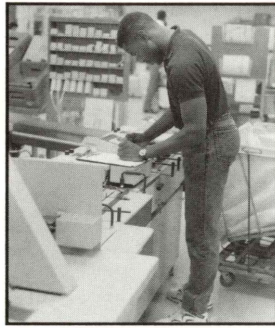


4



Tons Of Trash -- BCBSF's recycling efforts shift into high gear.

Left: Robert Owens, inserter operator in the Riverside Home Office Complex Mailroom.

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Why is this frog frowning? Find out on page 6.

Illustration by Ronnie Land



Cover/Clint Burbridge Design.

PROFILE

**VOLUME 40
ISSUE 1**

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1990 Awards

- Jacksonville Golden Image Award for Best Magazine
- Best Public Relations Printed Tool, Florida Public Relations Association
- Award of Distinction, magazine category, Florida Public Relations Association (state level)



Looking Ahead

By Bernard R. Tresnowski
president of the Blue Cross and Blue Shield Association

The 1990s will see the role of Blue Cross and Blue Shield plans, as well as that of their competitors, undergoing a significant shift. As increasing costs of care continue to frustrate the American public, both the industry and government will look for ways to control these costs without compromising access or quality of care.

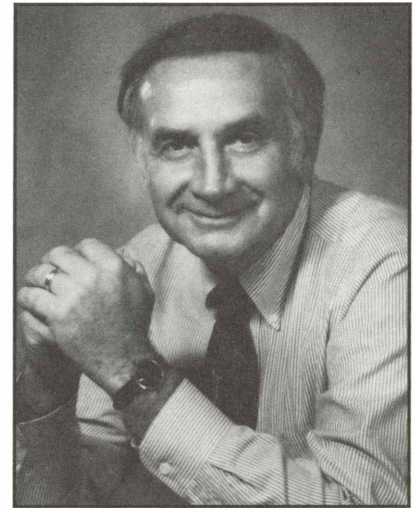
The industry will become much more competitive in selling products to smarter, better informed buyers. Insurers will find this competition focused on managing health care delivery, rather than simply financing it.

In anticipating the changes to come, the Blue Cross and Blue Shield system of plans has realized the need to articulate its vision of how it would like to operate in the future. The Blue Cross and Blue Shield Association, in turn, has focused its business plan on the goals laid out in the five key components of our five-year business plan.

By 1995, the Blue Cross and Blue Shield system of plans will be the leader in its industry, as measured by

its combined size, growth in market share and financial stability. It will have achieved this position in the management of health care financing and delivery by being:

- A cohesive network of independent, locally strong plans effectively using the service marks to deliver the highest quality managed care capabilities.
- An organization that supports its competitive position by containing costs while focusing on the quality of products and services offered. It is the leader in health care benefit design and delivery systems, using its data on cost and clinical aspects of care together with leading edge information technology.
- An organization known for its dedication to providing the highest quality service to its customers. It is committed to increasing market share.
- A respected, credible organization that is known for using its leadership role in developing national health policy and legislation to assure access to affordable care for all Americans.
- A financially strong organization that invests in promising business opportu-



nities and new services.

Our role at the Association is to serve the member plans in reaching this vision, primarily by working with them on those issues for which a central coordinating body can provide economies of scale, leverage and leadership.

Our budget for 1991 calls for a 7.7 percent or \$8.4 million increase over 1990 levels. This brings the total Association anticipated funding to \$117.1 million.

Compared with the 1990 budget, we anticipate devoting more programmatic resources to:

- support for legislative and federal program policy development
- health care services management, especially in the areas of medical technology evaluations and quality of care program development
- development of a managed care strategy, including additional managed care capabilities in the national account market
- adoption of an international business strategy and
- support for Plan performance monitoring. ■

Prayer For Peace

Blue Cross and Blue Shield of Florida and the Association of Plans salute the men and women -- some of them our own employees -- who are serving in the Middle East. Our thoughts and prayers are with them and with their families.

Our nation's motto is "In God We Trust." As we hope and pray for a swift resolution to the conflict that keeps our loved ones from us, let us remember and appreciate why they are fighting.

There is a delicate balance that separates our way of life from one that would be far less free.

Tons Of Trash

What's more fashionable than faux leather, more proper than Miss Manners, hipper than listening to NPR every morning and greener than Teenage Mutant Ninja Turtles? Recycling. Recycling is in.

Hot.

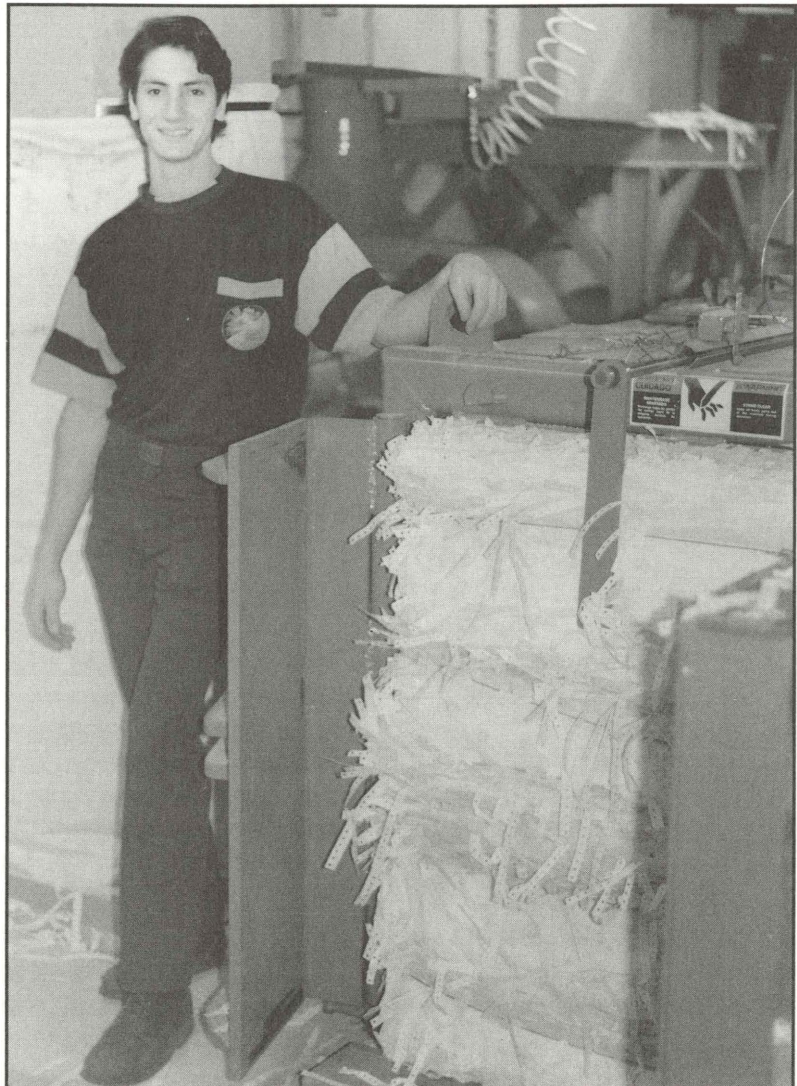
Trendy.

The right thing to do.

While the rest of the

country is jumping on the back-to-the-basics bandwagon, Blue Cross and Blue Shield of Florida has been recycling for years. Last year, the company recycled more than 500 tons of paper. This year, we've set even more ambitious goals. "We want to get every bit of paper -- anything that can be recycled," says Bob Hamilton, supervisor of Engineering. "We're committed to strengthening the recycling efforts across the company."

BCBSF recycles for three reasons. "The number one reason is for ecological purposes -- we've got to be a leader as far as our environment is concerned. Secondly, we believe that before too much longer, all this will be mandatory anyway. The third reason is for cost avoidance," says Mickey Rugg, manager of Engineering and Building Services.



Danny Levine, Recyclable Materials coordinator, is the Employee of the Year in the Materials Management section of the Mail Operations department (part of the Facilities and Office Services Division.)

**By
Trish
Sprinkle**

It now costs BCBSF \$118 to transport each load of its garbage to a city landfill. The city then charges \$38 for each ton of trash dumped into the landfill. In 1990, BCBSF filled area landfills with more than 1,000 tons of garbage. Hamilton and Rugg believe that at least 70 percent of what we dump with the city is recyclable.

The Facilities and Office

Services division is stepping up its efforts to recover recyclable materials. Their focus now is on paper, mostly because the company generates tremendous amounts of it every day. While that fact is no surprise to any of us who work here, what may be interesting is how each of us can help.

As you look around your department, you'll notice large, white cardboard containers reserved for recyclable paper only. These boxes collect a significant amount of the recyclable paper used at BCBSF, however, they don't collect all of it. "We fill a semi truck with these boxes every two days," says Hamilton. "It takes just two days for the Riverside office to fill a semi."

These boxes are taken to a private recycling company in Jacksonville. The paper is shredded and then recycled. There is a charge for transporting, shredding and recycling the paper, so BCBSF now makes little, if any, profit.

Making a profit isn't the main objective, however. Helping employees understand how to recycle effectively is what concerns Rugg and Hamilton most. "Ideally,

we want employees to separate their paper and put it in the right boxes," says Hamilton. "There are separate boxes for colored paper, white ledger paper (anything with ink on it) and laser paper.

"If the paper is sorted properly, it's worth something to us, because it won't be an expense to us even when we recycle it. We may get to the point where we can cover the

costs of picking it up," he explains.

Along with the cardboard containers placed throughout the buildings, the company also has other recycling efforts underway. One of the most unique is a new vacuum system, installed in the Riverside Home Office Complex mailroom in December, 1990.

This state-of-the-art system collects the fringe off the tons of computer paper the mailroom processes and sends the fringe through a network of pipes into another room where a large compacter neatly bales it.

Each large, rectangular bale of compacted fringe weighs half a ton. The mailroom currently generates enough fringe for one bale a day. The vacuum system is capable of producing 30 to 40 bales a day.

