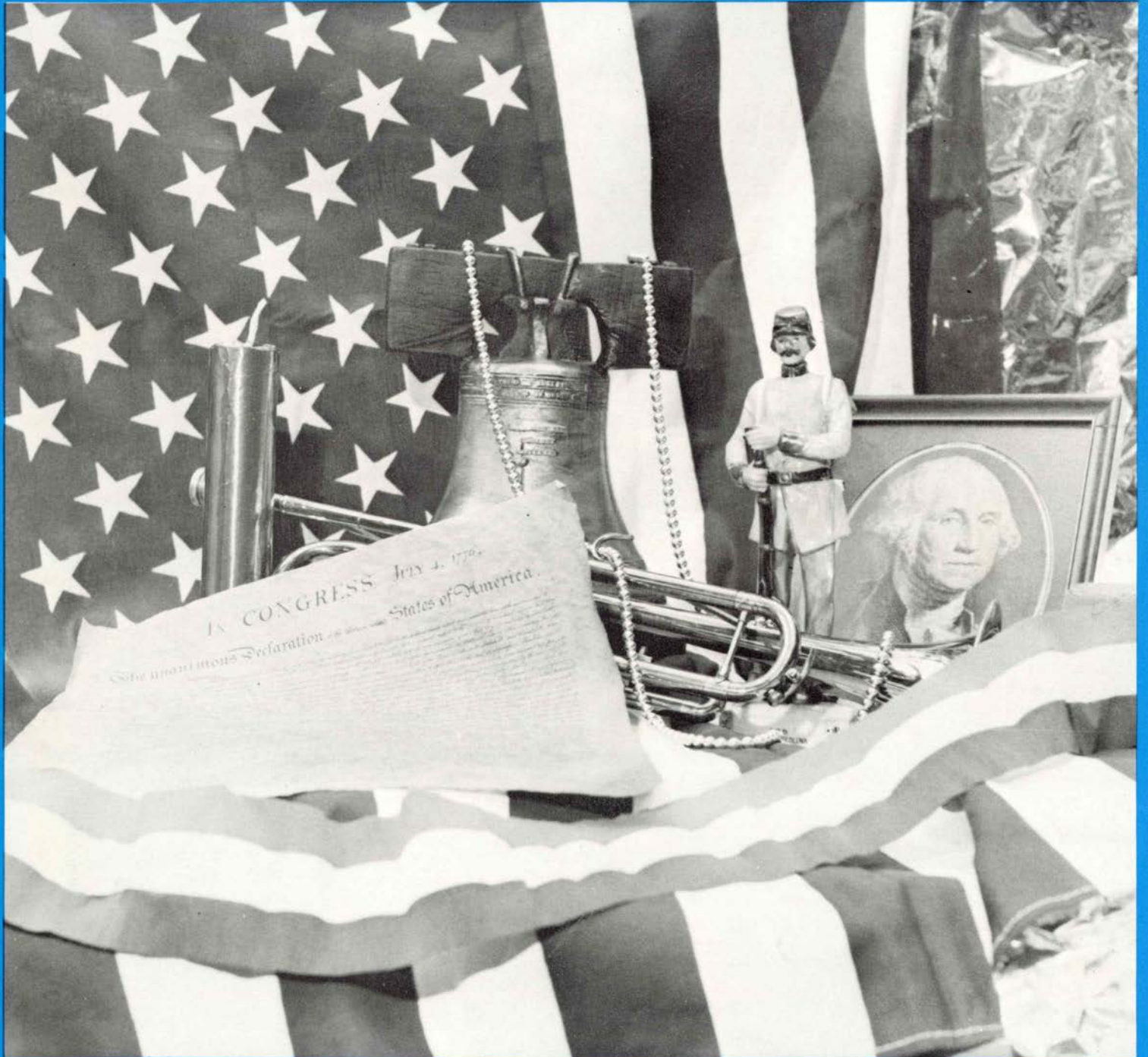


Profile

of Blue Cross & Blue Shield of Florida

July 1976



Profile

Vol. 9, No. 1

July, 1976

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



Blue Cross®
of Florida



Blue Shield®
of Florida

532 Riverside Avenue
Jacksonville, Florida 32231

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Aaron Long

about the cover...

The award winning cover photo was taken by Aaron Long, O'Rourke Studios, Jacksonville. In the Bicentennial photo contest sponsored by the Jacksonville Jaycees, it won Best of Show, best Bicentennial theme, and best in age group 15-20.

Aaron, 19, has been interested in photography less than a year and has worked for John O'Rourke for the past six months. He was presented a plaque from the Jaycees for Best in Show and two certificates from local merchants as his other prizes.

Congratulations and special thanks to Aaron for allowing us to use his photo for this Bicentennial issue.

Blue Cross and Blue Shield Employees to Have First Opportunity to Select an HMO Program

On July 14, Mr. Herbert announced in "Headlines" that the Jacksonville Area Foundation for Medical Care and Blue Cross and Blue Shield of Florida have formally agreed to sponsor the first Health Maintenance Organization (HMO) in Jacksonville.

The plan, called Health Maintenance Program (HMP), will initially be offered as an option to home office and field personnel of Blue Cross and Blue Shield who live in the greater Jacksonville area. The program will begin on September 1 and dependents of employees will also be eligible to participate.

The HMP is a relatively new concept in obtaining health care for you and your family. It is designed to provide high quality, comprehensive benefits at a reasonable cost. The HMP emphasizes total health maintenance — preventive care is stressed in the hope of offsetting serious illnesses early or before they occur. Aside from some small deductibles, program participants do not have to pay the usual out-of-pocket fees for such care as office visits, infant and child care, immunization shots, an annual physical examination, and a wide range of other outpatient services.

A basic goal of this program is to provide care on an outpatient basis whenever possible and utilize the full services on in-hospital care only when essential to the patient's treatment and recovery. It permits an individual to prepay for those medical services required for early detection and treatment of conditions on an outpatient basis before hospital care is necessary.

In order to promote full information to employees about the HMP, educational sessions will be conducted first for managers and supervisors and then for all other employees. The sessions will include a slide presentation and HMP brochures which include information comparing our current program benefits with HMP benefits.

At that time application cards will be available to every employee so that they may indicate their decision to participate in the new program or continue with the regular Blue Cross and Blue Shield plan. It's your option!

The brochure and comparison of benefits and rates of the HMP to our present group contract will answer most questions employees may have. Any additional questions should be directed to the employee's supervisor.

Thirty of the nation's 73 Blue Cross and Blue Shield Plans are now involved in 98 operational HMOs, another 30 Plans have programs in either the planning or development stage.

During the past year, enrollment in Blue Cross and Blue Shield Plans — affiliated HMOs increased by 14% to 1,168,900, compared with an estimated 8% increase nationally for all HMOs. For newly-established Blue Cross Plan HMOs, the growth rate in the last year was 50%.

