Becoming a healthier state together

Florida Blue Foundation
Mission
Help people and communities achieve better health

Vision
A leading innovator enabling healthy communities

Guiding Principles and Values
Respect, Integrity, Imagination, Courage, Excellence

Focus Areas

Access to Health Care
Improve Access to Health Care (IMPACT) Grants focused on innovative ideas and programs, and best practice models for new health solutions serving underserved populations. No new funding opportunities were available in 2015, but active IMPACT grants will continue through 2017.

Advance Innovation and Promote Solutions in the Health Care System
- Focus on innovative ideas and programs, and best practice models for new health solutions serving underserved populations
- Focus on access to affordable, nontraditional health service delivery

Improve Consumer Health with focus on healthy lifestyles to promote better health in communities (no new applications in 2015)
- Develop competitive grant programs for family wellness in multicultural populations using already demonstrated, sound, evidence-based materials

Improve Quality and Safety of Patient Care
- Continue to co-lead Florida Action Coalition
- Develop health professional programs with focus on workforce shortages and expertise to serve special populations (seniors, disabled, etc.)
- Explore opportunity for caregiver education and support for “aging in place” program

Build Healthy, Strong Communities
Local grants to meet local community needs in the areas of Health and Human Services; Education/Literacy, especially birth through age 5; Community Development; and Arts and Culture

Sapphire Symposium and Awards
- A program of the Foundation that recognizes and awards excellence and innovation in community health
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“Becoming a healthier state together” means we all need to work smarter and harder to make this a reality for the people and communities of Florida.

Through our 2015 grant making, we continued to play a greater role in impacting the health care needs of Floridians by funding nonprofits that are making a difference in community health. Through the use of innovative techniques, technology and a commitment to exploring nontraditional methods, we ensured that those individuals and families living in at-risk communities received quality health care and solutions for leading a healthier life.

There is still much work to be done. We believe that if we join together through meaningful partnerships and collaborative efforts with nonprofits and other funders, over time, we will make an even larger impact in bringing quality accessible health care to all communities in need. The real work to change and make a difference is through our grantees and for that we applaud them for their hard work, expertise and commitment to bringing affordable and free health care to all of those who need it.

Special thanks to Florida Blue, the Corporate Social Responsibility Team and the Florida Blue Foundation’s Board of Directors. They all played a major role in making the 2015 grant-making year a great success.
Program Focus Areas and Stories
While the Foundation did not award any new Improve Access to Health Care (IMPACT) Grants in 2015, there are currently over eight active funded grantees across Florida that will end in early 2017. These grantees are focusing their work in the areas of primary, oral, vision and other health-related areas to address health care disparities, in a culturally competent manner, to maximize measurable outcomes for the underserved and underrepresented populations in Florida.

IMPACT Grants were strategically awarded to diverse, philanthropic, community-based organizations that seek to find solutions that incorporate new, innovative and evidence-based approaches. They are building program and/or organizational capacity; are forward-focused and cognizant of a changing health care system; address health care disparities; promote collaboration; and leverage financial, human and other resources to maximize measurable impact for the communities and the target populations served.

Leveraging additional funding and resources to augment the funding from the Florida Blue Foundation is important and was addressed as a part of the grantees’ metrics and evaluations. For the 2012 and 2013 grantee cohorts combined, there were over $4.5 million in new grant dollars awarded and over $1.7 million in in-kind resources garnered. Grantees reported more than $1.4 million as the value of volunteer hours. The total amount leveraged was in excess of $7.6 million.

Advance Innovation and Promote Solutions in the Health Care System

Following the Foundation’s strategic refresh, a new focus area was launched in 2015 – Advance Innovation and Promote Solutions in the Health Care System. A new competition was conducted and six Florida community-based health nonprofits are sharing $1.5 million in funding over the next two to three years. The funds were awarded in December and are being used for innovative ideas, programs and best practice models for new health solutions serving underserved, multicultural populations across Florida. All of the programs are focused on access to affordable, nontraditional health service delivery. Results will begin being reported in 2016.
Public-Private Collaboration Changing a Community

The Florida Department of Health in Alachua County’s (DOH-Alachua) Southwest Health Clinic is a hallmark example of how public-private collaboration can change a community. In 2012, the Alachua County Board of County Commissioners (County), a local nonprofit called the Southwest Advocacy Group (SWAG) and DOH-Alachua were working together to solve a problem. Multiple studies showed severe health disparities and limited access to care in a neighborhood known locally as the Southwest Area. Although DOH-Alachua’s main site has a clinic for those in need, it is located 1-1/2 hours and three bus rides from the Southwest Area neighborhood.