In addition to its recycling benefits, the system also increases the mailroom's productivity because employees no longer have to stop

the machines to empty boxes of paper scraps. With the vacuum system in place, the mailroom saves five hours of manual labor each day.

BCBSF is so serious about recycling, it is encouraging other areas of the company to get more involved. ARA Dining Services currently is phasing out all plastic foam products -- cups, plates and bowls -- and the Engineering department is working on a plan to collect and recycle aluminum cans. Employees also are getting involved individually, both at work and at home.

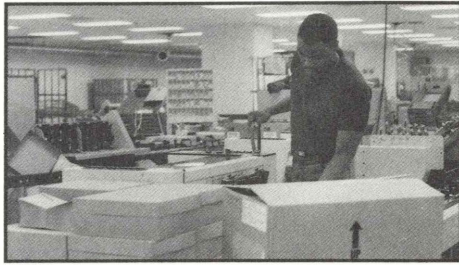
Recycling is definitely a hot topic, but not everyone is committed to the same degree -- either because they don't understand how they can help or because they don't think their contribution matters.

Hamilton and Rugg are determined to help everyone understand and contribute. "If you think that one little piece of paper you throw away won't make a difference, look at this bale. Each bale

starts with one little piece of paper that has holes all the way through it," says Hamilton. "Even one 4-ounce piece of paper can make a difference." He encourages employees in each department to set up a recycling system to

meet their needs.

While most states now have recycling laws, in Florida it's still voluntary. This will change, says Mike Jones, director of the Facilities and Office Services division. "In the next five years, the government will be forced to make laws regarding recycling. With your help, BCBSF will be ahead of the game." ◉



Robert Owens, inserter operator, vacuums paper dust from one of the mail machines.



Joe Hernandez, inserter operator.

Five Frogs On A Log

Follow A Sound Financial Path On Your Road To Riches

We all have dreams -- realizing most of them takes money. But without a solid financial plan, your dreams will never come true, says Daniel Soud, a specialist in financial planning. "Whether our dream is to retire comfortably, send our kids to a good college, or enjoy the good life, it will never happen without a map," says Soud. "Financial planning is the map that allows us to bring our dreams to life."

Soud and an associate, Ashley Anderson, were guest speakers at a January 17 workshop sponsored by the Employees Club. Their company, National Financial Planning Systems, Inc., is a Jacksonville-based firm that employs about 15 people, each with a different area of expertise -- estate planning, investments, tax planning, or retirement planning, for example.

Workshop participants were reminded that a good, solid financial plan has to start with a solid base. Soud and Anderson said that there's no time like the present to improve your personal economics. It's the start of a new year: time to make a financial resolution and follow through with it.

The best place to start, they agree, is with an assessment of your

own financial picture. How much money do you make? How well do you manage the money you have? How promptly do you pay your bills? How much insurance do you have? These are a few of the questions you should answer right away. Once you know exactly where you stand, you'll know how to proceed.

Anderson and Soud suggest that you meet with a competent financial planner to determine exactly what path is best for you and your family to follow, based on your unique situation.

In general terms, though, they

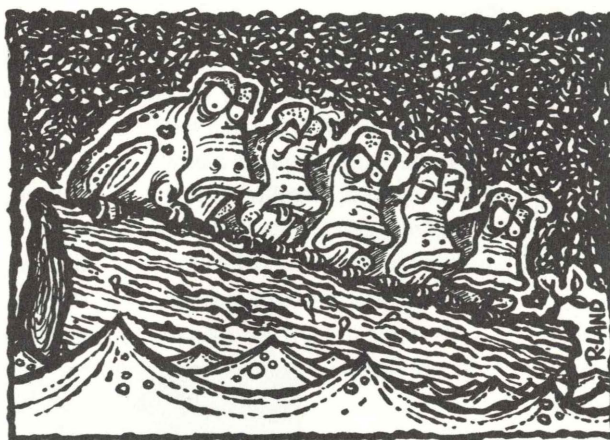


Illustration by Ronnie Land

shared suggestions that everyone can use to start down the road to riches:

- **First, focus on savings.** "Always pay yourself first," they urged. "If you wait until you've paid your bills, gone out for a fancy dinner and bought that new outfit you've been wanting, you will never achieve fiscal fitness."

- **Discipline is key.** If you know the location of every automatic teller machine around, you may be in trouble. Soud admits to having his money market account in another city, just so he can't get his hands on the money too easily.

- **Plan a budget -- with your spouse or family.**

If you are working together and communicating well, your chances of sticking to your budget are much greater. Anderson says she makes it easier on herself by calling her budget a "spending regulation."

And be as realistic as possible when putting your budget together, Soud recommends. For example, don't say that you're going to take your lunch to work every day, because it won't happen. There'll be times you want to go out to lunch with your friends and co-workers, so allow for some flexibility.

- **If you're eligible for the company's 401K plan, contribute the maximum amount possible,** says Soud. "It's by far one of the best benefits BCBSF offers. You can't beat it, and it offers a variety of investment choices, depending on what kind of risk taker you are," he says.

And last, but most important:

- **Start saving now.** The sooner you start, the more time your money will have to accumulate interest.

Anderson concluded the workshop with a fable of five frogs on a log:

"Five frogs are sitting on a log. Three of them decide to jump off. How many frogs are left?" she asked the group.

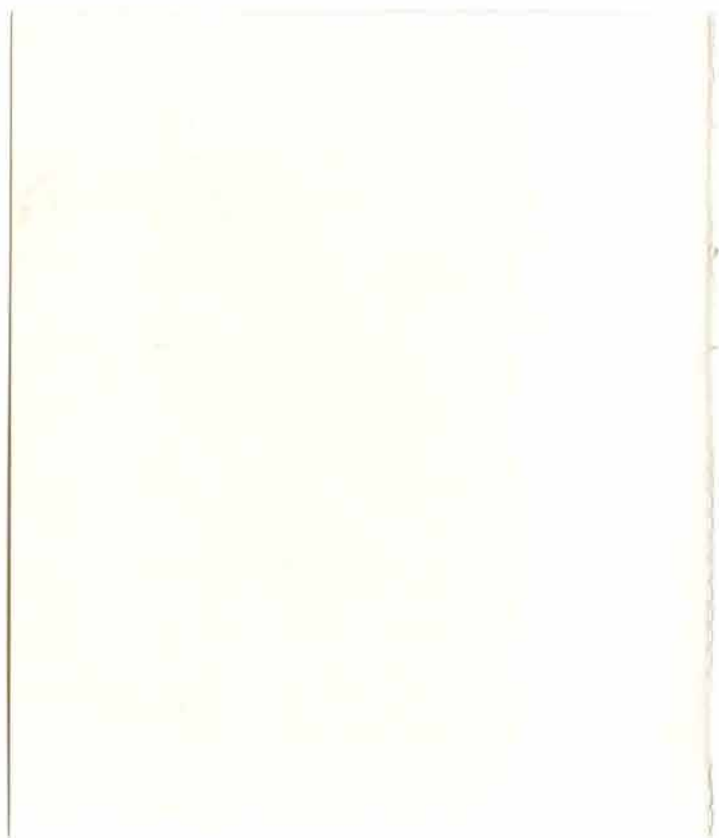
"Two," some of the participants answered.

Anderson said, "Five frogs were left on the log. Deciding to do something and actually doing it are very different. This year, jump off that log!"

For more information, call National Financial Planning Systems, Inc., (904) 296-3300.



Babies & You



Company's Stance Against Smoking Commended

BCBSF Earns Two Awards

The American Cancer Society recently presented a citation to BCBSF in recognition of the company's concern for the health and wellness of its more than 5,000 employees statewide. The company announced on November 15, 1990, that it would be a totally smoke-free workplace.

Carol Peters, chairman of the American Cancer Society's Great American Smokeout, awarded the citation to Mike Johnson, vice president of Human Resources.

At the same awards ceremony, Dr. Harvey S. Barnhardt, past president of the Duval County Coalition Against Tobacco, presented another commendation to Thomas E. Albright, senior vice president and chief marketing executive of BCBSF.



Carol Peters, chairman of the American Cancer Society; Mike Johnson, vice president of the Human Resources division; Dr. Harvey S. Barnhardt, past president of the Duval County Coalition Against Tobacco, and Thomas E. Albright, senior vice president and chief marketing executive of BCBSF.

Passive Smoking Report Released

Causing an estimated 53,000 deaths annually, passive smoking ranks as the third leading preventable cause of death in the United States today, behind active

smoking and alcohol. Exposure to tobacco smoke now has been linked to heart disease in non-smokers, according to a report written by Stanton A. Glantz, Ph.D., and William W. Parmley, M.D. professors of medicine at the University of California in San Francisco.

In fact, the authors conclude, passive smoking causes about ten times as many deaths from heart disease as it does from lung cancer.

The report was published in the January issue of *Circulation*, an American Heart Association journal.

In terms of the effects on the heart and blood vessels, non-smokers seem to be more sensitive to second-hand smoke than smokers. The first disease linked definitively to active smoking was lung cancer, so it's not surprising that the first disease identified as being caused by passive smoking also was lung cancer, said the authors.

1991 Workout To Beat Cancer

Lend a hand in the battle to fight cancer! Join your friends and co-workers at the American Cancer Society's annual **Workout To Beat Cancer**, Sunday, February 17 from 2-6 p.m. at the Marina Hotel at St. Johns Place in Jacksonville.