Mr. Herbert stated that "It is our commitment to serve the needs of the public and the medical community in every way that is acceptable and effective in providing access to good medical care. Our experiment is to determine the acceptability and effectiveness of this type of health care delivery."

Explaining the growing involvement of their organizations, Walter J. McNerney, President of the Blue Cross Association, and William Ryan, President of the National Association of Blue Shield Plans, agreed that involvement in HMOs gives an opportunity to serve the subscribers better and to innovate in a way that all or part of their health care coverage is provided, while at the same time, it gives another means of influencing the cost and quality of the care given to people who look to Blue Cross and Blue Shield for help.

Development of HMP is being directed by W. J. Stansell, Senior Vice President, who is assisted by an Ad Hoc Task Force representing many departments in the company. The Task Force activities are coordinated by Jim Hopper, Executive Assistant to Mr. Stansell. Other members are: Mary Bondurant, Finance; Skip Buerger, Finance; Jim Dean, Marketing; Jim Geer, Subscribers Service; Don Haney, Human Resources; Pat Harney, Physician Affairs; Dave Hazlehurst, Sales Support; Lynn Hedquist, Claims; Jim Holloway, EDP; Bill Hubbard, Institutional Affairs; Ed Keiser, Methods; Dave Mancini, Communications; Dudley Mendheim, Finance; Helen Pollock, Claims; and John Slye, Legal.

Blue Cross and Blue Shield have a commitment to help contain the cost of health care, to strive for the most efficient delivery of care to patients and to encourage the expansion of the scope of necessary medical service to patients. We feel that the new Health Maintenance Program will assist us in obtaining these objectives.

Three New Board Members Elected, Six Re-elected at Blue Shield Annual Meeting

Joseph G. Matthews, M.D., Orlando, was re-elected for his third term as Chairman of the Blue Shield Board at the 31st Annual Meeting of Active Members held in Hollywood, Florida on May 6. **B. G. Smith**, Tampa, was elected Vice Chairman of the Board.

Mr. **Arthur W. Saarinen**, who served on the Blue Shield Board for 24 years, and who was a member of the Executive Committee and Vice Chairman of the Board, retired. He was elected a Director Emeritus. Also retired from the Board at the Annual Meeting of Active Members were **Charles K. Donegan**, M.D., St. Petersburg, and **Thomas E. McKell**, M.D., Tampa. These three retiring Directors were presented with plaques commemorating their service on the Board.

Three new members were elected to the Board for three years each: **John N. Carlson**, M.D., Sarasota; **Irving Essrig**, M.D., Tampa; and **Wallace E. Mathes, Jr.**, Sarasota.

Dr. Carlson has been in family practice in Sarasota since 1964. He received his medical degree from Temple University in Philadelphia in 1960 and served his internship at Conemaugh Valley Memorial Hospital in Johnstown, Pennsylvania. He also served in the U.S. and Japan as a naval flight surgeon. He is a Charter Fellow of the American Academy of Family Physicians and a Diplomate of the American Board of Family Practice. He is a member and past chairman of the Environmental Protection Board in Sarasota and is Past President of the Sarasota County Medical Society. Dr. Carlson also has served as a member of the FMA Health Insurance Committee for several years.

Dr. Essrig has practiced general and thoracic surgery in Tampa, his home town, since 1950. He received his medical degree from Tulane University, served his internship and surgical training at Touro Infirmary in New Orleans and became an Assistant Professor of Surgery at L.S.U. Medical School. He was a flight surgeon in the European Theatre, discharged as Lt. Colonel in 1945. He is a Diplomate of the American Board of Surgeons and Fellow of the American College of Surgeons. Dr. Essrig is past Chief of Staff and Chief of Surgery at St. Joseph's Hospital, Tampa; is Clinical Professor and Assistant in Oncology at the Department of Surgery at U.S.F. College of Medicine; Consultant to the V.A. Hospital in Bay Pines and Tampa; President of the Professional Foundation for Health Care, and of the South Florida Cancer Foundation.

He is Chairman of the Board and a Past President of Hillsborough County Medical Association, and is Vice President of the Florida Medical Association, and a member of its Executive Committee. Dr. Essrig was a founding member and Vice Chairman of the Hillsborough County Health Planning Council; he is Past-

Chairman of the FMA Council on Medical Economics and served for many years on the FMA Committee of Seventeen.

Mr. Mathes is Vice President of Merrill Lynch, Pierce, Fenner & Smith, Inc., and Resident Manager of the Sarasota office and Bradenton and Ft. Myers associate offices. He has been with Merrill Lynch for 18 years, opening the Sarasota office in 1970. His previous primary assignment with Merrill Lynch was in Birmingham, Alabama, with short-term assignments in Canada, New York and Portland, Oregon. A previous position included computer and electronic data processing equipment sales for IBM. He is a 1950 graduate of Tulane University, and served one and one-half years in the U.S. Marine Corps and three years in the U.S. Army. He is active in local civic, church and social organizations.

The following physicians were re-elected to the Board for three years each: **Walter C. Jones, III**, M.D., Coral Gables; **Billy Brashear**, M.D., Gainesville; and **J. Champneys Taylor**, M.D., Jacksonville. **Thomas S. Trantham, Jr.**, Miami, and **Lewis A. Doman, Jr.** Pensacola, were re-elected as laymen for three years each. **Robert T. Beserer**, Sanford, was re-elected for a one year term representing hospitals and the Blue Cross Board.

The new Executive Committee elected for one year terms each consists of **Richard C. Clay**, M.D., Miami; **Lewis A. Doman, Jr.**, Pensacola; **Raymond J. Fitzpatrick**, M.D. Gainesville; **Walter C. Jones, III**, M.D., Coral Gables; **Joseph G. Matthews**, M.D., Orlando; **B. G. Smith**, Tampa; and **James W. Walker**, M.D., Jacksonville.



Attending an all-day orientation session at the Riverside complex on June 23 are new Board members, from left, Wallace E. Mathes, Jr., John N. Carlson, M.D. and Irving Essrig, M.D.

Board Retirees



From left are J. W. Herbert, President of the Florida Plans; Thomas E. McKell, M.D.; Charles K. Donegan, M.D.; Arthur W. Saarinen; Joseph G. Matthews, M.D., Chairman of the Blue Shield of Florida Board. Drs. McKell and Donegan and Mr. Saarinen all retired from the Blue Shield Board on May 6. Drs. McKell and Donegan served six years, and Mr. Saarinen 24 years.



Arthur W. Saarinen, left, a Blue Shield of Florida Board Member for 24 years, receives a plaque on his retirement from the Board from Joseph G. Matthews, M.D., Chairman of the Board.