Representatives from the County, SWAG and DOH-Alachua began collaborating and planning to establish a health clinic in this underserved community. In December 2012, the Florida Blue Foundation awarded to DOH-Alachua a three-year, $300,000 IMPACT Grant for the new clinic’s startup costs, propelling an idea for a health clinic into action.

DOH-Alachua started offering part-time services to the community using mobile units in April 2014. In March 2015, the brick-and-mortar Southwest Clinic was completed and full-time services began for local residents in need of medical care.

Lawrence Richardson (top left), a Southwest Area resident, first came to the Southwest Clinic after sustaining a shoulder injury. What the practitioner told him surprised him. “Even though I came in for my shoulder, they have to check everything, and they said my blood pressure was real high. And I was like, ‘Man, I’m a walking time-bomb here!’”

Richardson now rides his bike to his regular appointments at the Southwest Clinic and the community classes DOH-Alachua provides on hypertension and diabetes. Over the next six months, his blood pressure shifted from extremely high down to safer levels. “I didn’t have insurance, but they helped me out and to get my medication. I’m so very grateful, even though I got hurt,” he shared, speaking of his initial shoulder injury. “It happened that way so I could go get myself checked out. Now, every time I come in, they’re like family.”

Richardson captured the importance of the new clinic to residents of the Southwest Area. “If you feel like you’re getting a cold, a pain anywhere or anything like that, anything,” he emphasized, “go get checked out at the Southwest Clinic. There might be something else wrong.” He told his practitioner, “Well, Doc, if it weren’t for you, you know, I could’ve just died and never known what was going on.”

Since beginning its services, the Southwest Clinic has served more than 1,300 unique local patients like Richardson over the course of 2,300 visits. The Clinic will continue to expand its services, including regular pediatric services starting in February 2016. Thanks to the support of the Florida Blue Foundation and collaborative local efforts by SWAG, the County and the DOH-Alachua, the Southwest Clinic is providing sustainable services to community members who need it most.

Lawrence Richardson now has a medical home at the Southwest Clinic (pictured top left).
Connecting People to Care

Premier Community HealthCare Group (Premier) in Pasco County has eight offices to serve patients providing a full range of comprehensive primary care medical services that include family medicine, pediatrics, dental, behavioral health, obstetrics and gynecology. Premier is one of nearly 1,300 Federally Qualified Health Centers (FQHCs) nationwide created by federal legislation. Premier served more than 20,000 patients in 2014 and nearly 80 percent of them were either uninsured or covered by Medicaid/Medicare.

In 2013, Premier was awarded a three-year $225,000 grant from Florida Blue Foundation to launch its Patient Care Coordinator program, Connecting People to Care. This new and much needed program was designed to decrease acute care visits; reduce avoidable, non-urgent emergency department visits; and improve the overall health status of chronically ill, uninsured persons by connecting them with an established medical home and ensuring the patient is medically compliant. The program's primary goal is to increase chronic illness management with emphasis on patients with diabetes and/or hypertension. Two years after implementation, the patients continue to be responsive to the Patient Care Coordinators.

Patient Care Coordination services were provided to 636 patients resulting in 1,865 pre-visit encounters in 2014, and 1,069 patients resulting in 3,894 pre-visit encounters in 2015. Based on electronic health records, Premier shows that 63 percent of its diabetic patient population has A1c* levels less than 9. This is an overall 5 percent improvement since the inception of the program funded by Florida Blue Foundation. In addition, Premier has been able to leverage this grant and recently received an Agency for Healthcare Administration (AHCA) emergency department diversion grant to expand care coordination. Overall, there is better coordination between providers and the Patient Care Coordinators, leading to greater patient satisfaction and medical compliance.

