a graduate of Orange Park High School and completed a one-year course in Data Processing at Massey Business College.

Elaine has a daughter, Peyton, who is five-years-old. Elaine has participated in several company sponsored golf tournaments and in 1974 she won the mixed doubles tournament with Jim Holloway as her partner. In her spare time she enjoys cooking.

DAVID ZAMBON PROMOTED TO PROGRAMMER ANALYST

The promotion of David Zambon to Programmer Analyst has been announced by John Nunn, Manager of Blue Cross and Blue Shield Claims Systems, effective September 8. Dave joined the Plans two and a half years ago working as a Junior Programmer in Systems and Programming. In February, 1974 he was promoted to Programmer in Blue Cross Claims Systems.

He is a native of Savanna, Illinois where he graduated from Savanna Community High School. He received his Associate degree from Clinton Community College in Clinton, Iowa and his Bachelor's degree in Data Processing from Jones College where he graduated cum laude. He served in the Navy for four years as an Aviation Electrician Mate, Second Class, E-5.

He is married to Shirley and in his spare time enjoys stamp collecting, photography, tennis, and auto mechanics.



Anita Bessent



Bettye White

ANITA BESSENT PROMOTED TO SUPERVISOR OF CHAMPUS SUPPORT II

The promotion of Anita Bessent to Supervisor of CHAMPUS Support II was announced by Bob Kimbrough, Assistant Manager, effective December 8. Since Anita joined the Plans in April, 1970 she has worked in CHAMPUS. She first was a Source Coder, and later a Telephone Information Clerk. In July, 1974 she was promoted to Section Leader.

She is a native of Jacksonville where she graduated from Andrew Jackson High School. She is married to Herschell and they have four children, Denise, Deborah, David, and Susan, and two grandchildren, Rob and Brian. In her spare time she enjoys reading and sewing.

BETTYE WHITE PROMOTED TO SUPERVISOR OF CHAMPUS CLAIMS

Bettye White's promotion to Supervisor of CHAMPUS Claims was announced by Bob Kimbrough, Assistant Manager, effective December 16. Bettye was hired three years ago as a Claims Examiner in CHAMPUS and was promoted in December, 1974 to Section Leader.

She is a native of Alachua, Florida where she graduated from A. L. Mebane High School. She received her Associate of Arts degree from St. Petersburg Junior College.

She is married to Phillip who is a Lieutenant in the Navy. She is a member of a Saturday and Sunday night mixed bowling league and in her spare time she also enjoys reading and playing cards.

BE AWARE OF YOUR NEWSHOUND



Sharon Wilson

Sharon Wilson is this month's featured PROFILE reporter. She is one of two reporters serving on the 13th floor of the South Building and has worked in this capacity for the past year and a half.

December, 1975 was an exciting month for Sharon. Formerly Miss Kinnison, she was married to Sonny on December 4. On

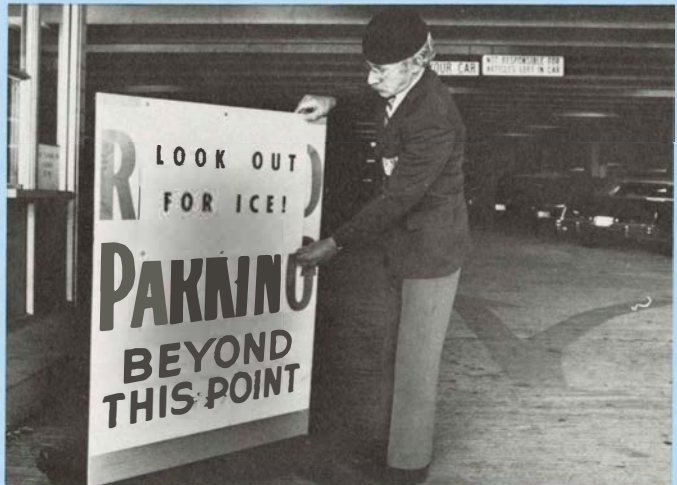
December 19 she learned of her election by employees to the office of Secretary for the Employees Club for 1976.

She has been employed here since October, 1973 when she started out as a WATS Clerk in Medicare B. In February, 1974 she was promoted to Secretary to Medicare B Special Assistant, Bill West. Seven months later she became secretary to John Randle, Health Services Data Assistant Manager. The latter part of 1975 she was promoted to Senior Fee Profile Analyst and still reports to John.

