mission

We are responsible to our **stockholders**. Our business must make a sound profit and seek growth opportunities. We must be willing to make difficult decisions, experiment with new ideas, and learn from our mistakes. Our financial disclosures will be accurate and complete.

We are responsible to our **customers**. In meeting customer needs, everything we do must be operationally excellent and be of high quality. We must constantly strive to manage our costs in order to maintain reasonable prices. The information we provide must be prompt and accurate and we must provide services that improve the health of our members.

We are responsible to our **employees**. We respect their dignity and recognize the merit of their work. We endeavor to create a work environment in which employees feel free to challenge and make suggestions without hesitation. We will strive to develop and recruit a diverse workforce and management team, and we will provide equal opportunity for employment, development, and merit-based advancement. We expect competence from management, and their actions must be just and ethical.

We are responsible to the **physicians, hospitals,** and other **health care providers** for whose services we pay. There is always tension between payers and providers concerning the cost of healthcare. However, we recognize that all of our providers must be paid fairly, promptly, and accurately.

We are responsible to the **communities** we serve. We must practice good corporate citizenship.