

Health. Care. Value.

Three brief words convey WellPoint's promise to everyone we serve. Together, they guide our effort to improve the millions of lives we touch daily. Integrated, they strengthen our ability to help heal and prevent disease. Shared collectively, they inspire our people to constantly simplify their connection. These words tell WellPoint's story, and how we benefit our members' lives with better choices and control over their own well being.

Health.

This is our most precious possession. Quality of life has no greater measure. Whether we help maintain it or bring about its return after sickness or injury, protecting our members – body and mind, with compassion and dignity – is core to WellPoint's mission.







OUR HEALTH CONNECTS US

The choices we make affect not only our own health, but also the health of friends, family and coworkers. When we decide to lose weight, quit smoking or start exercising, studies show that it inspires others around us to do the same. What's good for the individual creates a ripple effect, one that can ultimately extend through the health care system. Through WellPoint's range of plans, provider networks and wellness programs, we aim to strengthen this connection and start a health movement that helps contain costs and improve quality of life. After all, we're all in this together.

IMPROVING ACCESS AT THE LOCAL LEVEL

WellPoint's Community Resource Centers are dedicated health-access facilities for our members, providers and the underserved. The centers' outreach specialists conduct education and wellness programs and address social service needs and other barriers to navigating the health care system. By partnering with community organizations, the centers give thousands of families critical information and support to help improve their lives. And as more of these centers go "online," we hope to reach even more underserved members in our communities.



WellPoint associate Christine Rubio-Puente is one of the multi-lingual professionals staffing a Community Resource Center in Indianapolis, Indiana. She routinely helps with specific community needs, such as education and wellness programs for diabetes or asthma. Here she confers with a member about health resources for her toddler.

Sheri Rattleff is both a WellPoint associate and plan member, and works as a Talent Acquisition Consultant in Human Resources. What's more, she is a consumer of her company's own Healthy Lifestyle programs, literally "walking the talk" as she participates in exercise and fitness classes.



I thought it was wonderful
that my health plan does
such a thing. We women tend
to put our family first and
forget our health.

Sincerely,
Joan

INFORMATION TOOLS FOR LIVING WELL

Throughout our history, WellPoint has empowered members with valuable resources to help them take a more active role in their health. Online tools engage members and help them understand health risks, set realistic goals and adopt healthier behaviors. Health coaches reinforce online education regarding nutrition, smoking cessation, fitness and stress management. Equipped with this information – and with access to the nation's broadest network of health care professionals – members can improve their health and lower health care costs today and in the future.

PERSONAL HEALTH CARE GUIDANCE

WellPoint's 2008 acquisition of Resolution Health, Inc. added a powerful new tool, MyHealth Advantage, to help members receive the best care possible. The service uses sophisticated data analytics to scan individuals' claims data, lab results and other health information. It then sends notices about potential drug interactions and health care improvement opportunities, so that members, physicians and care managers can take appropriate action. MyHealth Advantage not only strengthens patient/physician communication, but also promotes better compliance with recommended care.





Care.

This is the means to the end, embracing what we do and why we do it. It expresses our service ethic that's present at each touch point. This is the heart of our culture, the soul of WellPoint's customer-first approach. We provide access to quality, affordable care and exceptional service to our members. It's that simple.



When a complex condition results in a prolonged hospitalization, members and their families have a friend in registered nurse Maria Garcia of Columbus, Georgia. As a case management discharge manager, she helps to plan and direct the critical transition from intensive care to an outpatient or home setting.



SPECIALIZING IN COMPASSION

WellPoint's nurse care managers serve as personal advocates to members in times of need. When an illness or injury results in a prolonged intensive-care stay, nurse care managers coordinate with physicians to help design the best care plan. They work with members' families and providers, offering education, motivation and encouragement. They also help plan for discharge from the acute care setting, coordinating with community services as needed. In addition, they stress disease prevention by using predictive modeling to identify members at high risk and suggest custom health solutions.