Sharon was born in Pensacola and has lived in many parts of the United States traveling with her family. Since her father was in the Navy, they lived in many states, and when she was ages 10-12 they lived in Atsugi, Japan about 30 miles from Tokyo. She resided in Meridian, Mississippi long enough to graduate from Northeast Lauderdale High School.

She has taken advantage of the company Tuition Refund Program, taking courses in reading, psychology, and shorthand, making A's in these subjects at Florida Junior College.

She enjoys water and snow skiing, dune riding in their baja bug, and swimming. She and Sonny have a red Doberman named Thor and a black one named Dutchess.



THIS UNUSUAL SIGHT WAS SEEN ON THE 9TH DAY OF JANUARY BY EMPLOYEES WHO DROVE INTO OUR WEST BUILDING PARKING GARAGE. Safety and Security Aide, Bill Brockman, affixes a "LOOK OUT FOR ICE!" sign on the reserved parking billboard warning drivers to be careful on a rare, slippery day.

Complimentary Letter

Our President, Mr. Herbert, received this letter about Jesse Grover, Juliette Weir, and Jo Stanley: "I was assigned to Jesse Grover. He was gracious and understanding. Within minutes after I talked with him help was on the way. Juliette Weir called at his request. This delightful lady explored my problem with me. She was responsive, sympathetic over the loss of my mother and very professional and knowledgeable in her conversation with me. She presented my problem to Jo Stanley who called me immediately. She was able to supply needed information instantly."

Section Leader Promotions

Patricia Lewis was promoted to Section Leader of CHAMPUS Support, effective December 3. She reports to Supervisor Anita Bessent. In August, 1974 Pat joined the Plans as a Telephone Clerk in Medicare B, Physician's Hotline and was later promoted to Correspondence Clerk in CHAMPUS.

She is a native of Jacksonville where she graduated from Andrew Jackson High School. She enjoys bowling and is a member of the Women's International Bowling Congress. Pat is the mother of three, Dan, Tammy and Deeann. In her spare time she enjoys reading, writing and drawing.

* * * * *

Linda McRoy's promotion to Section Leader of Blue Cross Hospital Claims was effective September 8. She reports to Supervisor Kathy Winslow. She came to work here in January, 1973 as an Approval Clerk in Blue Cross Claims and was later promoted to a Claims Examiner.

She is a native of Jacksonville where she graduated from Matthew W. Gilbert High School and is a member of Bethel A. M. E. Church. She is married to Joseph and they have two children, Joseph Jr., eight, and Eric, three. In her spare time she enjoys water skiing, playing cards and cooking.

* * * * *

The promotion of **Gloria Russell** to Section Leader of the Major Medical Dental Department was effective January 5. She reports to Supervisor Marilyn Lockwood. Gloria joined the Plans in April, 1971 as a Claims Examiner in Major Medical and recently returned from a maternity leave.

She is a native of Alma, Georgia and graduated from Technical High School here in Jacksonville where she was enrolled in the Dental Assistant Program. She is married to James and they have a daughter, Angela. In her spare time she enjoys sewing and bowling.

* * * * *

Richard Lyons was promoted from Senior Claims Examiner to Section Leader of Medicare B Claims, reporting to Supervisor Juanita Simmons, effective January 5. He began working for the Plans in 1974 as a Routine Claims Examiner.

He is a native of Jacksonville where he graduated from Robert E. Lee High School. He received his Associate of Arts degree from Florida Junior College. He was married to Jennifer on December 26, who is employed by the Plans as a Special Correspondence Clerk. In his spare time he enjoys photography and all sports.

* * * * *

Sandra Ambrose was promoted from a Senior Claims Examiner to Section Leader of Medicare B Claims, reporting to Supervisor Juanita Simmons, effective Jan-

uary 5. She began her career with the Plans in October, 1973 as a Routine Claims Examiner. In 1974 she was promoted to Live Claims Examiner and in 1975 to Senior Claims Examiner.

Sandra is a native of Jacksonville and a graduate of Robert E. Lee High School. She is married to Phillip and in her spare time enjoys bike riding, horseback riding and going to the beach.

Marketing Division Announces Three Staff Additions

The Marketing Division has announced **Sarah Pollak** as new Group Sales and Service Representative in West Palm Beach, **Linda Simmons** as New Group Sales and Service Representative in Orlando, and **James Mose** as New Association Specialist in Orlando.