Brittany Whitaker is a new patient at Premier. Her first visit was to the Zephyrhills Health Center for a follow-up after an emergency department visit for her diabetes. Her A1c* level was 12.2, a level that is much higher than recommended. During her meetings with the Patient Care Coordinator, Whitaker was educated on how and when to check her glucose levels, how to control her intake of carbohydrates and how to obtain more medication and/or supplies as needed for low or no costs. Whitaker now identifies Premier as her medical home and has been able to control her glucose levels at home through carbohydrate control and medication. “My A1c is down to 8.1 and I feel better,” Whitaker said.

* The A1c test is a common blood test used for diabetes diagnosis, management and research that provides information about a person's average levels of blood glucose, also called blood sugar, over the past three months. A normal A1c level is below 5.7 percent.
Newly diagnosed with pre-diabetes, Victor Nazario was at a loss as to how to manage his health and his life. How do I use a glucometer? What can I eat? How much? What do I need to do differently to be healthier? These questions and more were overwhelming him.

Both Nazario and his wife attended education sessions that included instructions on how to use a glucometer; portion control using *My Plate*, the current nutrition guide published by the U.S. Department of Agriculture; and ideas on other lifestyle modifications that could help him manage his diabetes. While successfully demonstrating the “helpful hands” method of portion control (the size of the serving compares to the size of a closed hand), Mrs. Nazario joked that his hands were too big and they should use her smaller hand size to be more effective in managing portion control.

Nazario is seeing positive results from the diabetes management education program. His glucose levels are lower, and he is following a lower carbohydrate diet. He continues to meet with the Patient Care Coordinator to receive additional ongoing support and to help him keep on track as he successfully manages his health.

Victor Nazario (left) reviews the My Plate Planner with Patient Care Coordinator Yolanda Casablanca.
Embrace a Healthy Florida Initiative: Addressing Childhood Obesity

The Embrace a Healthy Florida Initiative is an evidence-based, multi-sector, community initiative that uses community engagement to make long-term, positive changes in childhood and family health in Florida. Metrics and evaluation systems were planned and put in place before the Initiative was executed. The evaluation was designed around a modified version of a “Logic-Model” and based around the Seven Success Factors* for the Initiative. Well over $6.5 million has been invested into this Initiative since it launched in 2008.

The Foundation ended funding to Embrace in 2015, but its coalitions, programs and partnerships continue. The Initiative is based in six communities in Florida: Jacksonville, Hialeah and Opa-locka in Miami-Dade County, Parramore in downtown Orlando, Sulphur Springs in Hillsborough County, and Frenchtown in Tallahassee.

As a result of this Initiative, more than 700 working partnerships were developed with community-based organizations, governments, businesses and others. This Initiative has brought about positive changes in many settings – schools, child care centers, the built environment, safer routes to schools for children, changes in eating patterns of many families, communities creating their own gardens to eat healthier, and better and healthier foods from community stores.

In preparation for the ending of the Initiative, the Foundation worked with the six communities to have them identify “legacies” from the work of Embrace that they wanted to see sustained in their communities. These grants would leave something behind that would help to sustain the effort long past the Foundation’s funding. Each community identified their “legacies” and, in addition to the grants that were provided by the Foundation in 2015, they raised more than $1.2 million in funding from grants, donations and in-kind services from many national, local and regional funders.

*Seven Success Factors

- Increased targeted interventions with at-risk communities and children
- Increased access to healthy foods
- Increased changes in parenting and families
- Increased changes in child care or school settings
- Increased policy changes as it relates to the environment
- Increased marketing and advertising practices
- Increased health care providers and systems
ORLANDO
Fresh Stop Mobile Farmers Market

Robert Stafford (left) resides in the Pine Hills community in Orlando and enjoys life to the fullest. He is a working professional who puts in 50 to 60 hours per week. Due to his hectic work schedule, eating consisted of driving into the closest drive-thru for breakfast, lunch and dinner. If he did cook at home, it consisted of microwavable meals and pre-packaged dishes. He felt that cooking at home was a waste of time and he simply never knew what to prepare. However, Stafford became concerned about his health after lab results were “off the charts” including elevated triglycerides, A1c and cholesterol. The diagnosis from his doctor required him to have bypass heart surgery.