Blanche Herrington Retires on May 28

May 28 marked the retirement of Blanche Herrington who worked for Blue Cross and Blue Shield of Florida for nearly ten years, last holding the position of Medicare B Correspondence Evaluator. Nathan Oplinger, Vice President of Medicare B, presented Blanche with her choice of a gift from the company, a three piece set of American Touristor luggage. Her co-workers took her out to lunch and presented her with several gifts.

Blanche began her career with the Plans on August 29, 1966 and worked as a Mail Clerk for nine months. She was promoted to a Screen and Code Clerk, a position she held for three years. She was a Control Clerk, for three years and an Edit Clerk for 1½ years. One year was spent as a Claims Evaluator, and the last six months she worked as a Correspondence Evaluator.



Blanche Herrington has just received her light green luggage set, presented by Nathan Oplinger, Vice President of Medicare B.

She is a native of Jacksonville where she graduated from Andrew Jackson High School. She is a widow and has two children, Larry and Linda, and three grandchildren, Bryan, Danny and Jason.

Blanche plans to spend some time with her children and grandchildren and travel extensively to Las Vegas and other cities out West. She is also looking forward to a trip to Spain next year. Besides traveling, she enjoys camping, fishing, reading, and cooking.

When asked about how she felt about leaving the Plans, she explained, "I have made some wonderful friends ever since joining the Mail Operations Department nearly ten years ago and all during my years with the company, and will miss them all."

COST CONTAINMENT

COST



Dudley Bumpass



Dan Whitehead



Stephanie Markey



Susan Musslewhite

The health care industry in Florida is under intense social, economic and political pressure to contain costs. Because of the unique position of Blue Cross of Florida, via our contractual relationship with hospitals, we are expected to direct and assist in the cost containment efforts for the industry.

There are three ways Blue Cross of Florida will be helping hospitals in containing costs:

1. Assist hospital management in the containment of costs through various direct and indirect consulting and education programs.
2. Make the public rulemaking bodies aware of the cost impact their actions can have upon the health care delivery system.
3. Implement a hospital payment system which encourages and rewards efficient management without the sacrifice of quality care.

The Cost Containment Project, headed by Dudley Bumpass, is to develop and implement the programs to accomplish the three functions mentioned above. The project completion date is September 30, 1976. The hospital Cost Containment will then be the responsibility of the Institutional Affairs Division.

The Institutional Affairs Division's organizational structure has changed and is now composed of two departments:

1. One department is Institutional Relations, with Dan Whitehead

serving as Director. The Institutional Relations Division has the responsibility of Provider Relations, as well as educational and consultative services.

2. The second, is Rate Review and Audit, with Stephanie Markey as Director. The Rate Review and Audit Division has the responsibility of reviewing hospital rates and the auditing of Blue Cross claims submitted to insure accuracy in that payments are for covered services provided under various subscriber contracts.

Members assigned to the project team are:

Dudley Bumpass joined the Blue Cross system in 1969, assigned to the Blue Cross Association in Chicago. He received three promotions in a 2½ year period with the Blue Cross Association, the last position being Senior Manager in the Federal Programs Division. In June, 1972 he was transferred to Blue Cross of Florida as Branch Audit Supervisor in St. Petersburg. He was then promoted to Director of Provider Audit and Reimbursement and held that position until April, 1976 when he was appointed Cost Containment Project Director.

Dudley is a certified public accountant, and is currently a graduate student at the University of North Florida, working towards an MBA degree.

Dan Whitehead came to Blue Cross in May, 1973 as Director of Institutional Affairs and currently serves in



Bob Schyberg



Richard Tiede



Mike Swartz



Dianne Bramlett

that position, as well as heading up the Institutional Relations division under the Cost Containment Project. Dan joined us after a tenure of administrator of a small hospital in West Florida. He has a Master's degree in Health Administration from Georgia State University and is a nominee in the American College of Hospital Administrators, a preceptor in the George Washington University program in hospital and health care.

Stephanie Markey started with Blue Cross in July, 1969 as Junior Auditor in the Provider Audit and Reimbursement Department. In that same department, she held the positions of Senior Auditor, Branch Audit Supervisor, and Manager, Provider Consulting. She was appointed Director of Rate Review and Audit in May, 1976, under the New Cost Containment Project. Stephanie holds a BSC degree in accounting and is also a certified public accountant.

Susan Musslewhite was employed a year ago as an Administrative Trainee. She next took over the administration of the Career Development Center. She was recently promoted to Manager of Consultative Services under the new Cost Containment Project. Susan holds an MBA from the University of North Florida, and taught management there as an adjunct lecturer.

Bob Schyberg originally joined our staff in 1974 as Senior Auditor for the Provider Reimbursement Division. He then took a position as Reimbursement specialist with Humana Inc., but rejoined us as Manager of

Rate Review under the new Cost Containment Project. Bob graduated from Florida Technical University with a BS degree in accounting-finance, and is a certified public accountant. He is presently a graduate student at FTU.

Richard Tiede has been employed for 1½ years. He held a position in Corporate Analysis, and was then promoted to Assistant Manager of Rate Review under the new Cost Containment Project. Richard has a BA degree in math from the University of Florida, and will graduate in August from the University of North Florida, with an MBA. He is a certified public accountant.

Mike Swartz joined Blue Cross at the beginning of 1976, as a Special Assistant to Vice President, Mel Snead. His job was to develop the charge profile and computerize the rate review process. Mike has been assigned to the Cost Containment Project as a Charge Specialist to refine the charge profile and investigate possible shared purchasing programs. He has an MBA and MHA from the University of Florida, and spent the previous two years before coming here as Assistant Administrator in two Florida hospitals.

Dianne Bramlett was recently hired after having graduated magna cum laude from the University of Georgia, with a degree in journalism-public relations. She has been assigned as Administrative Assistant for the Cost Containment Project.

absenteeism scores a day

5:55 a.m. Jim's wife was absentee No. 1, who overslept and started the fun. She didn't shake him awake at five. It's close to six, what a fix!

6:00 a.m. Sorry, no milk or cream today. The milkman's absent from work, they say.

6:30 a.m. Now where's my ride? Absent again! It's much too late. I'll drive on in.

6:31 a.m. Mommy says to drop us at school. Our bus driver's absent. Don't look so cruel.

7:00 a.m. What a tie-up. It's costing me dough. The traffic cop's absent, wouldn't you know.

12:00 noon. Man, I'm starved. What, no coffee for lunch? The vending man's absent. Thanks a bunch!

2:00 p.m. Well, one bright thing, it's payday today. But, HELP, what's this little note say? The paymaster decided not to come in. Looks like today, I just can't win.

6:00 p.m. Oh, for a hot, home-cooked meal. But alas, a note says, "Cold cuts, and we'll be home as soon as the lecture is through." The subject is, "Absenteeism and You."

7:00 p.m. Now to the lanes. We drop the first two, thanks to our absent anchor man Hugh.