TAKING MEASURE OF HEALTH IMPROVEMENTS

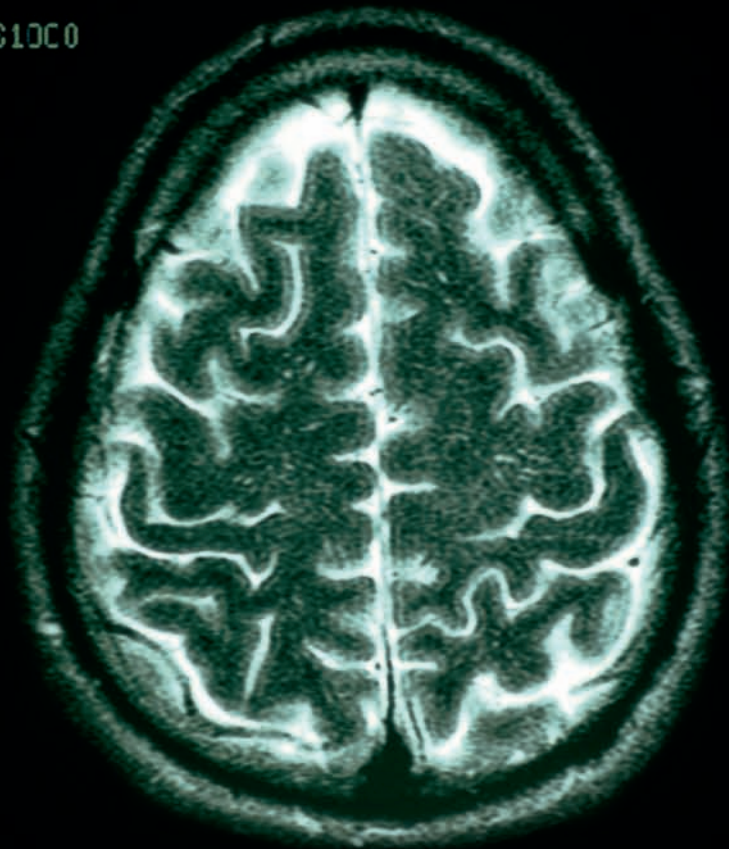
WellPoint's two health improvement indices are powerful benchmarks of our performance. Our Member Health Index tracks how well we manage improving members' health through activities to increase preventive care, care management, clinical outcomes and patient safety. The companion State Health Index monitors public health indicators in our communities to help us build and support local programs to improve health care. We are the first health benefits company to link improving the health of our members to the compensation of every associate in the company.

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To help members make informed decisions about choosing a hospital when they face a complex condition, WellPoint designates a network of specialty care centers. The program identifies hospitals that have distinguished themselves in terms of expertise and outcomes in the areas of transplant, bariatric surgery, cardiac care and complex or rare cancers. For example, we recently completed an analysis that showed the participating cardiac care centers improve outcomes while reducing cost of care. Members can learn more about these centers through www.anthem.com.

HEALTHCARE SAFETY SENTINEL SYSTEM

Through our subsidiary, HealthCore, and in collaboration with leading government and academic institutions, we are pursuing better monitoring of approved drugs and therapies after they enter clinical use. We believe our Healthcare Safety Sentinel System will be capable of detecting safety problems faster than current practices. After launching in late 2009, the system will have the ability to monitor targeted drugs or other health care treatments and report spikes in adverse events – information we hope will allow faster, more informed decision making by health care professionals.