Stafford learned about Hebni Nutrition Consultants through a friend and diligently attends Project Oasis classes weekly. Each week he is able to sample meals prepared by the instructor and is amazed at the taste of “healthy” meals and surprised to learn how easy they are to prepare. Due to the weekly produce he receives through Hebni’s Fresh Stop Mobile Farmers Market, he has incorporated more fruits and vegetables into his diet.

The Fresh Stop bus is a mobile farmers market created to serve 16 neighborhoods dubbed food deserts in Central Florida. A food desert is a geographic area where residents’ access to affordable, healthy food options, including fresh fruits and vegetables, is restricted due to the absence of grocery stores within convenient traveling distance. The program offers fresh fruits and vegetables in community-centered locations and at budget-friendly prices. Legacy funding from Florida Blue Foundation enabled the bus to extend its reach into two additional Orlando neighborhoods dubbed food deserts. By providing expanded food options to targeted communities, Fresh Stop will drive positive health outcomes and create a road map for generational change for families hardest hit by diabetes and heart disease.

Stafford is continuing to increase fresh fruits and vegetables in his diet; however, what he did not expect is what this simple change in his diet would do to his overall health. The class is still in progress but his triglycerides have dropped from the 800 range to the 500 range. While still considerably high, it is a huge improvement for him and his doctor is pleased with his progress. Stafford is motivated and committed to bringing those levels down even lower.

Robert Stafford now prepares healthy meals, using fresh fruits and vegetables from the Fresh Stop Mobile Farmers Market.
JACKSONVILLE

In the legacy phase of the Healthy Jacksonville Childhood Obesity Coalition’s efforts, coalition members chose to focus on health care providers; community, faith-based and youth organizations; and marketing healthy eating and active living. Efforts have been laying the groundwork for impact in the community with the development and release of the Physician’s Toolkit on October 21, 2015. Jonathan S. Evans, MD, Pediatric Gastroenterology, Nemours Children’s Specialty Care, one of the developers of the toolkit, states, “This starter kit is designed to help primary care physicians on a daily basis deal with the childhood obesity epidemic. It provides guidance, practical tools and access to relevant Northeast Florida community resources.” The information is made available free of charge to all primary care providers in the area through the website, www.hjcp.com.

The personalization to the Jacksonville community of the 5-2-1-0 campaign will educate families and seek a daily commitment to eat 5 fruits and vegetables, have no more than 2 hours of recreational screen time, have at least 1 hour of physical activity and consume 0 sugary drinks. The release of the full campaign to schools, city and child-serving organizations occurred February 2016.
**Investing in nursing and allied health to generate a diverse, well-trained workforce to care for patients**

Florida Blue Foundation partners with the Florida Action Coalition (FL-AC) and the Florida Healthcare Simulation Association (FHSA) in determining funding for its focus area, Improve the Quality and Safety of Patient Care (IQSPC). In 2013 and 2014, a total of 16 mini-grants were awarded that meet at least one of the goals below consistent with the FL-AC and FHSA:

- To support the work of the FL-AC in responding to the Institute of Medicine’s (IOM) recommendations in the *Future of Nursing: Leading Change, Advancing Health Report*
- To support research and program development to advance the future of simulation-based medical education in nursing education and professional development

In 2015, a grant totaling $225,000 was awarded to Barry University to support a two-year statewide nursing leadership program. The University will report outcomes beginning in 2016.

Many of the Foundation’s efforts in this area are aimed at developing a diverse, well-trained nurse workforce to meet the growing and complex health care needs of the patients in Florida. In 2015, IQSPC mini-grantees remained on track toward achieving 100 percent of their planned outcomes.