11:00 p.m. Now I lay me down to sleep. This promise, Lord, to you I'll keep; I'll not be absent needlessly. And please don't you be absent from me.

Kind of disgusting isn't it? When you get to depend on someone and he lets you down, you feel uncomfortable. When a guy's on a team and he doesn't show up for the game, either his fellow employees have to work harder to cover up—or a substitute, who may be less skilled, tries to fill the gap. Either way, it makes it tougher to win.

EXCESSIVE ABSENTEEISM AND TARDINESS COST EVERYONE!

(Used with permission from Readers Review and the National Research Bureau, Inc.)

service anniversaries

30 YEARS

William R. Skelley



July 15 marked the 30th year **Bill Skelley** has spent in the Blue Cross and Blue Shield system. He was first associated with the Michigan and Colorado Plans and from 1957 to 1970 worked for the New Jersey Plan. He last served as their Vice President-Staff. When he came to Florida in July, 1970, his first responsibility was to assist Senior Vice

President, W. J. Stansell, in the area of fiscal control.

He has held the position of Vice President-Finance since July, 1975. Prior to that he was Vice President-Corporate Staff and Planning.

Mr. Skelley is an avid reader and particularly likes "who-dunits" and historical novels. He and his wife, Dorrie, make their home at Baymeadows.

A quote from his secretary of five years, Rochelle Dryden, sums up the feelings for those reporting to him. "He's one of a kind, and I like it that way."

20 YEARS

Merlin Richards



Merlin Richards, Sales Representative in Coral Gables Branch II, celebrated 20 years of service on July 1. He began his career in our organization in 1956 working for the Hospital Service Plan of New Jersey. He joined their sales staff in 1964 as a Sales Representative. In 1967 he was promoted to Assistant Manager of Accounts Processing and one

year later was made Assistant Manager of National Accounts. He was promoted to Manager of Sales Service in 1970 and in 1973 he transferred to Florida.

Merlin is a native of Kingston, Jamaica and lived in Newark, New Jersey where he graduated from East Orange High School. He attended Rutgers University for seven years on a part time basis and graduated with a B.S. degree in Management. He served in the Army for three years last holding the rank of Sergeant. He is married to Lola and they have four children, Mark, Robert, Arleen and Eric. When he isn't out selling health insurance, Merlin enjoys oil painting, boating, and tennis.

10 YEARS

Marilou Watson, Manager, Customer Services Critical Inquiry, celebrated ten years of service on July 5. She worked here for 4½ years before leaving in 1966, last holding the position of Section Leader in Blue Cross and Blue Shield Claims Correspondence. She returned that same year as a Claims Examiner in Complementary Coverage and was promoted to Supervisor of Medicare B Telephone Information in 1967. In October of that year, she was promoted to Executive Secretary to J. D. Lewis, then Vice President of Claims, and later to P. R. Meyers. She joined the Customer Services Department in 1974.

She is a native of Raleigh, North Carolina and graduated from Bishop Kenny High School. She attended Florida State University for two semesters in 1960 and 1961, and is presently in her second year at Florida Junior College, working towards her A.A. degree and taking advantage of the company's Tuition Refund Program. She is the Associate Advisor of the Explorer Scouts, and was formerly a member of the Credit Union's Board of Directors. In her spare time she enjoys baking, crafts, and is playing in the company golf league.

* * * * *

Mary K. Smith, Section Leader in Blue Shield Correspondence, will celebrate one decade of service with the Florida Plans on July 25. She began her career here in that department as a Research Clerk and has also held the position of Correspondence Clerk.

She is a native of Jacksonville, a graduate of Stanton High School, and has attended Edward Waters College for three years. She is a member of St. James A.M.E. Church where she serves as the pianist, Secretary of the Trustee Board and a member of the Women's Progressive Club. Two of her six children are employed here: her daughter, Glennetta, has been employed with the company for five years and is Supervisor of Medicare A, Additional Development. Her son, Karl, has been employed here since 1973 and is the Assistant Manager of Medicare B Communications.

5 YEARS

Blue Cross & Medicare A

Durward E. Allen
Mildred V. Pullen
David J. Lytle

Computer Operations
Mail Operations
Technical Support

Blue Shield & Medicare B

Denise C. Currie
Patricia A. Mack
Sharon M. Gardner
Sarah A. Ingram
Ruth E. Sarno

Med. B Corres. I
Prepayment Screening
Physician Relations
BS Central Cert.
Mail Operations

1 YEAR

Blue Cross & Medicare A

Luis A. Berrios	Puerto Rico
Sandra P. Williams	Microfilm Processing
Dao M. Le	Provider Audit & Reimb.
Marva Brock	Quality Control
Deborah D. Carlos	Claims Administration Phys.
Helen F. Depirro	Med. A Keypunch
Jerry W. Devins	Coral Gables
K. W. Kahle	Financial Accounting
Shirley E. Mason	Group Secretary
Sherry L. Mathis	Special Services
Carl B. Stone	Hospital Sight Draft
Jana V. Taylor	Word Processing Center
Cynthia A. White	BS Data Entry
Linda C. Moulthrop	BS Data Entry
Beverly A. Engram	Data Processing
William L. Freeney	Computer Support I
Martha A. Griffin	Major Medical Claims Exam.
Sanford L. Hampton, Jr.	Financial Accounting
Richard L. Harp	Record Retention
Lillian O. Johnson	Group Accounting
Maryann Legan	EDP Communications Center
Charles C. Sikes, Jr.	Computer Operations
Jocelyn Y. Stephens	Accounts Receivable
Lisa K. Talbert	Training & Development
Diane S. Acree	Accounts Receivable
Bobby E. Anderson	Med. A Administration
Elaine T. Bailey	Record Retention
Susan E. Daniels	BC Edit Section
John R. Griffis, Jr.	Record Retention
Jerry L. Lenon	Provider Audit & Reimb.
Joyce B. Mills	Employment
Heber D. Montgomery, Jr.	Employment
Mary E. Sanders	Med. A Correspondence
Gail C. Friedman	Coral Gables
Jean E. Aman	BC Edit Section
Helen E. Casdia	EDP Services
George B. Clements, Jr.	Med. A Approval
Laeutonia D. Drayton	EDP Services
Cheri L. Gutshall	Med. A Keypunch
M. T. Harvey	Finance Systems
David B. Ladew	Systems Development
Hollis C. Lamb	Finance Systems
Ann R. Lewis	BC Correspondence
Ronald G. Rug	Med. A Control
Don J. Seward	Services
Joyce G. Stewart	BC Correspondence
Lou A. Worrock	Federal Employee Hospital
Dorothy A. Ficca	Tampa



Blue Shield & Medicare B


Sandra L. Greene	Med. B Post Payment
Brenda Y. Bell	CHAMPUS Support II
Miriam D. Paschal	Claims Approval Phys.
Vickie G. Ritchie	Fed. Blue Shield Claims
Valerie J. Roberts	CHAMPUS
Susan E. Johnson	Comp. Coverage Phys.
Leslie A. Bloomfield	BS Claims Entry
Margaret L. Kevern	Fed. BS Claims Examining
Pamela D. Smith	Claims Processing Phys.