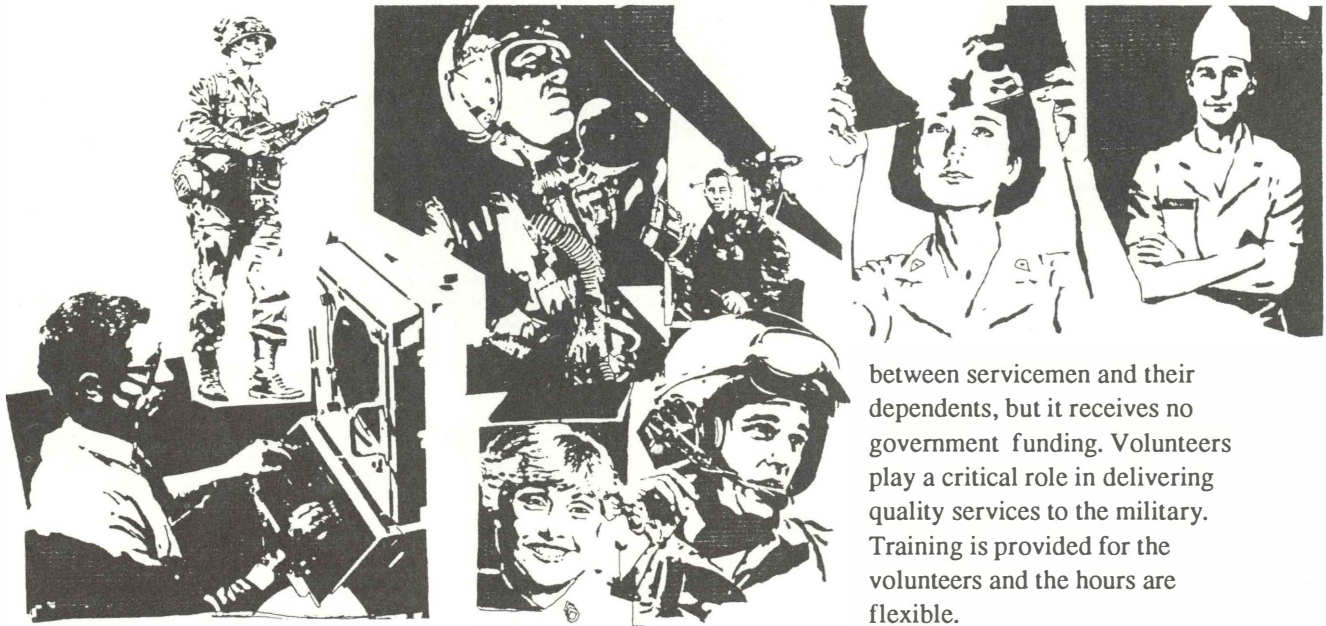
The workout will consist of two 75-minute routines designed for all fitness levels, with refreshments and breaks in between. Registration begins at 12:30 p.m.

Individual and corporate prizes will be awarded for participation and collected donations.

Coinciding with the workout will be a fitness expo sponsored by local clothing stores and fitness clubs. You'll see fashionable active wear and the latest fitness equipment. At the expo, you'll also learn about general health tips.

If you're interested in joining the BCBSF corporate team, contact Janet Morris at 363-4214.

EMPLOYEES ONLY



Volunteer Nurses Needed

Red Cross Has Been Overwhelmed By Requests For Help

Now that Operation Desert Storm has begun, the American Red Cross is asking for volunteers to help the military and their families. Nurses are in particular demand. There is a tremendous need for emergency nursing services, including first aid, referral services and emotional support.

"As increasing numbers of reserves and National Guard units have been mobilized, we've been overwhelmed with requests for help," says Marcia Latimer, director of Service to Military Families at the Northeast Florida Chapter. "With Operation Desert Storm underway, there's an even more urgent need. We are asking for the

help of Blue Cross and Blue Shield of Florida nurses."

The American Red Cross is mandated by Congress to provide emergency communications

between servicemen and their dependents, but it receives no government funding. Volunteers play a critical role in delivering quality services to the military. Training is provided for the volunteers and the hours are flexible.

Nurses interested in volunteering should call Charlie Powell, director of Community Volunteer Services for the Northeast Florida Chapter, at (904) 358-8091.

MANAGER'S MEMO

Motivating during hard times.

Economic woes can hurt employee performance, so you need to work harder to keep them motivated. To do so:

- **Keep them calm.** People concerned about their jobs become apprehensive and worry more than they work.
- **Level with them.** Seize every chance to deliver good news, but don't be afraid to share bad news. When people realize they're all in the same boat, they row harder.
- **Don't overcontrol.** Resist the temptation to toss out your human relations skills and resort to fear as a motivator. You'll get only short-term results.
- **Use teamwork.** People on teams work harder to support each other and the organization.
- **Focus them on long-term goals.** If you have less for them to do, encourage them to visit other departments. Urge them to observe, listen and ask questions to learn more about the business. *The payoff:* when things improve, they could be in a better position to seek a promotion.
- **Use humor.** When people can laugh together and have a little fun on the job, it improves their mental well-being. It also makes them perform better and feel more satisfied with their work.

Source: *Communications Briefings*, Volume 10, Number 1.

Elevator Etiquette And You

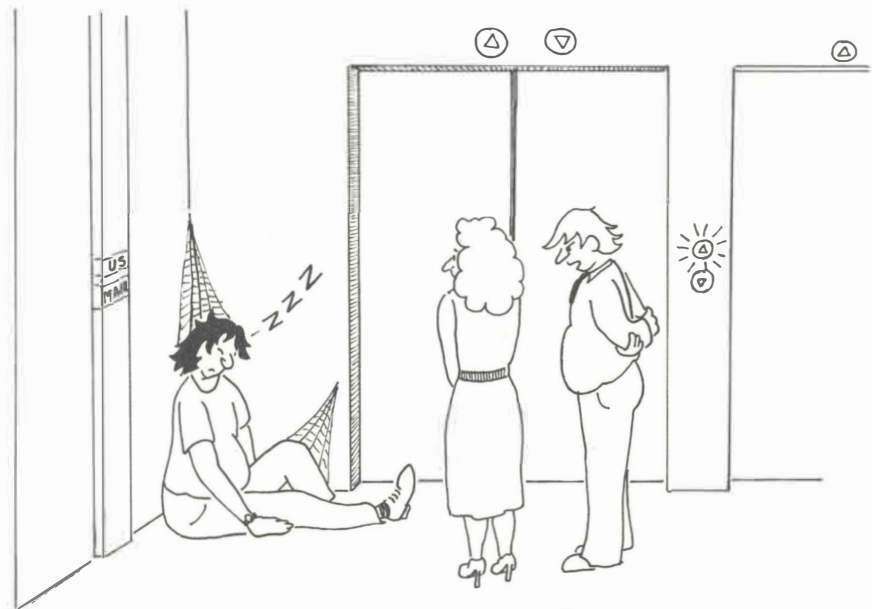
Common Courtesy Will Make Your Elevator Ride More Pleasant

**By Mickey Rugg,
Manager of Engineering and Building Services**

For centuries, man has used many kinds of hoisting devices for lifting and lowering freight and passengers. History records that around 236 BC, Archimedes developed a weight-lifting device operated by ropes and pulleys. As far back as 2600 BC, the Egyptians must have employed hoists to build the Pyramids, the largest of which is over 500 feet high. In spite of all man's ingenious efforts to hoist heavy objects up or down, one common fact remained: when the rope broke, the lift fell.

In 1852, a master mechanic named Elisha Graves Otis invented a safety break that would keep the lift from falling. A few more years of testing proved the value of the invention and, in 1857, the world's first passenger elevator was installed in the E.V. Haughwort & Co. store in New York City.

Over the years, the mechanical and electrical intricacies of the



These elevator delays are getting out of hand!

elevator system were mastered, and we've been assured safe, efficient elevator service. But there is still one element that seems to elude control. It's a very human element: elevator etiquette.

In the Engineering Department, we hear about elevator etiquette -- and the lack of it -- all the time. "People leaving the elevator wouldn't let me on" or "people getting on wouldn't let me off." Before we offer some advice for improving elevator etiquette, I want to share some numbers with you.

Since their installation in 1973, the eight elevators in the tower building have made approximately 41.4 million trips to deliver employees.

The three passenger elevators in the center building have operated since 1968 and have made approximately 30.9 million trips.

That's a total of 72.3 million

trips -- each one with the potential for an incident of elevator etiquette, good or bad.

To reduce the number of unpleasant elevator encounters, here are a few rules of common courtesy to follow:

- **When a car stops**, don't block the doorway. Step to one side and let the passengers exit or enter.
- **To avoid congestion** and wasting time, the passenger nearest the door should exit first.
- **Enter or exit the elevator** promptly so the elevator doors can close without reopening. Door openings delay the elevator.
- **Don't hold the elevator doors open** to talk to a departing passenger. You'll delay everyone in the car.
- **Don't ask someone to hold** the elevator for you. It delays the other people on the elevator and everyone else who is waiting for the elevator on other floors.
- **Don't read the newspaper** or other material on the elevator. It takes up needed space and you might miss your floor.
- **Don't eat or drink** on the elevator, and if you're carrying food, make sure it's properly covered.

We thank the Otis Elevator Company for their help with this story.

ASPEN NOTES

ASPEN, the Automated Speech Exchange Network, has arrived at Freedom Commerce Centre. Mailboxes for the National Market Segment Team are now being installed. Mailboxes for Local and Direct will follow shortly.

- Need an ASPEN refresher course? Leave a message in the System Manager's mailbox -- number 1000.
- The Riverside Home Office Complex's ASPEN system was upgraded on January 26, 1991. Watch this space for upcoming news on the system's new features.

FLORIDA FOCUS



Marianne Elden, public relations specialist, Justin Wilson, noted cook and humorist, and former BCBSF employee Lori Genk tell tales at the Advantage 65 Celebration in Orlando.

Spicy Celebration

Advantage 65 Program Kickoff Features Famous Cajun

Justin Wilson, world-famous Cajun cooking expert, made a guest appearance at the Advantage 65 Celebration, a health and nutrition fair held December 10 at the Orlando Expo Center.

The event, co-sponsored by Blue Cross and Blue Shield of Florida, Florida Hospital, Kissimmee Memorial Hospital and Orlando Regional Medical Center, introduced our new Advantage 65 program to area residents. The program is a cost-effective Medicare supplement insurance policy.