**A Summer Well-Spent:**

**Nursing Students Tackle Substance Abuse, Domestic Violence, Teen Pregnancy and LGBT Population Health in Florida Blue Foundation-Funded Summer Research Experiences**

Last summer, while many of their friends and classmates traveled or basked in the Florida sun, six students from groups underrepresented in the field of nursing science were hard at work at the University of Miami School of Nursing and Health Studies (UM SONHS). Topics such as domestic violence, substance abuse, the health of LGBT populations, teenage pregnancy and other conditions that disproportionately affect the safety and well-being of minority populations were under the microscope as these students spent their summer doing research under the mentorship of some of the brightest minds in health care research, all faculty members at the school.

Funded by a three-year grant from the Florida Blue Foundation, undergraduate nursing students from the South Florida community worked with the UM SONHS senior faculty scientists on studies of home health nurse-led interventions with substance abusing mothers, HIV testing in victims of domestic violence, the evaluation of specialized services for victims of human trafficking, and a trial of a promising video-game-based program to reduce sexual behavior and pregnancy in Latina adolescents. At the conclusion of the program, each student created and presented a scientific poster displaying results of the experience, just as real-world scientists do at professional conferences worldwide.
“Giving undergraduate students in nursing programs, especially those from at-risk communities, the chance to actively participate in scientific studies that improve the health of these groups is an invaluable component of their educational experience,” said Associate Professor Rosa Gonzalez-Guarda, PhD, RN, CPH, FAAN, principal investigator of the project, who mentored one of the summer scholars on her human sex trafficking study. “These experiences introduce students to the research process and the vital role it plays in advancing evidence-based nursing practice. All of the students involved in the Florida Blue Foundation Summer Research Experience participated in projects that will improve the quality and safety of patient care.”

Minority nursing students face special obstacles to pursuing their doctoral education, including limited access to suitable mentors, economic barriers, and lack of exposure to undergraduate research experiences. The Florida Blue Foundation-funded summer science program addresses all three of those barriers.

Monika Cintulova, a student at Miami Dade College Benjamin Leon School of Nursing, spent her summer helping UM School of Nursing and Health Studies Associate Professor Dr. Joseph De Santis transcribe and organize data collected during his study of the health care needs of transgender women in South Florida. Cintulova says the experience exceeded her expectations, and she has since decided to pursue a nursing research career.

“Before I came to UM for this summer research experience, I was considering applying to a master’s program after I complete my Bachelor of Science in Nursing degree,” said Cintulova. “I didn’t know that such a thing as the B.S.N.-to-Ph.D. track existed. Nursing research is the combination of service to humanity and science that I have been seeking, and I am excited about applying to the School of Nursing and Health Studies’ Ph.D. program.”

“The support from the Florida Blue Foundation helps us reach out to a greater number of future nurse scientists at the undergraduate level,” explained project co-investigator Dr. Mary Hooshmand. “By exposing these students to research focusing on disparity and population health issues, we make them aware that applied clinical research can result in scientifically derived solutions that improve patient care and reduce health inequities.”

The Florida Blue Foundation-funded project helps address the Institute of Medicine’s 2010 groundbreaking Future of Nursing report, which issued a mandate for doubling the number of doctorate-prepared nurses by 2020. The project is among the efforts of the Florida Action Coalition – the driving force implementing the IOM report’s recommendations and transforming health care through nursing in Florida.

Associate Professor Dr. Rosa Gonzalez-Guarda (on the left in photo above), principal investigator of the University of Miami project, stands with project student Genevieve Descorbeth, BSN, and her poster entitled, “Lessons Learned from Evaluating Specialized Services Provided for Victims of Human Trafficking in Miami-Dade County.”
Improve the Quality and Safety of Patient Care

Access to care in rural and poor urban areas is limited due to a shortage of physicians in these communities. ARNPs are well positioned to fill these gaps.

Simulation Used to Help Transition New Nursing Graduates to the Workforce

Dr. Laura Gonzalez and Dr. Kelly Allred were the recipients of the Florida Blue Foundation Grant (2013-2015) Bridging the gap: Integration of high fidelity simulation in nursing curricula to increase transfer of knowledge and skills to the workforce. The intent of the study was to explore the professional nurse educators’ perception of new graduates’ readiness to practice.

“UCF College of Nursing graduates enjoy one of the highest National Council Licensure Exam (NCLEX) pass rates of the state and the nation. They are integral to the nursing workforce of Central Florida,” stated Dr. Gonzalez.