Sarah, 32, was born in Natchez, Mississippi and graduated from Mississippi State University for Women receiving her Bachelor's degree. She has done graduate work in English at Tulane University and was also an Administrative Assistant to the Dean of the College of Arts and Sciences. In her spare time she enjoys theater productions, tennis, music and she also enjoys writing from time to time.

Linda, 28, was born in Hope, Arkansas. She worked in Finance for five years, was a stewardess for American Airlines for one year, and was a Sales Representative for three and a half years for Smile, Inc., in Washington, D.C. She enjoys all outdoor activities, some of which are tennis and boating.

Jim, 25, was born in Bath, New York and graduated from the State University of New York receiving his Bachelor's degree in Economics. He also attended the University of Florida for one and a half years receiving his Master's degree in Finance. Jim has been a member of the National Guard since 1972. In his spare time he enjoys fishing, playing tennis, and all outdoor activities.

Sarah will be reporting to Ron Dorr, Branch Manager out of Ft. Lauderdale, and Linda and Jim will report to Don Holdaway, Orlando Branch Manager.



President Herbert, right, has just presented Certificates of Qualification to three new representatives. From left are Bob Hulsey, Manager of Field Service and Training, and new representatives, Jim Mose, Sarah Pollak, and Linda Simmons.

Cost Control Programs

Save Subscribers \$25,182,251

As you can see by the graph on this page, hospital costs are continuing to rise. In the ten year period from 1964 to 1974, the average cost per case in Florida hospitals rose 183.2%

Unfortunately, there is little the patient can do to curb these rising costs. There is something the Florida Blue Cross and Blue Shield Plans are doing to keep costs and rates to a minimum, however.

We utilize and enforce strict cost control programs. They won't stop costs from rising, but they do keep them from rising out of sight.

The following is a partial list of the cost control programs we are currently utilizing:

Coordination of Benefits and Subrogation — The Florida Plans encourage groups to strongly consider this cost savings feature. Under the Coordination of Benefits concept, duplicate payments are not made when another carrier has the primary responsibility of the claim. However, we will coordinate benefits with the primary carrier to pay up to 100% of the bill.

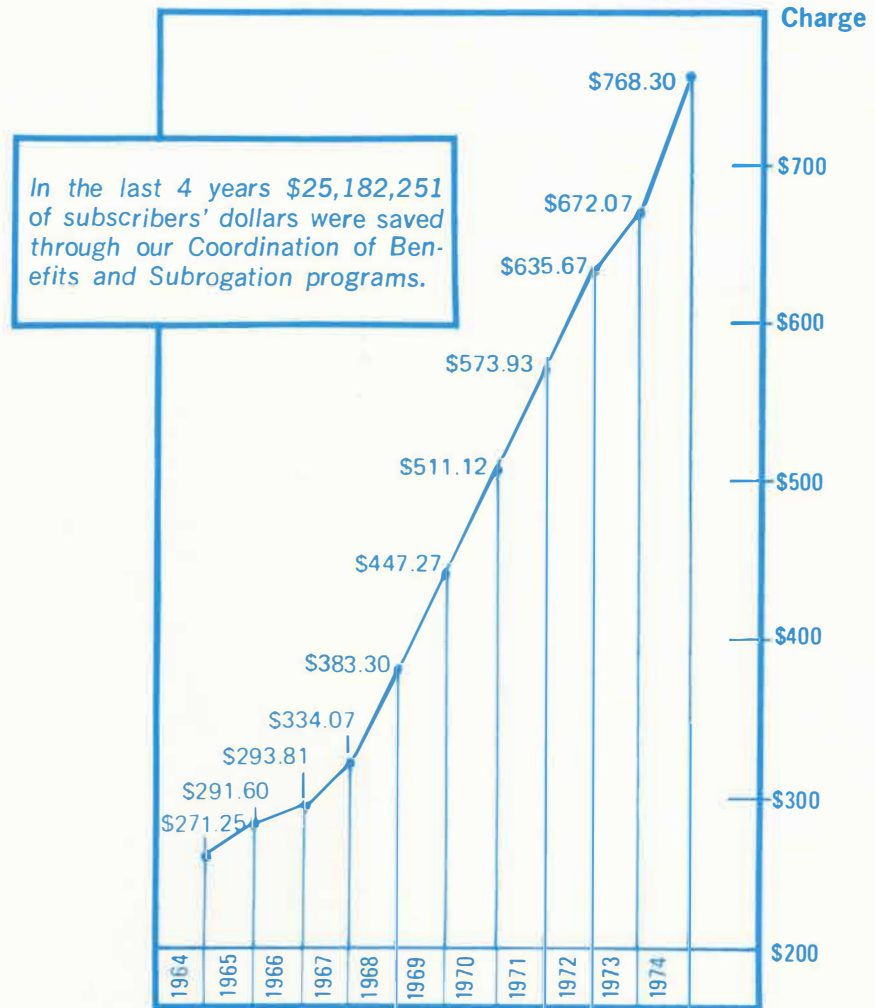
Subrogation is also a conservation effort whereby Blue Cross and Blue Shield of Florida are refunded money when the claim results from an accident and the subscriber involved is reimbursed through other insurance for hospital and doctor expenses.