Viola Monroe, right, receives a wall barometer and service pin commemorating 20 years of service on June 12. She is a Control Clerk in the Subscribers Service Department. Presenting her awards is Mabel Fleming, Manager and Assistant to Director of Subscribers Service.



W. R. Skelley, left, has just presented Pat Trock her 15 year service award. Pat is an Inserting Machine Operator in Mail Operations and celebrated her anniversary on June 5. Next to her is Frazier Sinclair, Manager of Mail Operations. At right is Jim Williams, Director of Purchasing and Office Services.



Ways to Save on Copy Machines

If you need one or more copies, use carbon papers for as many copies as you can get from your typewriter. If you need even more copies, make the remainder on a copy machine. Many times you will save a trip to a copy machine.

ANNUAL SALES MEETING HELD MAY 19-22

"SPIRIT OF '76 - REVOLUTION IN SALES"

Mr. F. T. Stallworth, Vice President-Marketing, welcomed the sales personnel and guests to the Florida Blue Cross and Blue Shield 23rd Annual Marketing Conference held in Key Biscayne on May 19-22. The theme of this sales meeting, an event held each year to recognize past outstanding sales achievements and to provide new knowledge and incentives for increased sales production, was "Spirit of '76 - Revolution in Sales".

In keeping with this theme, W. J. Stansell, Senior Vice President-Marketing and External Affairs, spoke on Corporate Planning and Objectives, followed by Joe McGurrian, Director of State Group Sales, speaking on Sales Activities/Growth.

National Accounts Sales Activities was the subject of Bob Broadbent's presentation, with FCIA's Bob Fetzer next on the program with his talk entitled, "Getting the Most Out of Life".

Our role in Government Sales was discussed by Art Lentz, with Wilbur Gay and Jerry Potter speaking on Actuarial Sales Flexibility, and Wrisley Oleson concluding the day's business activities with a synopsis of recent survey results.

Cost Containment was the topic of discussion during the meetings held on Friday, with J. W. Herbert, President, giving the opening presentation. Dan Lewis, Senior Vice President-Benefits Administration, spoke on the escalation of costs in the area of claims administration, with Mel Snead, Vice President-Institutional Affairs, and George Lewis, Vice President-Physician Affairs, speaking on Cost Containment in their respective divisions.

Northern Regional Manager Bill Miller gave a resumé of recent activities concerning the State of Florida Employees Group, with John Slye, Vice President-Legal and Public Affairs, presenting an overview of Legislative matters. Management Infor-



Martin Duff's name is inscribed on the President's Club trophy twice for outstanding achievement. Mr. Herbert is on the left and John Renner on the right.



Martin Duff wins two trophies for Most New Groups Enrolled and Most New Contracts.

OUR MARKETING HIGHLIGHTS WERE:

National Award — Tom Stallworth, Vice President of Marketing, received the national award for Greatest Percentage Gained in Contracts for any Blue Shield Plan in the Country. This is a **historic first** with the Florida Plans having received this recognition four of the past five years.

Merit Rated Groups — Our sales managers and representatives surpassed last year's record high enrollment of merit rated groups by 62%. This year we enjoyed a record high enrollment of 151 merit rated groups.

One Billion Life Volume (\$1,000,000,000) — FCIA proudly announced in December this historical accomplishment of life volume in force by an Agency. This is a first when compared with competing nationally recognized life insurance agencies.

11,000 Contracts — Hillsborough County Board of Public Instruction was the largest local group enrolled in the state this year. This group also comprised the largest life group that FCIA enrolled during the same period.

Largest National Group — The enrollment of General Electric, by National Accounts put over 7,000 new contracts on the books.

Reaching Our Sales Goals — We are confident that the Plans possess the quality and credentials both in marketing personnel and products assuring each of us the opportunities to reach both corporate and individual goals.

EVOLUTION IN SALES

mation Meetings conducted by Gene O'Brien, Vice President-Human Resources, completed the day's agenda.

A banquet was held Friday evening marking the culmination of the sales meeting. President's Club Awards, originated in 1971 to single out those individuals whose outstanding salesmanship is deserving of Corporate attention, were presented by Mr. Herbert. Martin Duff of the Coral Gables branch received the President's Cup and was the recipient of two additional trophies as first place winner in two categories — "Most New Groups" and "Most New Contracts".

In recognition of their outstanding achievement in the President's Club competition for the year 1975-1976 plaques were presented to:

Winners In New Group Category

1. Martin Duff - Coral Gables
2. Bob Pralle - Gainesville
3. Darrell Orcutt - Coral Gables
4. Pat Murphy - Coral Gables
5. Bill Howard - Daytona Beach

Winners In New Contracts Category

1. Martin Duff - Coral Gables
2. Pat Murphy - Coral Gables
3. Bill Howard - Daytona Beach



Ken Fodor

Honors for the largest group enrolled in the past year went to Ken Fodor of Tampa for enrollment of the Hillsborough County Board of Public Instruction with over 10,000 subscribers.

In the Branch Manager of the Year competition, John Renner of Coral Gables was cited as the Outstanding Leader in the state and was given a plaque to commemorate this achievement.

As a special tribute to Tom Stallworth, who was hosting this, his final sales meeting prior to retirement next year, a slide presentation followed, with a "This Is Your Life" theme. (See page 12.)



Bob Pralle accepts awards.



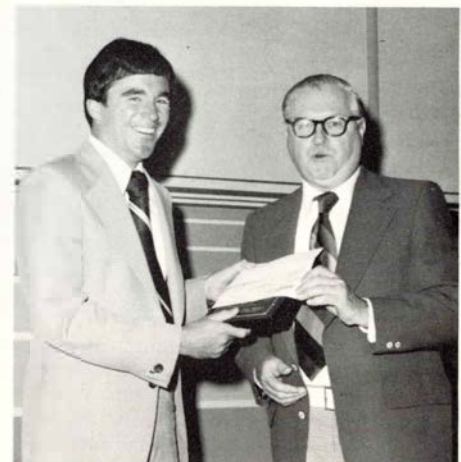
Darrell Orcutt receives awards.



John Renner was named "Branch Manager of the Year".



Pat Murphy accepts awards.