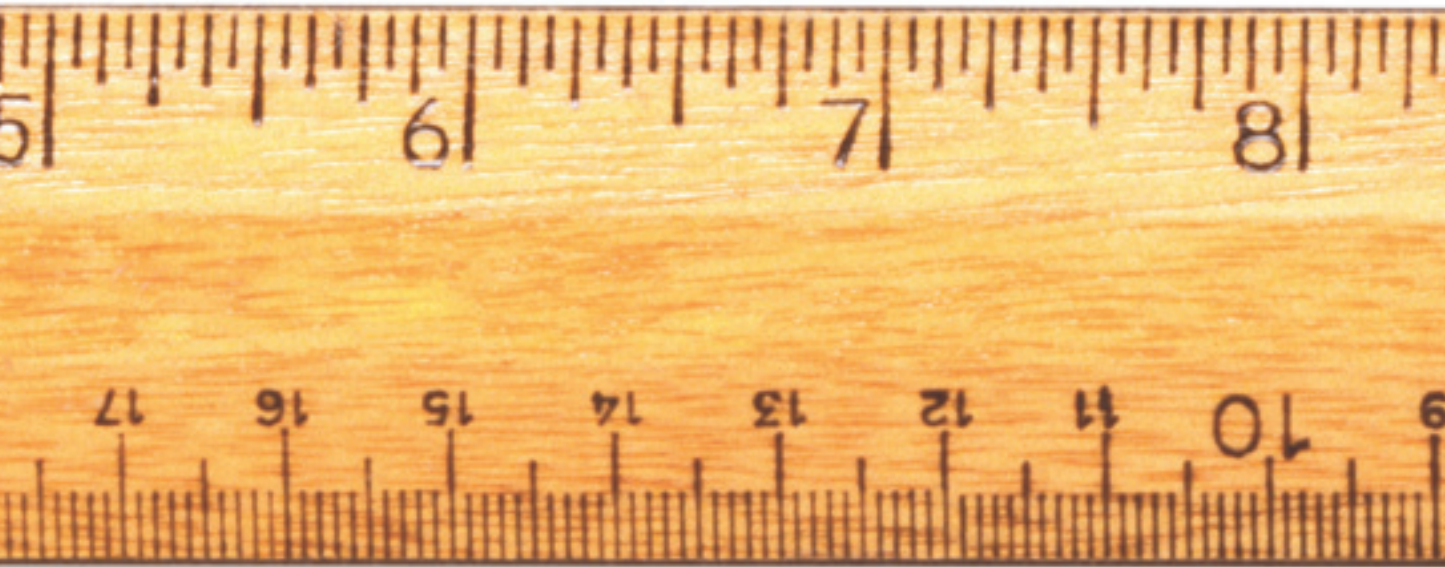
Marcus Wilson, Pharm.D. (foreground), is president of WellPoint's research subsidiary, HealthCore, where he collaborates with colleague Rhonda Bohn, MPH, ScD, to develop the innovative Healthcare Safety Sentinel System. The effort's enormous importance is also attracting the help of nationally recognized institutions and experts, such as Dr. Jerry Avorn of Harvard Medical School.





Value.

This is the yardstick. This is the difference between one company and the next, the ratio between what members or customers get and what they pay. While value can be defined by premium rates and lists of services, it's also often conveyed through the intangibles – such as the passion we bring to affordable new products and services we provide.





TOUCH POINTS OF INNOVATION


Among our newest innovations is Anthem Care ComparisonSM, an online tool that lets members see how their choice of hospitals for a specific procedure may impact their costs. In collaboration with Zagat[®] Survey, we introduced another tool allowing consumers to review their patient-doctor experiences using Zagat's trusted methodology. And in 2008, WellPoint and the WellPoint Foundation launched a collaboration with the X PRIZE Foundation to develop a \$10 million competition for revolutionary new solutions to our nation's most pressing health care challenges.

THE REWARDS OF SUPERIOR PERFORMANCE

WellPoint encourages physicians and hospitals to provide the highest quality care through innovative pay-for-performance programs. We offer incentives for meeting or exceeding industry-standard clinical practices that result in better patient care and safety. For instance, we reward hospitals for using programs and technologies that improve medical outcomes, reduce errors and increase member satisfaction. In many states, we were the first to integrate all three of these components – a critical link for driving real change and increasing the value of every health care dollar.