However, there appeared to be a disconnect with regards to preparation and professional role expectations for new nurse graduates. Using simulation as the teaching strategy, the Principal Investigators created high-fidelity simulations to bridge the gap. Themes incorporated into the simulations included organizational skills, ownership and communication skills. Higher-level skills, such as a comprehensive physical assessment and the use of patient care protocols that are routinely used in patient care, were also incorporated.

“Evident from the focus groups was the idea that we are preparing generalists,” said Allred, “but there is an unsaid expectation of new graduates to be prepared to care for a higher acuity patient.”

Study to Address Nurse Leadership in Relation to Regulations and Areas of Need

In Florida, the Nurse Practitioner’s (NP) scope of practice is governed by state regulation that requires physician oversight, and prohibits NPs from prescribing certain medications, ordering certain tests and being the primary care provider of record. It is anticipated that by 2020-2025, the shortage of primary care physicians could exceed 200,000 nationally (20 percent of the needed workforce). This shortage is a concern in Florida, as well. Specifically, access to care in rural and poor urban areas is limited due to a shortage of physicians in these communities. Advanced Registered Nurse Practitioners (ARNPs), historically important providers of primary care, are more likely to work in these underserved areas and are well positioned to fill these gaps in health care delivery.

Dr. Donna Felber Neff received a Florida Blue Foundation grant (2014-2016) Multimethod Approach to Evaluate Geographic Distribution and Practice Regulations of Florida Nurse Practitioners (NPs). The study is the first step in understanding nurse workforce distribution and need, practice variations and the possible downstream effects on Florida. Statewide geospatial mapping (GIS) will be used to identify NPs and primary care physicians and overlay the information with district and county lines, medically underserved areas (MUAs) and health professional shortage areas (HPSAs).

“This study is still in progress and findings are forthcoming. Our hope is to open dialogue between health care professionals, regulators and different professional groups to improve consumer access to care,” said Dr. Neff.
Build Healthy, Strong Communities

Providing opportunities for communities and people to achieve a healthier life

Florida Blue’s and Florida Blue Foundation’s commitment to making a positive impact in the community is firmly rooted in our core values and mission to help people and communities achieve better health. Working in partnership with nonprofit organizations, the Florida Blue Foundation addresses critical issues in local communities, opening new windows of opportunity to better enable our neighbors to reach their potential.

Build Healthy, Strong Communities (BHSC) targets funding to programs and organizations that improve health and human services; education and literacy, especially birth through age 5; community development; and arts and culture. BHSC aims to provide local grants to meet local needs with an increased focus on strategically funding diverse, community-based solutions, and strengthened metrics and evaluation of approved grants. Each request for funding is evaluated against criteria that align to our mission, vision, values and business objectives.

Holocaust Memorial Resource and Education Center

The Holocaust Memorial Resource and Education Center in Maitland, Florida, founded in 1986 by local Holocaust Survivor Tess Wise, teaches the history and lessons of the Holocaust to thousands of students each year. The Center is dedicated to combating anti-Semitism, bigotry and prejudice with the ultimate goal of developing a moral and just community through its extensive outreach of educational and cultural programs.

In 2010, the Holocaust Center launched its UpStanders: Stand Up to Bullying initiative in order to educate young people about the importance of standing up and speaking out when they witness peer mistreatment. UpStanders is a two-year bullying prevention program rooted in Holocaust education. Students learn what it means to be an UpStander through stories of Holocaust Rescuers. Although the vast majority of witnesses to the atrocities of the Holocaust did little to help the victims, there were brave men and women who did everything in their power to save lives. Students are inspired by narratives of heroic actions such as those of Father Bruno, a Benedictine monk who saved more than 400 Jewish children in Nazi-occupied Belgium. Students discover that they too can make a difference in their schools by being UpStanders, rather than bystanders, when they witness bullying behavior.