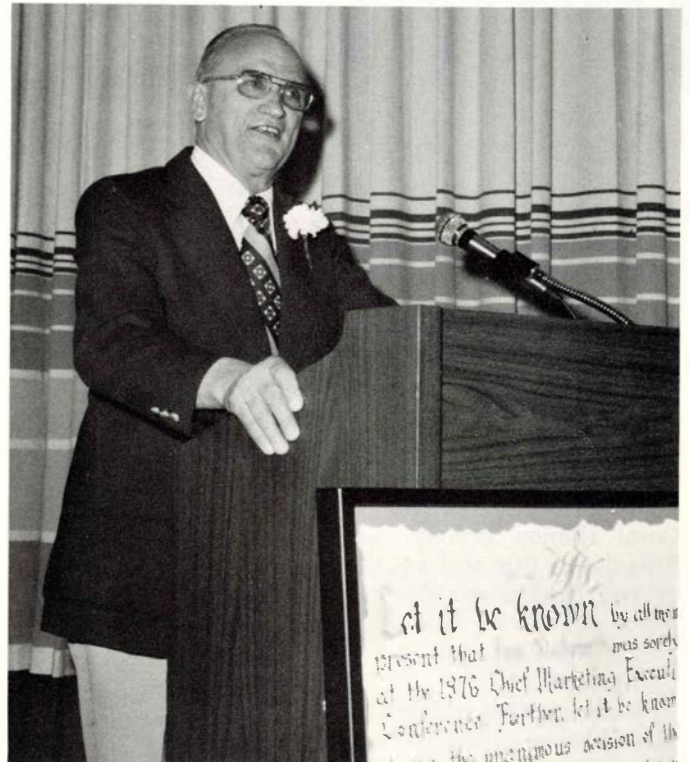
Bill Howard receives awards.

Tribute to Tom Stallworth

The special slide presentation shown as a tribute to Tom Stallworth, Vice President-Marketing, in appreciation for his 29 years of dedicated service to the Florida Blue Cross and Blue Shield Plans, was enjoyed by Annual Marketing Conference participants. The presentation depicted just a few of the many roles Mr. Stallworth has filled during these years and his tremendous contribution to the growth of the Plans.



President J. W. Herbert presents a plaque commemorating the series of enrollment awards presented to the Florida Plans by the National Blue Cross and Blue Shield Associations during the period 1965 - 1975.



Mr. Stallworth addresses the conference after receiving a wall scroll signed by members of the 1976 Chief Marketing Executives Conference with their best wishes. Due to illness Mr. Stallworth was unable to attend.



Mr. Stallworth is the recipient of a trophy presented to him by John B. Walsh, President of American Bankers Life, right, and Frank C. Baiamonte, Senior Vice President, left, for his untiring efforts and outstanding leadership in furthering the total service concept. Mrs. Stallworth smiles her appreciation for the bouquet of flowers presented to her, also by Mr. Walsh and Mr. Baiamonte.



"To Tom Stallworth Who Tried the Longest and the Hardest" — the inscription on the trophy presented to Mr. Stallworth by Senior Vice President W. J. Stansell — brought a laugh from all. This marked the beginning of the "Annual Tom Stallworth Golf Tournament."

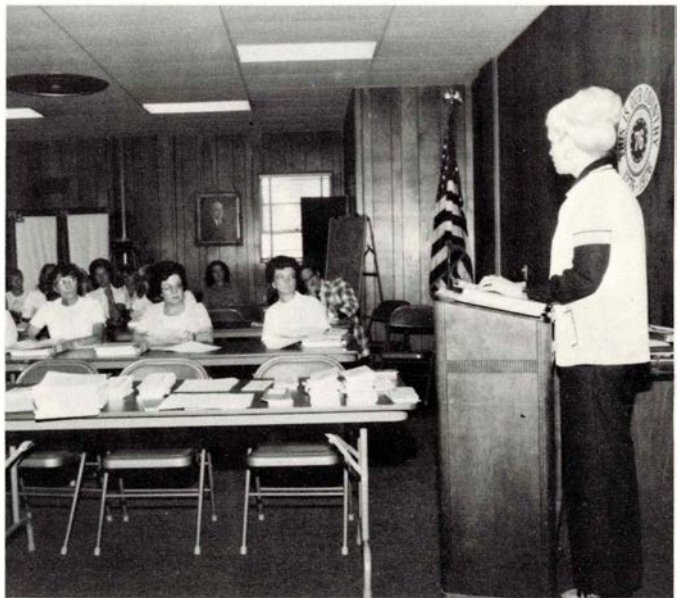
82 Workshops Held for Physicians' Office and Medical Assistants

Once again this year, Blue Shield of Florida conducted general and advanced workshops for all interested Medical Assistants throughout the state of Florida. Beginning March 30 and continuing through June 17, a total of 82 workshops were conducted by Edith Bowden or Janice Engel, Educational Services Representatives, according to George S. Lewis, Vice President of Physician Affairs.

These workshops surpassed the total number offered in 1975 when nearly 1,800 assistants from over 1,100 doctors' offices attended. Over 2,000 Medical Assistants attended this year's workshop, a positive indicator of the desire for continuing education which has prompted Blue Shield of Florida to continue these workshops.

For those who attended similar workshops in the past Blue Shield of Florida again offered the *advanced* workshop. The *general* workshop covered all programs administered by Blue Shield of Florida including UCR, Medicare B, CHAMPUS, FEP, and National Accounts. In the *advanced* workshop, subjects were discussed that were not given in-depth coverage in the general workshops. Important changes were related and time was spent sharing information as the advanced workshops provided valuable input with their questions and suggestions.

Advance notices were mailed to Medical Assistants earlier this spring along with a schedule of workshops in specific areas throughout the state. The assistants were invited to come to the workshop best suited to them and to bring their Manual for Physicians to use as a guideline.



Janice Engel conducts one of the workshops held on June 9 in Jacksonville.



mixed bowling league

division 1



FIRST PLACE: John Winslow, left, and Bob Killen. Mary Drust and Pat Wilson are not pictured.



INDIVIDUAL AWARDS: From left, Elliot DeBose, most improved, 11 pins; Judy Elster, most improved, 18 pins and high game handicap, 256; Ray Haywood, high series handicap, 675; Ray Bowering, high average, 180 and high series, 658; Doris Bowering, high series handicap, 631; Charlie Anderson, high game, 246; John Winslow, most improved, 11 pins. Not pictured are Mary Drust, high average, 153 and high game, 213; Pat Wilson, high series, 527; Jimmy Holmes, high game handicap, 262.

The mixed bowling league, sponsored by the Employees Club, completed its winter season in May with the banquet following on June 12 at the Naval Air Station. This winter league began last September with 24 teams competing in two divisions at Ramona Lanes.

The first place team in Division #2 was the overall champion in a roll-off between the first three teams in both Divisions and was crowned champion of all 24 teams. Its members included Gwen and Jim Thomas and Debbie and Steve Bywater.



SECOND PLACE: From left, Jeanette Sutton, Ray and Doris Bowering. Jimmy Holmes is not pictured.