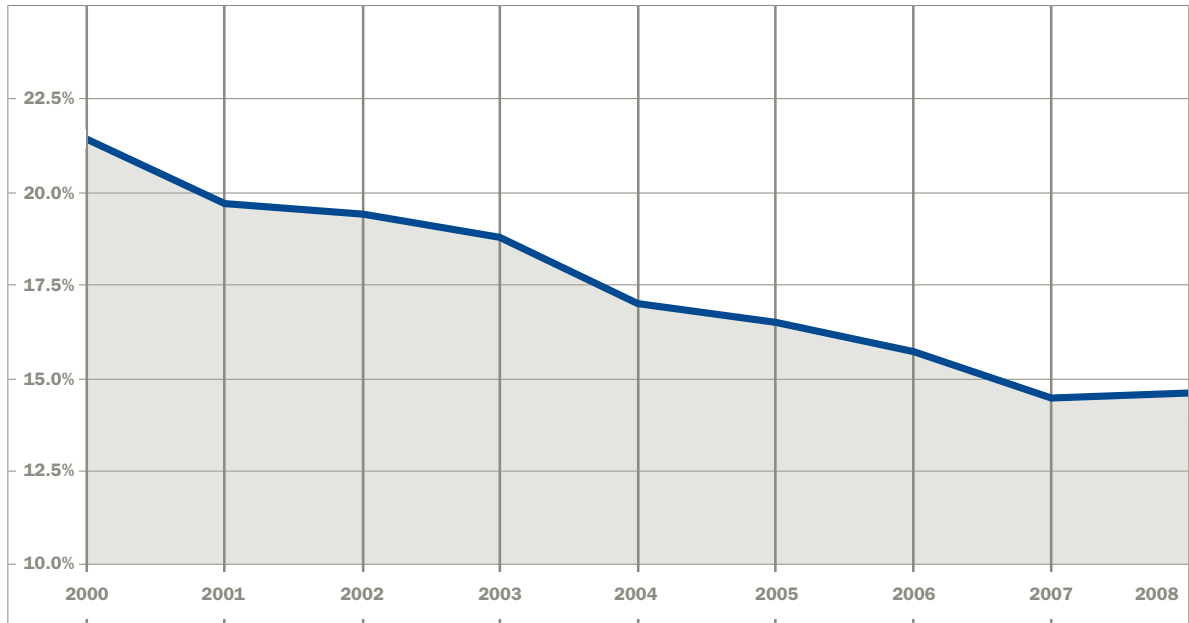
As chief medical officer of Women's Health Connecticut, the largest women's health care practice in the nation, Dr. Mark DeFrancesco has been a vocal advocate for WellPoint's performance incentive initiatives, which reward physicians and hospitals for following recommended care guidelines that result in better patient outcomes, reduced errors and higher member satisfaction.





When we introduced SmartSense® plans in Nevada, independent broker Denise Brown embraced the multiple benefit options and very reasonable rate structures as an innovative solution for affordable quality health insurance. Since then, SmartSense has become a popular offering, matching a choice of benefits with premiums that meet her customers' needs.

Selling, General and Administrative Expense Ratio



AFFORDABLE PLANS FOR THE INDIVIDUAL

Too many Americans are uninsured, or lack adequate coverage. Our SmartSense® plan offers a solution that balances affordability with the kinds of benefits consumers most want. Members choose the exact coverage options that fit their needs, at prices lower than many other products. As a result, the plan delivers reliable protection against expensive and unexpected medical bills, while offering a variety of deductibles that allow consumers to select a premium they can afford – with quality and value previously out of their reach.

DOING MORE WITH LESS

Lower selling, general and administrative expenses (SG&A) as a percentage of revenues allow us to offer more affordable products. That's why between 2000 and 2008, we reduced our SG&A expense ratio from 21.4 percent to 14.6 percent. At the same time, we invested for growth and launched new programs and products, such as 360° Health® and Prism.SM Although our administrative costs per member are among the industry's lowest, we continue to strive to improve and keep our products and services accessible and affordable.