Along with information about the program, senior citizens were able to take advantage of free health screenings conducted by the participating hospitals. These included cholesterol, glaucoma,

diabetes, cancer and blood pressure checks.

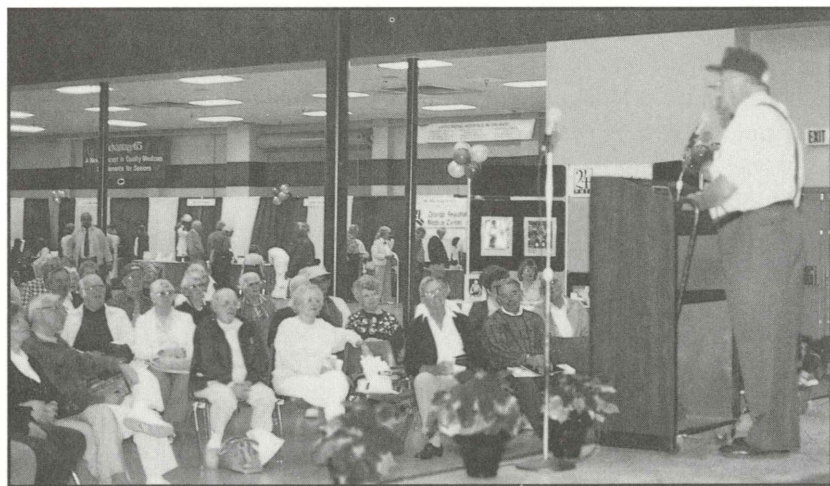
Justin Wilson is an internationally recognized humorist and storyteller with 50 years experience in the entertainment field. Host of "Justin's Louisiana Cookin'," Wilson spoke to the crowds about the trials, tribulations and rewards of advancing through the golden years.

The celebration focused on health and nutrition and featured a "Happy Holidays" theme. Celebrity

chefs from the central Florida area, including Chef Luciano Visentin from Petrone's restaurant in the Omni International Hotel, prepared their favorite nutritious recipes for everyone to sample.

Other entertainment included Rosie O'Grady's Dixieland Trio and the Gold 'N Time Barbershop Quartet.

Approximately 500 people attended the event, which was coordinated by Public Relations and Senior Markets.



Justin Wilson, Cajun cook extraordinaire, entertained attendees at the Advantage 65 Celebration with tales of the trials and tribulations of life.

The First Five Years

Experience The March Of Dimes' WalkAmerica 1991

On the wall of an obstetrical unit in a large hospital, a sign read, "the first five years of life are the most dangerous."

The March of Dimes organization, founded in 1938 by President Franklin Delano Roosevelt, is working to change that fact.

Blue Cross and Blue Shield of Florida is helping, too. In January, Dick Smith, vice president of the Southern Region, presented a speech to businesses in Fort Lauderdale to kick off the March of Dimes' Birth Defects Foundation's WalkAmerica 1991.

Walkathon proceeds will be used to prevent birth defects through research, health services, public and professional health education programs, coalition and advocacy.



Pam and Dick Smith and Georgia Brennan attended the March of Dimes' WalkAmerica 1991 Kickoff in Fort Lauderdale.

In his speech, Smith mentioned that the March of Dimes organization is very special to him because his wife, Pam, was helped by the March of Dimes in 1952 when, as a 6-year-old, she contracted polio.

In an effort to help fight birth

defects, Blue Cross and Blue Shield of Florida is a corporate sponsor of the March of Dimes. This month, BCBSF will introduce its prenatal education program, "Babies and You," to employees (See "For Your Benefit," page 18.)

"By adopting this program, we hope to do our part to reduce the infant mortality rate in the United States," says Smith. The United States ranks 22nd among industrialized nations in infant mortality.

To help lower the infant mortality rate, BCBSF has formed a coalition -- along with Health and Rehabilitative Services, Healthy Mothers/Healthy Babies Coalition in Broward County, the Florida Medical Association and the March of Dimes -- that will address prenatal education needs and build awareness of the need for prenatal education statewide.

The program is being managed from the March of Dimes' corporate headquarters in Jacksonville, and will focus on the effects of stress, the need for problem pregnancy identification, intervention and also prevention. ■

Where And When The Walks Begin

Mark your calendar now for WalkAmerica 1991. The dates around the state are:

Jacksonville --March 16

Fort Lauderdale and Miami --April 6

Orlando and Tampa -- April 27

Pensacola -- April 20

The team captains are:

Local: Irene Manassa, 363-5601

National: J.B. Barnhardt, 363-4283

Direct: Bonnie Godbold, 363-5274; Susan Holcomb, 363-5272

Medicare A and B: Maude McKenzie, 791-6578; Gisela Croft, 791-6242

Others (HRD, Finance, etc.): Yvette Lewis, 791-6322

For more information about the Walkathon, contact your team captain.

Unique Claim To Fame

Elaine Kern, team facilitator in the Automated Claims System (ACS) department, is visibly proud of her 60-member staff, which handles about 50 percent of all private business claims processed by BCBSF. What makes her staff unique is that they process their 50,000 or so claims each week differently from the way the line units do. When the claims come in to the department, they are coded and entered on personal computers, rather than directly onto the mainframe computer.

Although ACS performs two basic functions, coding claims and entering claims, their bottom line production is measured in terms of claims entered.

"It's basically a one-way process from this area," says Kern. "This means that we don't really have a sense of what the end results are. For example, we don't know if a claim that we code and enter will suspend or reject from the system later. That's one reason I really stress to my staff the importance of taking time with each claim. We want to make sure that we do the best job we can with each claim -- not only because of our commitment to excellent service to our customers, but also because the line areas who process the claim will suffer if we don't do our jobs right.

"With that understood, our responsibility still is to get the claim into the system as quickly as possible.

"Each clerk codes about 80 claims an hour and enters about 42

per hour. Probably 96 percent of the claims need something -- a hospital number, a provider number or a qualifier code, for example. Our clerks are trained to find and supply the missing information so the claim can be entered correctly into the system."

The ACS area uses software that was designed by and for PAS (Provider Automated Services, formerly a subsidiary of BCBSF.) The process was implemented in Private Business Operations to handle the "peaks and valleys" that historically occurred in claims receipts. However, after the mid-80s, when the health insurance industry experienced significant changes, the up-and-down pattern no longer held true.

Instead, says Kern, "we started seeing only increases in the number of claims." In 1988, the average daily entry volume in ACS was 4,400 claims. In 1989, the number increased to 5,700 and in 1990, ACS entered 7,000 claims a day.

"Claims volume has increased by about 13 percent each year,"

says Kern. The total number of yearly claims entered increased from 1,109,962 in 1988 to 1,727,316 in 1990. Kern expects this upward trend to continue, and says "This means we have a real challenge ahead of us. We have to find ways to handle the expected increase in volume with the staff we now have. One way is to concentrate on making operational improvements."

The department already has taken steps toward improvement, says Kern. "A programmer is now working on our software to improve response time. We'll be able to key faster and enter more claims."

The ACS department also has a full-time trainer. "Because our software is unique, we offer special training that is different from the training someone in line production would receive," says Kern. "This training is especially beneficial to the corporation, because it results in highly skilled, flexible and productive workers."

Kern sees ACS as an excellent stepping stone for employees and a



Shirley Ortega (left) and Elaine Kern.

model program for the corporation. "Our staff is a mix of temporary and full-time workers. This arrangement allows us to bring people in, identify those who are good in production, train them, assess their personalities and work habits, and make sure there is a good fit. We can then career path them into the line areas.

"From a private business perspective, turnover is significantly reduced, because these employees already have received training, they work well in a production environment, and they know what to expect from the company.

"In a matter of three or four years, they've learned it all -- coding, entry, suspense and problem resolution. They're knowledgeable about the whole process -- and that's the kind of employee I think this corporation envisions for its future work force."

What Kern envisions for the future of the department depends largely on technology. Because of the tremendous volume of claims it processes, Kern says electronic processing may be an option that ACS will soon explore. "We may run a pilot with OCR (optical character recognition) equipment like Medicare now has." This equipment electronically "reads" the information on a claim, then automatically processes it.

Conversion to this system would take place gradually over a period of two to five years, says Kern. "But if, for some reason, we don't move to an electronic processing system, it makes it all the more imperative that we be as efficient and accurate as possible. Our ultimate goal in claims processing is to achieve a one-day cycle time."

If you have any questions about the Automated Claims Services department, contact Kern at (904) 791-8470.



Celebrating the demise of the suffix code manuals (L-R): Willetta Liptrot, Lucretia Peterson, Sherry Levo, Debra Rover, Marian Thomas, Sandra Carr, Marvette Benjamin, Russell Moore, Julia Henry-Wilson, Yvonne Burch, Lola Marsh, Brian Wood, Kathy Shaneyfelt, Tina Rynearson, Tom Dunn and Diane Kirkland. (Not pictured: Kim Powell, Marva Sinclair, Jackie Head-Jones and Rhonda Hall.

On-Line Is Fine

New Procedure Saves Time, Energy And Money

Don't complain to Willetta Liptrot about manual labor -- she'll throw the book at you. Actually, fourteen of them -- manuals three inches thick.

Fortunately, Liptrot, an operations analyst II in National Research and Development, doesn't need the manuals anymore, thanks to "on-line suffix code documentation."

Suffix codes are the documents that describe specific benefits in a contract. Claims examiners, customer service representatives, and field and branch office employees use the codes to explain contract benefits to customers.

There are more than 850 suffix codes in the National/Corporate markets of Private Business Operations. Before the suffix codes were put on file in the computers, there were two manuals for each of the seven lines of business in National/Corporate, multiplied by the number of employees who needed to refer to those manuals every day.

"Keeping all these manuals up to date involved tremendous resources and was very expensive, considering the amount of paper needed (approximately 40,000 sheets each month), the cost of the binders and the costs for word processing and copying," says Liptrot. "Plus, each employee had to take the time to update their manual each time a change was made."

But now, instead of thumbing through heavy, awkward and not-always-accurate manuals to find group specific benefit information, employees access the information on their computers -- instantly.