Middle school students throughout Central Florida participate in UpStanders Program at the Holocaust Center (pictured right).
In 2015, Build Healthy, Strong Communities support was provided for Stand Up Orlando, a bullying prevention initiative created by Orlando Mayor Dyer and the City of Orlando. Mayor Dyer launched Stand Up Orlando to publicly demonstrate his commitment to bullying prevention and to ensure his community continues to be a place of belonging, acceptance and respect for all people. As part of Stand Up Orlando, the UpStanders Program is being offered to nine middle schools in the city.

Every school year, the UpStanders Program is evaluated by Dr. Bahiyyah Maroon, an applied social scientist. Climate surveys indicate that the program is successful in promoting a positive school environment where every child feels respected and safe. According to Dr. Maroon, “A key strength of the Holocaust Center’s UpStanders program is the powerful emphasis placed on Holocaust education. Youth in the UpStanders program visit the Holocaust Memorial Resource and Education Center as part of the program and this museum experience is leaving a tremendous impact on youth, empowering them to change their own behaviors and to stand up on behalf of other youth.”

After visiting the Holocaust Center, one student commented, “We all have different cultures and religions and we all have rights. Everyone should be treated equally.” Another student said, “Words can hurt. We should stop bullying and stand up for each other.”

Thanks to Florida Blue Foundation, the UpStanders Program continues to educate middle school students throughout Central Florida about the importance of treating everyone with dignity and respect.

Students and their families visit the Holocaust Museum (pictured left).

**Florida Health Literacy Grant Initiative**

The Florida Health Literacy Grant Initiative, funded by the Florida Blue Foundation and operated by the Florida Literacy Coalition, provides statewide emphasis on health literacy and seeks to address the health literacy disparities present in many adult English for Speakers of Other Languages (ESOL) learners. These students and their families often struggle with navigating hospital and doctor visits, effectively communicating with health care providers, finding affordable health care and making healthy lifestyle choices.

The cornerstone of this evidence-based initiative is a mini-grant program that provides training, resources and funding to assist Florida ESOL and family literacy programs to integrate health education into their instruction. The goal is to teach English and literacy skills while also sharing information to help students make informed choices regarding their health and nutrition.

A student demonstrating his nutrition knowledge using My Plate, the current nutrition guide published by the U.S. Department of Agriculture. (pictured left).
Since 2009, the initiative has served over 14,100 students through 114 mini-grants of $5,000 each to organizations across the state of Florida. The results have exceeded expectations. Seventy-four percent of students tested have demonstrated gains in their health literacy and many have engaged in healthy lifestyle choices for their own benefit and that of their families. Participants are eating healthier, exercising more, learning how to communicate with doctors and how to access health insurance and better navigate the health care system.

**Hipolito’s Story**

Hipolito came to America as a retired Peruvian army veteran with very low English literacy skills. While looking for work, he found El Sol, Jupiter’s Neighborhood Resource Center. He enrolled in English classes. The health literacy portion of class started with emphasizing signs and symptoms of important medical events that may require emergency medical services. These classes saved his life.

“On May 10, 2015, Mother’s Day, I was surprised by a mild heart attack that put my life at serious risk and had my family go through a horrible time. At 6:30 in the morning upon awakening, I realized that everything around me was spinning, I began to perspire in a cold sweat and I felt nauseous. Immediately, it came to my mind what my teacher Ale had taught us in class at El Sol. She repeated insistently: ‘If you have these symptoms, you might be having a heart attack. Please do not hesitate. Call 911 immediately.’

“I was desperate and started yelling for my daughters, asking them to call 911 because I felt like I was dying. Thank God they did! The EMTs got there almost immediately; they took me to the hospital where I stayed hospitalized for four days.

“Thank you to El Sol for the constant concern, for teaching us what to do in such difficult situations like this. Please continue helping the community. You never know when you could save a life!”

Since his heart attack, Hipolito has graduated from his first English class at El Sol and is currently enrolled in his second English class.

Hipolito is a student with EL Sol, in Jupiter, Florida, one of 16 Florida Literacy Initiative grant-funded programs (pictured right).
Recognizing excellence and innovation in community health

Florida Blue Foundation is committed to its mission – help the people and communities of Florida achieve better health – through strategic grant making to nonprofits that provide services to all 67 Florida counties. The Sapphire Symposium provides professional development opportunities and health-related sessions for nonprofit organizations, associations, universities and others. Speakers are national, regional and local experts on a variety of topics, including health care, health care reform, philanthropy, childhood obesity, metrics and evaluation, among others.