Utilization Review — The Florida Plans have field representatives constantly working with providers of care, (hospitals, nursing homes, and physicians) in a major effort to detect, prevent and correct over-utilization and mis-utilization around the state.

Hospital Audits — Hospital Relations representatives are continually auditing Florida hospitals. These audits are carried out to make sure that dollars spent for subscriber care are not diminished through our payment of services

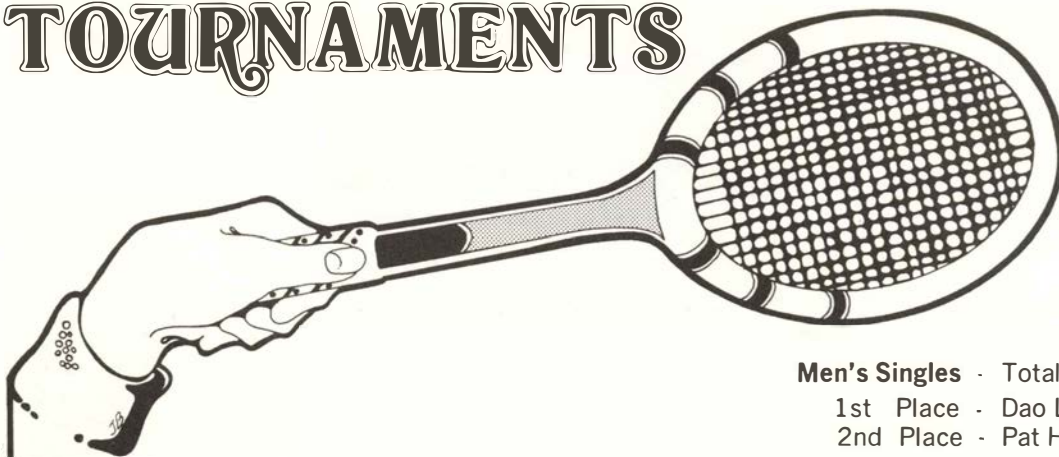
not covered, or submitted in error. Through our Hospital Relations personnel, avenues of communication between hospitals and the Blue Cross Plan are always open assuring smooth and timely claims processing.

WHY HOSPITAL COSTS CONTINUE TO RISE



This chart shows the increase in the last 10 years of the average cost per case in Florida hospitals. The average length of stay in a Florida hospital in 1974 was 6.01 days. This is down from 1973 when the average length of stay was 6.3 days.

TENNIS TOURNAMENTS



Partially Completed

Three of the five tennis tournaments planned by the 1975 Employees Club officers have been completed with the other two scheduled in the near future, as weather permits.

The Men's and Women's Singles were started last fall. Pairings were arranged by Club Director Jim Gray and players were given a week to play their match. Upon winning the first match, they advanced to the next round and had one week to play that match. Six weeks were needed to complete the single elimination tournaments. Winners in the two divisions are as follows:

Men's Singles - Total Entries - 39

1st Place - Dao Le

2nd Place - Pat Harney

Women's Singles - Total Entries - 19

1st Place - Arlene Shainbrown

2nd Place - Shirley Edlin

After the singles were completed, the Men's Doubles Tournament began. This tournament was held at the Boone Park Tennis Courts on Sunday, December 14. The tournament began at 12:30 p.m. and wasn't completed until almost 9:00 p.m. Winners for the Men's Doubles are as follows

Men's Doubles - Total Entries - 14 Teams

1st Place - Dao Le and Larry Jackson

2nd Place - Joel Atwood and Rick Yuschik



Tennis tournament winners, from left: Dao Le, Shirley Edlin, Rick Yuschik, Arlene Shainbrown, Joel Atwood, and Larry Jackson. Pat Harney is not pictured.