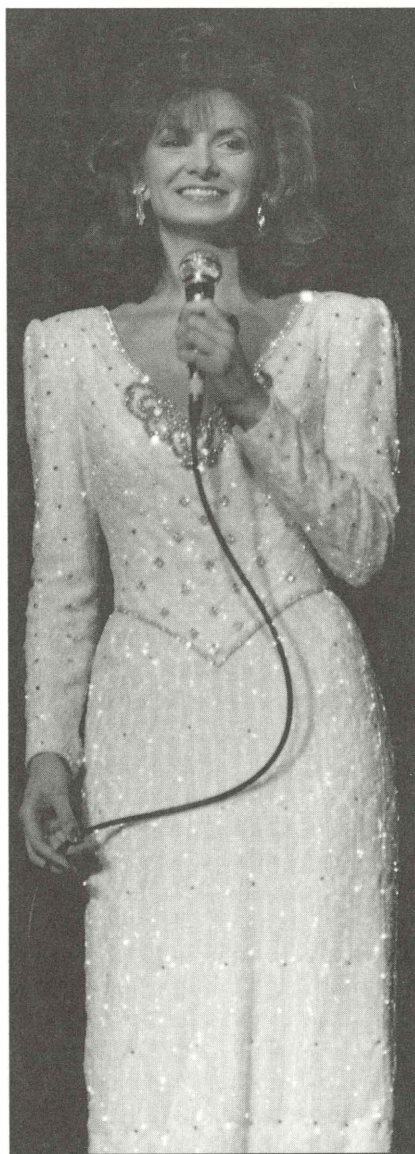
This instant access to information is what pleases Julia Henry-Wilson, an 18-year veteran of BCBSF and a senior examiner in the production area of National Operations. "I think on-line documentation is the greatest thing since the beginning of time," she says. "We used to have to wait several weeks for a change in suffix code to be recorded in the manuals -- now that change is made instantly, and we all have access to it simultaneously. The examiners have absolutely no complaints about the procedure. It's just the greatest."

Its economic impact is also great, says Liptrot. She estimates that on-line suffix code documentation should save the company more than \$100,000 annually.

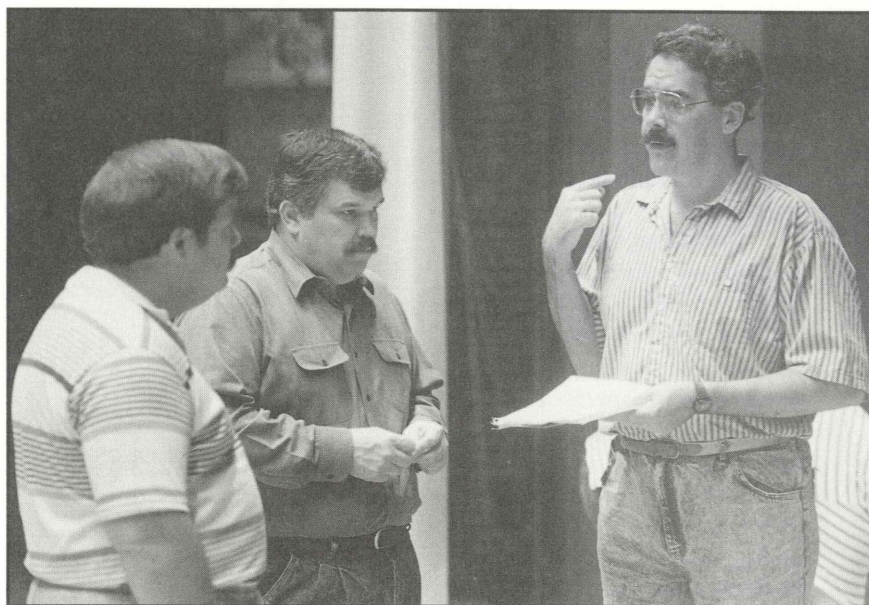
IN THE SPOTLIGHT

Variety Show

The sixteenth annual Toys For Tots Variety Show, sponsored by the BCBSF Employees' Club, featured an impressive display of talent. Here is just a glimpse of the sights that graced the stage...



Vocalist Virginia Crawford wowed the crowds with her rendition of "Golden Rainbow" and "My Tribute."



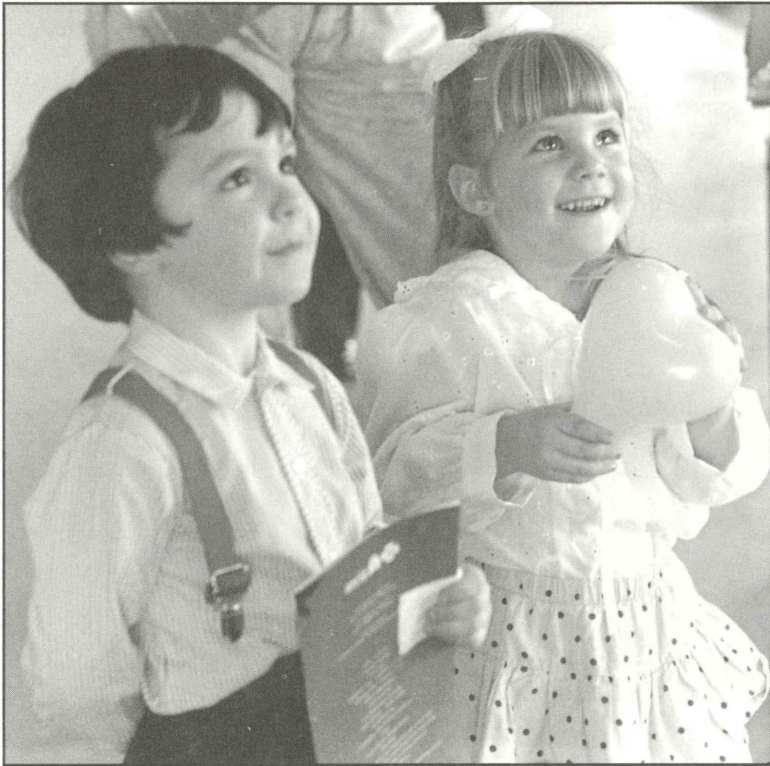
Chairman of the audition committee Bob Mahoney, right, shares pointers with John Oetjen (left) and Pete Taylor.



Folk singers Cindy Tanton (left) and Alice McCrory have performed at Toys For Tots shows in Africa, West Germany, Japan, Pakistan and Jacksonville. At the BCBSF show, the sisters sang "One Morning In May," "Away In A Manger," and "I Wish You Peace."



Gail Makley (left) and Elroyce Makley.



Above: With program and balloons in hand, two starry-eyed children wait for the show to begin. Right: Jocelyn Morales, daughter of Renona Morales. Below right: Eddie Flowers, Barbara Mitchell and Mickey Gibson, directors of the Toys For Tots Variety Show. Below left: Patricia Loughery and Kristine Dedge, stage managers.



IN THE SPOTLIGHT



Tony Favino, Anita Rodgers, Corporate Suggestion Program winner Gary Pettis, W. Charles Scott, Mario Rubio and Lynda Goldman.

Directory Assistance

It Pays To Pay Attention To The Nitty-Gritty Details

Gary Pettis, a control clerk in Medicare B, is the latest Corporate Suggestion Program winner.

His idea to send MedPard directories using third class bulk rate instead of first class will save the company more than \$24,000 each year.

MedPard directories list the physicians who are Medicare B participants. There are nine different versions of the directories for each of the nine districts across the state.

Each directory is from 70 to 100 pages long, and used to cost about \$1.50 to mail first class. By using the third class bulk rate, the company will save \$1.23 for each of the thousands of directories sent each year.

Pettis also suggested that Customer Service Representatives use labels to address each directory as it is requested. Before Pettis's change was implemented, the CSRs would write up a request form for the directories and then someone else would address an envelope to send the directory. Using the labels saves time and money -- and more than \$1,200 in labor.

The Corporate Suggestion Program awards 10 percent of the annual cost savings; Pettis earned the maximum \$1,000 award for his suggestions. He encourages other employees to take advantage of the program.

"The employees who deal with the nitty-gritty details of the job are in a position to see where improvements can be made," says Pettis, who has been with the company for four years. "So when you see something that makes you say 'That's dumb! Why do we do it that way?' That's where an improvement can be made. That's your bonus!"

Anita Rodgers administers the Corporate Suggestion Program. For more information, call her at (904) 791-6013.

An Enchanted Evening Awaits...

Remember those old movie themes you used to hum and whistle? The Jacksonville Symphony Pops Orchestra, conducted by Skitch Henderson, will present an evening of "Great Movie Themes" on Friday, February 22 and Saturday, February 23. BCBSF is sponsoring the concerts and



employees are invited to purchase discounted tickets to the performance. Just call the Florida Theatre Box Office, identify yourself as a BCBSF employee and you will receive \$2 off the price of each ticket purchased. The Box Office number is 355-2787. We promise you'll leave humming...

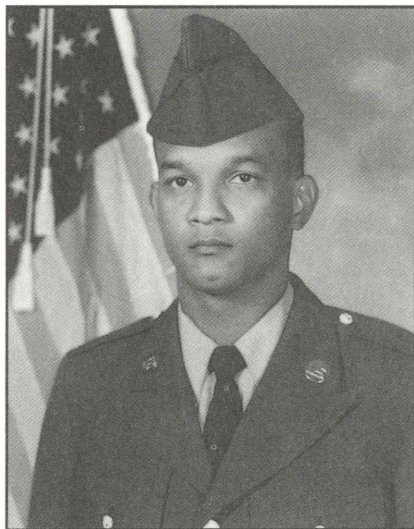
Salute To Our Troops:

Wanted: Photos Of Family And Friends Serving In The Middle East

Do you have a relative or co-worker serving in Operation Desert Storm? We'd like to include their picture and mailing address in future issues of Profile magazine as space permits.

Please send their name, military photo and address to Profile, c/o Public Relations, 3C, Riverside Home Office Complex.