THIRD PLACE: From left, Anita and Elliot DeBose, Connie and Ray Haywood.

completes winter season

Their summer league is currently in progress with 18 teams competing as one division. Steve Willbanks is president. Officers for the winter league for Division #1 included Steve as president; Nancy Keezer, vice president; Ann Willbanks, secretary; Marilyn Lockwood, treasurer; Tina Henault, sergeant at arms. Division #2 officers included Dave Nagy, president; Billy Hazlehurst, vice president; Cathy Evors, secretary; Larry Jackson, treasurer; Linda Odom, sergeant at arms.

division 2



FIRST PLACE: From left, Gwen Thomas, Steve and Debbie Bywater. Not pictured is Jim Thomas.



THIRD PLACE: From left, Billy and Terri Hazlehurst, Linda and Donald Odom.



SECOND PLACE: From left, Kathy Burnett, David Rice and Janet Russell. Not pictured is Larry Jackson.



INDIVIDUAL AWARDS: From left, David Stroupe, high average, 174 and high series handicap, 686; Troy Evors, high game handicap, 276; Cathy Evors, high series scratch, 523; Marjorie Johnson, high game handicap, 269; Steve Bywater, most improved, 10 pins; Tim Dexterhouse, high game scratch, 230; Valerie Dexterhouse, most improved, 12 pins; Ron Hammett, high game handicap, 276; Linda Hammett, high average, 155 and high game scratch, 227. Not pictured are Carol Cress, high series handicap, 708; Bob Scott, high series scratch, 570.

TWO ADDITIONAL FRINGE BENEFITS ANNOUNCED

As announced in a "Headlines" on May 24, a National Dependent Group Life Insurance Program has been made available to all employees. This coverage provides \$5,000 of life insurance on the employee's spouse and up to \$3,000 for each dependent. The cost of this insurance is only \$1.00 per month, regardless of family size, and will be paid through payroll deduction.

More than 1,100 employees signed up for this coverage during the enrollment period from May 24 through June 22.

* * * * *

An additional corporate holiday was announced in a June 18 "Headlines" by Mr. Herbert. The Friday following Thanksgiving Day will be observed as a corporate holiday bringing the total number of paid holidays to 8½ per year.

The policy concerning work on Christmas Eve has also been revised to state that employees will work no more than four hours on that day with all employees leaving by 12:30 p.m. This change was made to make the policy more equitable for those people working earlier shifts.

THREE PROFILE REPORTERS RECOGNIZED FOR FIVE YEARS SERVICE



Three PROFILE reporters with five years of continuous service to the staff of our employee magazine received silver desk trophies at the monthly reporters meeting on May 25. From left are Yvonne Cooke, 5 Main; Rochelle Dryden, 10 Main; and Helen Keene, 10 South. The trophies were presented by PROFILE Editor, Carole Utley, right.

TO WHOM WILL YOUR CHECK GO?

Where There's a Will, There's a Way

The untimely death recently of one of our employees again emphasizes the importance of preparing a will. Whenever the death of an employee occurs, Blue Cross and Blue Shield of Florida encounter the problem of making out the final paycheck due the deceased employee. A professionally drafted last will and testament, which specifies how you want your property distributed and whom you wish to handle the distribution of your property, eliminates a large part of the red tape involved.

Since the final paycheck represents money earned by the deceased employee, the Company is legally obligated to pay this money into the employee's estate. If there is a will which names the person responsible for collecting all the deceased's property, the check can be issued promptly to that person. If there is no will, the Company must wait for the probate court to appoint someone to administer your affairs. This, of course, takes time, and the check cannot be issued until this matter has been settled.

Another obvious advantage of preparing a will is that you can be assured that your property will be distributed according to your wishes. When a person dies without leaving a will, his or her property is distributed strictly according to the order of preference established by the Florida law. There is no guarantee that the individuals you wish to have the benefit of your property will ever receive it. In the extreme case, where you have no legal heirs, the state could inherit all your property, and that includes your final check.

It makes sense, then, to consult an attorney and have him or her assist you in preparing a will according to your wishes. **And when you do, please advise the Benefits Section to whom your final check should be issued.**

THANKS TO YOU — EMERGENCY BLOOD DRIVE SUCCESSFUL!

With only a day's notice, an emergency blood drive was conducted on June 16 at our Riverside complex in response to an urgent need by the Jacksonville Blood Bank.

According to Diane Joffre, First Aid Dispensary, "The response was terrific! On this short notice, 100 employees turned out and 85 were accepted to donate blood."

The 85 pints count as "credits" in our employees' account at the Blood Bank and will be available for use by employees and their immediate families should the need arise.

OVER 700 TAKE ADVANTAGE OF HYPERTENSION TESTS

More than 2,700 Jacksonville employees failed to take advantage of free blood pressure tests given during National High Blood Pressure Month in May, but 715 concerned employees did visit the First Aid Dispensary for their tests.

According to the nurses, only four employees were found to have hypertension and were referred to their own physicians for further testing and treatment.

Following a HEADLINES announcement in early May, these employees took advantage of our nurses' offer to take their blood pressure not only to determine if they had high blood pressure, but to maintain a check on themselves if they are currently under a physician's care for this problem.

Anyone who failed to have this test in May need not miss out — the nurses will continue this practice any afternoon from 1:00 p.m. to 4:00 p.m. in the Dispensary.

Jesse Grover, Employee Services and Community Relations Director, recently attended a conference on hypertension in Tampa and brought back literature for distribution to employees who visit the First Aid Dispensary.



Mary Cohn, R.N., takes Chip Williams' blood pressure in our First Aid Dispensary.

FOUR RECEIVE SUGGESTION AWARD CHECKS TOTALING \$87.00

Four Suggestion Award checks were given out in May, totaling \$87.00. Patricia Lewis, Blue Shield CHAMPUS Support, received \$52.00 for her suggestion to redesign the current CHAMPUS Credit Voucher. Her suggestion resulted in a savings to the company of \$516.36.

Deborah Kendrick, Blue Cross Major Medical, received \$15.00 for her suggestion to convert the Dental Pre-estimate letter from a single sheet to a three part carbon snap set.

Patricia Horne, Blue Cross Mail Operations, received the minimum award of \$10.00 for her suggestion to use Meter Reply Mail instead of using the Business

Reply envelopes when departments are requesting a return.

Joyce Cothorn, Blue Shield Prepayment Analyst, also received the minimum award of \$10.00 for her suggestion to revise the current Chiropractic Review form to allow for two years of treatment history to appear on the same sheet.

DAVID KRECK NAMED NEW COMPENSATION MANAGER



David Kreck

Don Haney, Director of Compensation, is pleased to announce that David P. Kreck was hired on May 24 as the new Manager of Compensation. David will be responsible for salary ranges and surveys, job analysis, and maintenance of the Hay system.

