

WELLPOINT AT A GLANCE

1 IN 9

Americans are covered by WellPoint's affiliated health plans

BLUE-LICENSED SUBSIDIARIES



WellPoint works to simplify the connection between Health, Care and Value. We help to improve the health of our communities, deliver better care to members, and provide greater value to our customers and shareholders. WellPoint is the nation's largest health benefits company, with 33.7 million members in its affiliated health plans.

KEY FINANCIAL METRICS

60.8

OPERATING REVENUE  
(Dollars in billions)

3.0

OPERATING CASH FLOW  
(Dollars in billions)

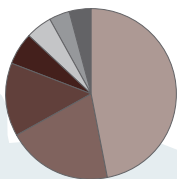
82.6%

BENEFIT EXPENSE RATIO

15.9%

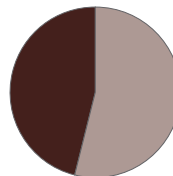
SELLING, GENERAL AND ADMINISTRATIVE EXPENSE RATIO

CUSTOMER BASE\*



- Local Group 47%
- National Accounts\* 20%
- BlueCard 14%
- Individual 6%
- State Sponsored 5%
- Federal Employee Program 4%
- Senior 4%

\* Including BlueCard



- Self-Funded 54%
- Fully Insured 46%

\* At December 31, 2009

**MISSION** To improve the lives of the people we serve and the health of our communities.

33.7 million  
MEDICAL MEMBERS

WellPoint's affiliated health plans have among the most diverse customer bases in the industry.

**Individual**

Individual customers under age 65 and their covered dependents.

**Local Group**

Employer customers with less than 5% of eligible employees located outside of the headquarter state, as well as customers with more than 5% of eligible employees located outside of the headquarter state with up to 2,500 eligible employees.

**National Accounts**

Generally multi-state employer groups primarily headquartered in a WellPoint service area with at least 5% of the eligible employees located outside of the headquarter state and with more than 2,500 eligible employees. Some exceptions are allowed based on broker relationships.



## Our customer base

### 2009 MEDICAL MEMBERSHIP

(In millions)

LOCAL GROUP	15.7
NATIONAL ACCOUNTS <i>(including BlueCard)</i>	11.6
INDIVIDUAL	2.1
STATE SPONSORED	1.7
FEDERAL EMPLOYEE PROGRAM	1.4
SENIOR	1.2

### 2009 SPECIALTY MEMBERSHIP

(In millions)

BEHAVIORAL HEALTH	23.0
LIFE AND DISABILITY	5.4
DENTAL	4.3
MANAGED DENTAL <i>(including DeCare)</i>	3.9
VISION	3.1
MEDICARE PART D	1.5

### BLUE CROSS AND/OR BLUE CROSS BLUE SHIELD LICENSEES\*

California	Missouri
Colorado	Nevada
Connecticut	New Hampshire
Georgia	New York
Indiana	Ohio
Kentucky	Virginia
Maine	Wisconsin

\*Service areas include these states and/or portions of these states



**PROMISE** We simplify the connection between Health, Care and Value.

#### Senior

Medicare-eligible individual members age 65 and over who have enrolled in Medicare Advantage, a managed care alternative for the Medicare program, or who have purchased Medicare Supplement benefit coverage.

#### State Sponsored

Eligible members with state-sponsored managed care alternatives for the Medicaid and State Children's Health Insurance programs that we manage.

#### BlueCard®

Members of Blue plans not owned by WellPoint who receive health care services in our Blue plan states.

#### Specialty

We offer Integrated Life, Disability, Vision and Dental products which provide administrative efficiency and enhanced product value.

#### Federal Employee Program

**(FEP)** United States government employees and their dependents within our geographic markets through our participation in the national contract between the BCBSA and the U.S. Office of Personnel Management.