Attach each photograph to a piece of paper and include your name and your return address on the paper. (Do not write on the photograph!) All pictures will be returned. Any questions, call (904) 791-6329.



PFC Kendall P. Pereira is the nephew of **Helena Armorer**, supervisor in Medicare B Prepayment. His address is 098 72 5804 Operation Desert Shield. C CO 311 MI BN; 101st Airborne Division, (AASLT) APO NY 09309. Pereira has been deployed since August.



ACS/EMC Support staff, kneeling, L-R: Earlene Crews, Del Detrick, Wilma Struhar, Sherri Deese, Joni Shollar, Shelba Dunlap. Standing, L-R: Debbie Hagan, Gayle Losco, Debbie Strickland, Gladys Pabon, Shirley Roddy, Angela George, Carole Rambo, Joe Green, Deloris Robinson, Bobbie Stanton, Carol Tussinger, Fran James, Janet Lewis Gilliard. Not pictured: Darlene Turner, Kathi Hammond, Michelle Higginbotham.

Sweets For A Sweeper

Valentine, Will You Be Mine?

Sailors on the *USS Impervious*, a minesweeper based in the Persian Gulf, will be enjoying Valentine cards and candy, thanks to the



SFC Tommy Rhoden is serving with the #202 Medical Group; he's been in Saudi Arabia since December 23, 1990. He is missed by three BCBSF employees: brother **Johnny Rhoden**, IS&O Systems; sister-in-law **Joan Rhoden**, executive secretary, PBO; and niece **Tracy Woodard**, Medicare B Telecommunications.

employees in ACS/EMC Support. Shelba Dunlap called the American Red Cross and asked them to identify a ship that hadn't received a lot of recognition or mail. The Red Cross responded with the name of the *Impervious*, a Navy vessel with about ninety sailors on board.

Dunlap's group collected candy and cards to send to the sailors in time for Valentine's Day. "We wanted to show them we care and that we support what they're doing. We plan to continue to send them mail and packages to let them know we are thinking of them," said Dunlap.

The mailing address is:
USS Impervious MSO 449
FPO Miami, FL 34091-1911.

FOR YOUR BENEFIT

Babies & You Program Begins In February

In case you're still under the impression that babies are delivered in a pink or blue blanket by a stork, or that cabbage leaves hide chubby, fresh-cheeked newborns, we have a news flash for you. Women give birth to babies -- and what they do, what they eat and what they drink before, during and after pregnancy will directly affect the rest of their babies' lives. Parenthood is a tremendous responsibility that starts at the moment of conception.

To help get your baby off to the the best possible start, Blue Cross and Blue Shield of Florida will offer free prenatal education classes beginning the second week of February. To make attendance at the classes more convenient, the one-hour class will be held both at Freedom Commerce Centre (FCC) and the Riverside Home Office Complex (RHOC) during regular work hours. The program provides parents and prospective parents with information on stress management, exercise, nutrition, genetics, substance abuse, teenage pregnancy and having babies after 35.

These classes are part of the March of Dimes' "Babies and You" workplace education program, which is aimed at reducing the incidence of infant deaths and premature or low birthweight babies. "Babies and You" is open to all employees and their spouses, and it is not limited to pregnant employees. The classes will begin on Tuesday, February 12 at RHOC in

Training Room 7 and on Wednesday, February 13 at FC1 in Room 2 B & C. The classes begin at 11:30 a.m. and end at 12:30 p.m. The series continues to meet weekly for nine weeks. Participants will be provided with lunch, drinks and fruit.



The company is committed to the health and wellness of its employees. For this reason, participants will be allowed an additional thirty minutes of paid time to attend each class.

"Because so many of our employees are of child-bearing age; supervisors also may find these classes very helpful in dealing with pregnant employees," says Brenda Short, corporate nurse. "There are things supervisors can do that mean less absenteeism of pregnant employees and ultimately, healthier, happier moms and babies."

"We chose to pilot the program here in Jacksonville, because this is where most of our employees are," says Earline McKinnie, corporate nurse. "However, we plan to move the program out to the regional locations as soon as possible. This is an important program that can have a tremendous impact."

If you'd like to attend the classes, you must pre-register. Fill out the attendance card provided or call to reserve a class spot. For more information on the classes, call Brenda Short, FCC, at 363-4632 or Earline McKinnie, RHOC, at 791-6438.

IN THE SPOTLIGHT

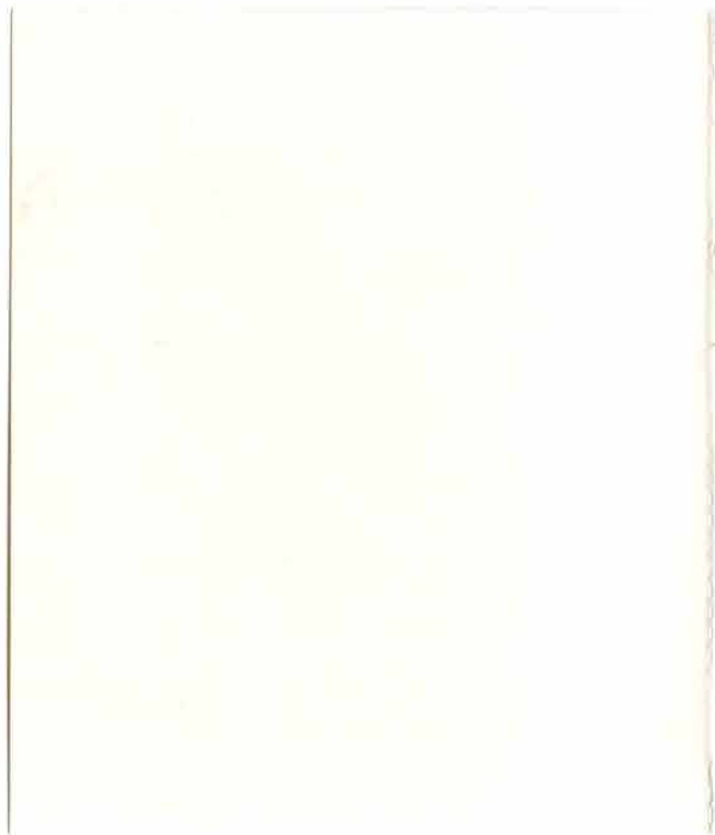
Service Anniversaries

The following individuals, with their job title and location noted, celebrated anniversaries in January and February:

5 Years

January

- Joyce W. Arnold, Supervisor/Claims, TAM
- Beverly J. Below, Field Group Specialist, JAX
- Brenda F. Carter, Customer Service Rep B, HOC
- Rhonda J. Chadwick, Claims Examiner C, Medicare B, HOC
- Bonnie A. Cowart, Claims Service Rep III, FC1
- Tammy E. Crawford, Correspondence Rep B, HOC
- Marilyn R. Crossland, Secretary B, PEN
- Karen J. Earle, HIS Project Manager, HOC
- Yolanda Y. Edwards, Claims Service Rep III, FC2
- Mary Ann Ghioto, Claims Service Rep III, FC1
- Cindy Lannette Gray, Correspondence Rep B, HOC
- Karen Y. Grant, Claims Examiner C, Medicare B, HOC
- Darryl B. Harris, Associate Programmer Analyst, HOC
- Linda E. Hastings, Customer Service Rep V, FC1
- Sharon L. Hawkins, Claims Examiner B, HOC
- Tavia W. Hodges, Med Secondary Payer Analyst, HOC
- Doreen W. Jackson, Statistical Clerk A, GIL
- Helen P. Johnson, Claims Examiner B, HOC



March of Dimes Babies & You Class Registration

Name _____

Phone _____

Location _____

Division _____

Are you pregnant? _____ If you are, what is your due date? _____

**Please return through interoffice mail to:
Employee Health Services, RHOC, 3C**

Quantrenia R. Johnson, Claims Examiner B, HOC
Kecia L. Love, Accounting Analyst B, HOC
Adrienne S. Matlin, Accounting Analyst B, MIA
Carolyn D. McDuffie, Customer Service Rep B, FC2
Charles A. Metzkes, Account Representative, JAX
Antionette E. Murphy, Claims Examiner B, HOC
Barbara F. Ojeda Morgan, Small Group Specialist, GIL
Ervin E. Pierce, Senior Account Executive HMO, SAR
Joyce G. Quiller, Claims Service Rep III, HOC
Zeta Y. Richardson, Customer Service Rep B,
Gary L. Rigg, Auditor IV, TMP
Bettie J. Samford, Statistical Clerk A, GIL
Linda J. Scott, Customer Service Rep B, FC1
Patricia M. Scott, Claims Examiner B, HOC
Loye G. Shirah, Executive Secretary A, HOC
Audrey J. Singletary, Peer Review Analyst B, HOC
Patricia A. Stephens, Manager Sales HMO, ORL
Diane L. Taylor, Claims Examiner B, HOC
Joseph F. Wellman, director of Northeast Operations, JXM
Althea L. Williams, Customer Service Rep B, FC2

February

Jean S. Farah, Clerk B, HOC
James J. Gregory, Lead Clerk, HOC
Leah D. Hudson, Customer Service Rep B, PEN
Constance Morris, Secretary B, HTF
Thyra D. Powell, Enrollment Change Clerk, FC2
Louanne Rodgers, Senior Advisor, FC2
Mary L. Sidders, Correspondence Representative B, HOC

Rachelle Spivack, Community Relations, PA Rep, FTL
Twanna M. Swift, Operations Analyst II, HOC
Hattie L. Swindell, Precertification Clerk, SAR
Remedios F. Urbano, Clerk B, HOC
Eduardo Vargas, Senior Account Executive, HMO, MIA