David is a native of Glenolden, Pennsylvania and is a graduate of Villanova University, near Philadelphia, with a B.S. degree in Economics. Prior to joining the Plans, he worked for the Reliance Insurance Company in Philadelphia as Wage and Salary Administrator for 3½ years.

He is a Vietnam veteran, having served in the Army for three years, last holding the rank of Staff Sergeant. He is married to Bernice and they have three sons, David, Jr., Jeffery, and Robbie, and just two months ago they welcomed their first daughter, Sharon. In his leisure hours, David enjoys electronics, fishing, softball, and household repair jobs.

PERSONNEL REALIGNMENTS ANNOUNCED IN GOVERNMENT PROGRAMS

Harland B. Bradford, Jr., formerly Director of Government Programs, has been appointed Project Director for a special study currently underway concerning our corporate marketing activities. Mr. Bradford will be responsible for coordination and liaison with Booz, Allen & Hamilton, Inc., the consulting firm conducting the study, and will report to W. J. Stansell, Senior Vice President.

William G. Peaks, Manager of Government Programs Coordination, has been reassigned as Assistant to the Vice President for Medicare Part B and will report to N. E. Oplinger, Vice President. He will continue to function in a staff capacity as coordinator for the Part B program with emphasis on program changes, contract relations, and liaison with outside organizations such as the Bureau of Health Insurance, NABSP, and with Internal Divisions for the Vice President.

Patricia Keane, Government Programs Analyst, has been reassigned as Administrative Assistant to Flake Hewett, Director of Medicare Part A Claims. Pat will have responsibility for coordinating the receipt and implementation of Part A program changes and maintaining liaison with the Bureau of Health Insurance and BCA.

These changes were effective May 1, 1976.

IS THIS THE PARTY TO WHOM I AM SPEAKING ?

Lily Tomlin, star of the former "Laugh In" television program, used this well-known phrase when starring in the role of Ernestine, the Switchboard Operator. Almost everyone remembers her familiar sketch but how many employees recognize our Switchboard Operators?

Eunice Turner and Mary Comerford have served as our full-time Switchboard Operators for the past four years. In addition, four relief operators man our switchboard when Eunice and Mary are out on lunch, breaks, vacation, etc.: Yvonne Suggs, Pat Ross, Joan Smith, and Teri Small. These six are full-time employees in the Information Department under Supervisor Juliette Weir.

These ladies not only answer the switchboard, but make announcements on the public address system and are extremely knowledgeable in forwarding callers to proper departments to assist them with their inquiries concerning all lines of our business.



Mary Comerford, left, and Eunice Turner, are the Switchboard Operators you have talked to for several years. Here they take time out to show you the smile behind the voice. In addition to their telephone equipment, the rack between them contains the names and phone numbers of all employees they are frequently asked to locate.



These relief operators are, from left, Teri Small, Joan Smith, and Pat Ross. Another operator, Yvonne Suggs, is not pictured.

CREDIT UNION ADDS TWO BOARD MEMBERS

At a special meeting of the Employees Credit Union membership on May 18, 1976, Carl Herring and Fuad Tannous were elected to the Board increasing the number from five to seven. Both had previously served on the Supervisory Committee.

Hearl Branch, Jr., was elected to serve on the Supervisory Committee and Bill Poland will also serve on that Committee instead of the Credit Committee. Tom Keane was elected to succeed Bill on the Credit Committee.



Carl Herring



Fuad Tannous

BE AWARE OF YOUR NEWSHOUND



Anna Guy

Having been born two days before the 4th of July, (although not quite 200 years old!) Anna Guy has been chosen as our "July bicentennial featured reporter." Relatively new, she joined the PROFILE staff last February and enjoys writing the monthly "News About Nine South" newsletter for her floor employees.

She was employed in January, 1974 as a Data Recorder Operator. In April, she began secretarial training in EDP Operations and served as secretary to an Assistant Manager beginning in June. She was promoted to secretary to Manager in February, 1975 and her present position is secretary to Frank Folmar, Manager, Operations Research and Technical Support. Anna is presently attending Florida Junior College through the company's Tuition Refund Program. She completed English and Psychology in the winter term with "A" grades earning her 100% reimbursement. This term she is putting forth an effort to do the same in Speech.

An active member of Fouraker Road Baptist Church where her father is Pastor, Anna plays the piano, sings in a trio, and is the church clerk. Other hobbies include cooking and playing the guitar. She won second place in the Kitchen Arts contest in February for her delicious Chocolate Chip Cookies.

Anna was born in Wichita, Kansas, raised in Kokomo, Indiana, and moved to Jacksonville four years ago. She graduated from Edward H. White High School in 1973, where she received the "Chorus Member of the Year" award.

335 VISIT MICKEY MOUSE

As it was getting light on Saturday, May 8, 335 employees and their guests left the parking garage in a caravan of eight buses chartered by the Employees Club for Disney World. They returned at 9:30 p.m. The bus trip, made possible through the Employees Club, was available for only \$4.25 per person round trip. This is one of the most successful activities planned by the Club which usually draws several hundred employees and guests.

The expressions on these children's faces leave no doubt that they were excited about the upcoming visit to Disney World.



Tampa Branch Moves to New Location

Larry Bartlett, Branch Manager in Tampa, has announced the recent relocation of their office to a new facility in the Koger Building, 5600 Mariner Street, Suite 210. They are in the same office complex, the Koger Executive Center, as in previous years.

The move resulted in the merger of the branch and the central regional offices which had been in a separate office complex across the street from the branch for the past three years.

Tampa is the second branch in the state to utilize the modular layout concept. Orlando was the first to set up as the pilot or model office in



Tampa employees are, from left, seated, Anita Ficca, Yolanda Hazel, Carolyn Slawin, Jacqueline Cerrito, Kathy Worthington, Pat Hancock, and Nancy Couch. Standing, Gene Bradley, Barbara Zaiser, Ken Fodor, Susan Duke, Jack Bond, Larry Bartlett, Phil Stackpole, Bill Lacey, Roger McAuley, Manuel Hevia, Bill Mathews, Diane Jones, Byron Belcher, Kathlene Costello, and Jim Van Wagner. Bill Wildermuth and Ionia Lewis are not pictured.



The new modular concept in office furnishings can be seen in this photo of the Tampa office.

June, 1975 which established a precedent for other offices with similar growth problems. The use of modular partitions thus far has been a great success, giving the offices a look of professionalism, improved working conditions and workflow and allowing unlimited flexibility and expansion capability. It has improved employee morale, and above all, it has resulted in dollar savings on the annual rental costs.

Other offices scheduled to go modular this year are West Palm Beach, St. Petersburg, Ft. Lauderdale and Daytona Beach.

The Tampa office project was planned, designed, and coordinated by the Sales Support, Facilities Planning, and Methods Departments.



Blue Cross
of Florida



Blue Shield
of Florida

532 Riverside Avenue
Jacksonville, Florida 32231

THIRD CLASS MAIL