10 Years

January

William J. Aberly, Maintenance Technician D, HOC
Marilyn M. Baker, Claims Examiner B, MIA
Johnnie R. Edwards, Manager User Account EDP, HOC
Anthony D. Hall, Supervisor Branch Audit, PARD, MIP
Leslie R. Hart, Hardware Support Specialist, TAM
Valerie J. Hill, Accounting Analyst A. Cashiers, HOC
Michael C. Hope, Tape Librarian, HOC
Barbara O. Johnson, ER Relocation/Test Administrator, Personnel, HOC
Betty J. Leonard, Switchboard operator, HOC
Linda F. Reed, Quality Analyst QC & Analysis PBO, FC1
Kathy A. Towns, Auditor IV, JPO
Edward A. Treffinger, Manager User Account EDP
Lori A. Widell, Hearing Analyst, SWD

February

Washti S. Bajnath, Auditor IV, MIP
Ruby A. Chisholm, Customer Service Rep B, MIA
Jeanne L. Coleman, Operation Analyst II, FC2
Donald A. Johnson, Inserting Machine Operator, HOC
Karyn E. Ruen, Manager User Account EDP, FC2
Mirtha H. Torres, Customer Service Rep B, MIA

15 Years

January

Clare M. Adamson, Manager User Account EDP, FC2
Sandra L. Cavey, Group Accounting Specialist, FC2
Jacqueline P. Cerrito, Field Group Specialist, FC2
Phyllis S. Daniels, Accounting Analyst A, HOC
Donna F. Guy, Rating Examiner, Group Underwriting, GIL
Joyce A. Harnage, Supervisor Claims & Customer Service, FC2
Yvonne V. Jones, Safety & Security Officer, HOC
Donald L. Lunda, Senior Consultant/Human Resources, HOC
Margaret S. McKindles, PPO Analyst, JPA
Ronald W. Rountree, Manager BCBS FEP Wire Services, FC1
Theresa F. Watson, Clerk C, Claims, JXM
Sonya E. Williams, Correspondence Rep A, HOC

February

Juanita T. Cogdell, Collection Specialist, HOC
Karen M. Collins, Correspondence Rep B, FC2
Brenda E. Cooper, Correspondence Rep A, SWD
Betty J. Cox, Claims Service Rep III, FC1
Jacqueline F. Davis, Claims Examiner C, Medicare B, HOC
Arthur G. Gable, Quality Analyst, Med B. Communications, SWD
Joseph J. Glover, Shift Leader/Safety & Security, HOC
Linda R. Heagley, Senior Examiner, FC2
June M. Jordan, Operation Analyst II, FC2
Alice B. Lee, Supervisor Claims & Customer Service, FC1
Lavone A. Lee, Claims Examiner C, Medicare B, HOC
Bettye J. Murphy, Clerk B, HOC
Carmen E. Suero, Field Secretary, MIP

CAREER CORNER

The power of optimism.

Did you know that optimists:

- Enjoy better health?
- Make more money?
- Excel in school?

These are some of the research findings cited by Dr. Alan Loy McGinnis in his book *The Power of Optimism*. And, according to the author, an optimistic attitude is acquired -- not inherited -- and most people can achieve it.

Optimists, he says, "know how to keep themselves motivated and approach their problems with a can-do philosophy."

He has identified 12 characteristics of what he calls "tough-minded optimists." Among other things, they:

- Are seldom surprised by trouble.
- Believe they have control over their futures.
- Use their imaginations to rehearse success.
- Accept what cannot be changed.
- Believe that they have an almost unlimited capacity for stretching -- that their personal best is yet to be.

The book outlines step-by-step techniques for developing an optimistic attitude. Here is a sampling of its recommendations designed to help readers maintain a balanced approach to trouble.

- **Think of yourself as a problem solver.** People who adopt this attitude excel in stressful situations.
- **Look for multiple options.** With this technique, you'll simply move on to another option with one approach fails.
- **Anticipate problems.** Be aware that things can go wrong and ask such questions as: "Is there a way this will backfire?" "Where could something go wrong?"
- **Look for the good in bad situations.** Learn to turn stumbling blocks into stepping stones.
- **Avoid phony pep talks.** "Successful people," says the author, "do not talk about how wonderful things are when, in fact, they're bad." McGinnis also offers techniques for correcting erroneous thought patterns that lead to pessimism. Some examples:
- **Monitor your automatic negative thoughts.** Keep a log of them as they occur. You'll soon slow them down and make them less automatic.
- **Avoid jumping to wild generalizations.** Don't see setbacks as personal deficits that will plague you forever. See them as mistakes that can be remedied.

Source: *The Power of Optimism*, by Dr. Alan Loy McGinnis, Harper & Row, 10 E. 53rd. St., New York, NY 10022.



IN THE SPOTLIGHT

Darlene C. Waddell, Supervisor
Bank Reconciliation/Finance, HOC
Janice C. Wanton, Claims Examiner B, JXM

20 Years

January

Tonya B. Anderson, Senior Buyer,
HOC

Warner S. Hull, Jr., Software
Consultant, HOC

Alethia M. Kemp, Section Leader
VIII

Harry D. Lyons, Operations
Analyst, HOC

Robert F. Reynolds, Account
Executive, FTM

Linda D. Watson, Senior Systems
Analyst, HOC

Juanita W. Woodard, Correspondence Rep A, HOC

February

Vera M. Lavergne, Computer
Operator, HOC

Mary H. Miller, Containment
Analyst EDP, HOC

Sharon C. Perry, Fraud & Abuse
Analyst, SWD

Robert F. Pralle, Vice President,
Key Accounts, FC1

John E. Randle, HIS Project
Manager, HOC

Marion J. Scott, Manager Shift
Comp Operations Adm., HOC

25 Years

Frank V. Cardin, Senior Systems
Analyst, FC1

Andrew L. Green, Jr., Camera
Stripper Operator, HOC

Joann Griffis, Customer Service
Rep B, HOC

Brenda J. Shepard, Internal
Auditor II, EDP, HOC

35 Years

Edna L. Kulbe, Section Leader,
Accounts Payable, HOC

New Employees

We welcome the following employees -- hired through January 15 and noted by their job title and location -- to Blue Cross and Blue Shield of Florida:

Ty W. Ackerman, Customer Service Rep B, FC2
Tina K. Akins, Secretary A, SWD
Hortensia A. Alfonso, Utilization Review Coordinator, MIA
Juana R. Amigo, Clerk E, MIA
M. Denyse Anderson, Field Group Specialist, JAX
William F. Ballinger, Supervisor Med B Claims Processing, HOC
Cynthia A. Barlow, Customer Service Rep B, HOC
Cyril V. Barone, Control Clerk A, HOC
Shari S. Bennett, Customer Service Rep B, HOC
Carolyn M. Bescrypt, Supervisor Accounts Receivable, HOC
Wayne M. Bicknell, Control Clerk, HOC
Elaine P. Blaney, Utilization Review Coordinator, PEN
Paulette A. Blinn
Jeannie Brennan, Claims Service Rep Trainee, FC1
Latisha R. Brown, Control Clerk A, HOC
Delores R. Cabrera, Clerk C, Claims, MIA
Melanie E. Callahan, Claims Service Rep Trainee, FC1
Debra S. Campbell, Short Order Service Rep, HOC
Pamela L. Cantrell, Short Order Service Rep, HOC
Deborah D. Carlisle, Claims Service Rep Trainee, FC1
Anthony B. Carter, Customer Service Rep B, FC2
Dallas D. Chaffin, Safety & Security Trainee, HOC
Lisa A. Cioffi, Account Representative, ORL
Tiffany D. Clayton, Customer Service Rep B, FC2

Michael A. Coffino, Software Consultant, HOC
Virginia H. Colburn, Clerk D, JXM
Gary W. Collins, Human Resource Planning Specialist, HOC
Susan G. Conyers, Customer Service Rep B, HOC
Dianne H. Daniel, Clerk C, SWD
James W. Deen, Jr., Shipping Clerk A, HOC
Yolanda S. Deguzman, Word Processing Operator, Med B, HOC
Shannon N. Dispart, Claims Service Rep Trainee, FC1
Gerald D. Dobbs, Senior Bindery Operator, HOC
Michael A. Dubyak, Research Clerk B, FC2
Susan P. Dyer, Customer Service Rep A, HOC
Cynthia R. Echoff, Customer Service Rep B, FC2
Jacquelyn Y. Evans, Data Entry Operator, HOC
Robert L. Fetters, Real Estate Representative, GIL
Julie M. Figueredo, Clerk B, MIA
Rebecca J. Fink, Claims Service Rep II, FC1
Patricia B. Flannagan, Medical Underwriter
Karen D. Gamble, Clerk B, HOC
Valerie L. Garman, Program OPS Development Analyst, SWD
Jacqueline S. Gernhard, Secretary B, FC2
Joseph R. Green, System Coordinator, HOC
Linda J. Griffis, Control Clerk A, HOC
Douglas W. Hall, Manager, Employee Relations, HOC
Bertha M. Hallback, Image Entry Operator, SWD
Kerry A. Hanigan, Case Management Support, TAM
Brigette A. Hardin, Additional Development Exam, FC2
Glenda L. Harrington, Clerk D, SWD
Elizabeth M. Hayes, Clerk E, PEN
Herbert A. Hazlett, Clerk B, Med B, RIV
Christina D. Henson, Control Clerk B, SWD

BLUE CROSS AND BLUE SHIELD OF FLORIDA'S CORPORATE OBJECTIVES

These are the company's strategic objectives for 1991. Plans and initiatives undertaken this year should be in support of one or more of these objectives:

Excellent Service

We will provide to our customers predictable, understandable, hassle-free service that is consistent with their expectations at purchase and that minimizes the need for customer involvement with payment to providers.

Financial Strength

We will maintain Blue Cross and Blue Shield of Florida as a financially strong and competitive organization.

Market Share

We will attain dominant private market share consistent with financial soundness, delivery of superior service and our overall provider strategy.

National Association

We will support a strong, effective national organization of plans.

Organizational Effectiveness

We will develop and maintain an effective, highly motivated and productive organization.

Provider Relationships

We will create sustainable competitive advantage through effective business relationships with providers.

Public Understanding

We will gain public and governmental understanding, acceptance and support of corporate policies, programs and actions.

IN THE SPOTLIGHT

Patricia A. Hill, Clerk Typist B,
Medicare B Provider Education

Randy B. Houston, Safety &
Security, HOC

Lisa D. Hubbard, Claims Service
Rep Trainee, FC1

Harriet L. Huff, Secretary A, FC2

Teresa L. Hughes, Short Order
Service Rep, HOC

Richard R. Hurst, Safety &
Security Trainee, HOC

Lynn M. Jackovich, Group Ac-
counting Specialist, FC2

Gilbert C. Jardine, Human Re-
source Planning Specialist, HOC

Deborah A. Jenkins, Clerk B,
HOC

Julian B. Johnson, Customer
Service Rep A, HOC

Reba W. Johnson, Claims Service
Rep Trainee, FC1

Ronald G. Keezer, Safety &
Security, HOC

Joy L. Lacey, Clerk C, SWD

Leslie R. Loman, Claims Service
Rep Trainee, FC2

Janice L. Lovell, Word Processing
Operator/Medicare B, SWD

Cheri M. Luellen, Claims Exam-
iner B, HOC

Aubra W. Majors, Safety &
Security Trainee, HOC

Darrell R. Martin, Clerk A, HOC

Kelly A. Mathews, Other Carrier
Liability Analyst, FC1

Richard J. Mattero, Claims
Service Rep Trainee, FC1

Calandra M. Matthews, Claims
Service Rep Trainee, FC1

Samantha A. McLaughlin, Cus-
tomer Service Rep A, HOC

Barbara A. McLean, Secretary A,
RIV

Robert L. McNair, Safety &
Security Trainee, HOC

Michael K. McNeil, Market
Research Analyst, GIL

Marian M. Meadows, Data Entry
Operator, SWD

Augusto C. Menendez, Manager
Rate & Underwriting, MIA

George P. Micklos, Customer
Service Rep B, FC1

Deborah D. Miller, Clerk E, ORL

Kim M. Mitchell, Customer
Service Rep B, FC2

David B. Moore, Safety & Security
Trainee, HOC

P. Kevin Moore, Claims Service
Rep 1, FC2

Carol W. Mudd, Other Carrier
Liability Analyst, FC1

Rodney K. Nelson, Control Clerk
A, HOC

Annette M. Norman, Customer
Service Rep B, FC2

Kandace M. Norris, Secretary A,
HOC

Deborah S. Northington, Control
Clerk A, HOC

Timothy C. Oechsner, Customer
Service Rep B, FC2

Ruth A. Painter, Customer Service
Rep B, FC2

William M. Parham, III, Medical
Director, UBM

Elizabeth A. Peaks, Customer
Service Rep B, FC2

Patricia A. Peterson, Claims
Service Rep Trainee, FC1

Karen J. Petit, Personnel, FC1

Carol M. Potami, UR/Provider
Relations Coordinator, HMO, ORL

Fred R. Poarch, Customer Service
Rep A, HOC

ARA Dining News

A dining service improvement team was formed in January to ensure a communications link between employees and ARA Dining Services. The team members, chosen by their managers, are:

Tammie Burnsed, Building Services Administration, 791-8717;

Glen Whitten, Riverside Home Office Complex Cafeteria, 791-6634;

Andrea Russo, Freedom Commerce Centre Cafeteria, 363-4608;

James Doyle, Systems, 791-6821;

Barbara Greenburg, Human Resources, 791-8479;

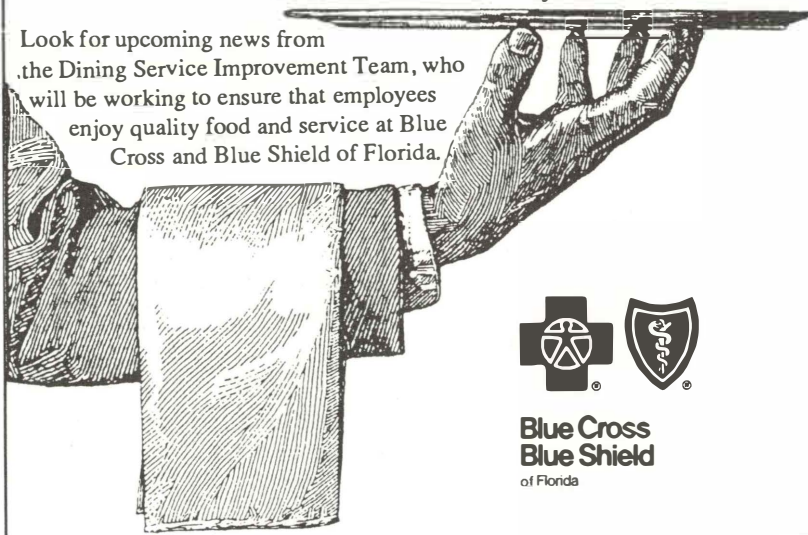
Angela Powell, National Markets, 363-4413;

Melanese Way, Local Markets, 363-5201;

Jane Williams, Direct Markets, 363-5416; We want to serve up

James Porter, Medicare B, 791-6082. your concerns!

Look for upcoming news from the Dining Service Improvement Team, who will be working to ensure that employees enjoy quality food and service at Blue Cross and Blue Shield of Florida.



Emmalyn M. Pritchard, Claims Service Rep Trainee, FC2
Deborah A. Reynolds, Supervisor Med B Claims Processing, HOC
Derrick M. Roberts, Income Allocation Clerk, FC2
Shirley A. Roddy, Secretary A, HOC
Joyce Scott, Income Allocation Clerk, FC2
Kristine M. Segovia, Med B-Provider Review
Charles D. Shaver, Accounting Clerk B, HOC
Lamar N. Sims, Control Clerk B, HOC
Patricia M. Smith, Managed Care Coordinator, UBM
Michael Alan Stanley, Customer Service Rep A, HOC
Lisa L. Stewart, Claims Service Rep Trainee, FC2
Melody R. Stewart
Karen I. Stoops, Individual Benefits Coordinator, UBM
Brian K. Strong, Safety & Security Trainee, HOC
James G. Sutton, Senior Market Research Analyst, GIL
Julia E. Sweet, State Group, Southern Region
Paula L. Taylor, Claims Service Rep Trainee, FC1
Tenley T. Terrell, Secretary A, HOC
Kathryn Thomas, Group Accounting Specialist, FC2
Deborah D. Thompson, Customer Service Rep B, FC1
Melissa A. Todd, Control Clerk B, SWD
Amy J. Ware, Customer Service Rep A, HOC
Jody L. Whitten, Claims Service Rep Trainee, FC1
Harry D. Wietrzykowski, II, Claims Service Rep Trainee, FC1
Donna A. Wilder, Group Accounting Specialist, FC2
Aida Willard, Customer Service Rep A, HOC
Sharon R. Wilt, Safety & Security Trainee
Ronnie M. Woods, Control Clerk B, SWD

Symbol And Sacrifice

By Rejeanne Davis Ashley

American flags are flying everywhere, from poles and porches, caps and cubicles. You can spot them even in the most unlikely places, like atop construction cranes or from the cabs of pickup trucks.

The flag reminds us why we are fighting in the Middle East and it helps bring a diverse nation together. It's in this spirit of solidarity that Profile salutes the American flag and the men and women now serving in Operation Desert Storm.

Eight of our own employees are in the midst of the action; many other friends and family members also are involved in the war. We think of them daily and we pray they will return safely and soon.

Until they do, we will recognize them by publishing their names and photographs and mailing addresses in future issues of Profile. We want to remember the names and faces of the soldiers who are making daily sacrifices on our behalf.

While they and all the other Americans and allied forces are fighting to liberate Kuwait, we at home must carry on with our work and with the business of day-to-day living. It's difficult to focus on everyday details -- they seem diminished by the bigger picture of world events.

Because media coverage of this conflict is so pervasive, more than with any previous war we've waged, Americans can't help but feel connected to the action.

It's unsettling to know so much of what's happening, but at the same time we need to be reminded of what war is all about. Not with language that misleads or makes us think of war as some global sporting event, but with honest, accurate reporting. We hear that enemy troops are being "softened" by bombing raids, or that their defenses are being "neutralized" -- but this seems like an attempt to sanitize and package the war and make it palatable.

The truth is that war is measured not just by sorties flown or targets obliterated, but by lives lost. We must not forget the human cost of this war, nor the reason it is being waged.

Attention All Employees!

Profile magazine will be published ten times in 1991. If you'd like an article or a photograph considered for publication in *Profile*, please send it to Rejeanne Davis Ashley, Public Relations Department, 3-C, 532 Riverside Ave., Jacksonville, FL 32202. (FAX number is (904) 791-4127.)

Articles should be of interest to all employees, and photographs should be good quality black and white or color prints. Do not write on the photographs and do not send Polaroids. If you have questions about your article or photographs, call me directly at (904) 791-6329.

April deadline is March 6

May deadline is April 10

June deadline is May 8

July/August deadline is June 5

September deadline is August 7

October deadline is September 4

November deadline is October 2

December deadline is November 6

Please include your name, location and phone number with all materials submitted for consideration!

1991 BCBSF Holiday Schedule

Friday, **March 29** -- Good Friday

Monday, **May 27** -- Memorial Day

Thursday, **July 4** -- Independence Day

Friday, **July 5** -- Corporate Floating Holiday

Monday, **September 2** -- Labor Day

Thursday, **November 28** -- Thanksgiving Day

Friday, **November 29** -- Day after Thanksgiving Day

Tuesday, **December 24** -- Christmas Eve

Wednesday, **December 25** -- Christmas Day

**DOES YOUR
ANSWERING
MACHINE
GIVE YOU
AWAY?**



DON'T SAY: "I am out of the office."

"I am not at home at the present time."

"I am away for the weekend."

DO SAY: "Your message is important to me, please leave your name and number."

"I am glad you called. Please leave your name and number."

"I am not available at the present time but will return your call as soon as possible."



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