The Sapphire Awards embody our desire to recognize and award excellence and innovation among organizations, programs and individuals that have made a significant, positive impact on health-related outcomes for Florida’s at-risk people and communities.

The Sapphire Awards honor outstanding individuals, programs and nonprofit organizations in community health care, or health care-related fields, whose work is distinguished by leadership, innovation and achievements in community health.

The 2015 Sapphire Awards Honorees embody thoughtful, creative and innovative leadership. They are committed to using all resources possible to create improvements in the daily lives of the people of Florida who are underserved in health care. Their accomplishments and unselfish dedication to improving health care services and best practices for the people of Florida are laudable.

Dr. Otis Brawley, Chief Medical and Scientific Officer and Executive Vice President of Research, American Cancer Society, presents Ethics and the Transformation of Health Care in America. (pictured top left)

Small Talk sessions included childhood obesity, rural and minority health disparities, aging populations, coverage for low income populations, mental health, and more. (pictured left)

Exhibitors provided ideas, tools, and best-practices on a variety of topics, including healthy eating, innovation in health care, childhood obesity programming, and more. (pictured left)
2015 Sapphire Award Honorees

Individual Category

Winner ($25,000)

Moody Chisholm, M.B.A.
*Former President and CEO, St. Vincent’s HealthCare; Jacksonville*

Moody Chisholm is recognized as an outstanding leader in the Jacksonville health care industry. Known for his constant advocacy for health care for all, he has used his position at St. Vincent’s HealthCare to help improve access to health care for the underserved.

Pat Geraghty presents Sapphire Award to Moody Chisholm. (pictured top right)

Winner ($50,000)

Margarita Romo
*Founder and Executive Director, Farmworkers Self-Help; Dade City*

Margarita Romo works to address discriminatory and oppressive policies and practices that can negatively affect the community’s health and well-being. She advocates for better working conditions on farms and takes lessons learned in the community directly to policymakers on local, state and national levels. Farmworkers Self-Help facilitates the self-development of farmworkers and other poor through its programs of education, advocacy, organizing, justice and empowerment and health.

Margarita Romo accepts Sapphire Award from Pat Geraghty. (pictured middle right)

Program Category

Winner ($100,000)

Pesticide Safety and Environmental Health Program,
*Farmworker Association of Florida; Apopka*

The long-term goal of the Pesticide Safety and Environmental Health Program is to improve the health and working conditions of Florida’s farmworkers by training farmworkers and health care providers, monitoring working conditions, facilitating farmworker health research and advocating to strengthen farmworker protections.

Farmworker Association of Florida Board Chair Isidoro Quezada accepts Sapphire Award from Pat Geraghty. (pictured bottom right)
2015 Sapphire Award Honorees

Organization Category

Winner ($100,000)

**Florida Department of Health in Indian River County; Vero Beach**

The Health Department worked with the Gifford community, other government departments, nonprofits, and residents to assess and develop action plans to address and improve the environmental health issues identified by the community.

Pat Geraghty presents Sapphire Award to Miranda Hawker, Florida Department of Health in Indian River County. (*pictured top left*)

Honorable Mention ($50,000)

**The Miami Lighthouse for the Blind and Visually Impaired; Miami**

The mission of Florida’s largest and oldest private, nonprofit agency serving the blind is to provide vision rehabilitation and eye health services that promote independence, to collaborate with and educate professionals and to conduct research in related fields. Since its founding, more than 85,000 underserved, uninsured school children have had access to vision care.

Pat Geraghty presents award to Virginia Jacko and Ray Casas, Miami Lighthouse for the Blind and Visually Impaired. (*pictured bottom left*)
2015 Sapphire Awards Selection Committee

Curtis Holloman, M.A., M.B.A.
Selection Committee Chair
Former Deputy Director, Health Research and Educational Trust, Robert Wood Johnson Foundation; Princeton, N.J.

Margaret D. Larkins-Pettigrew, M.D., M.Ed., M.P.P.M., F.A.C.O.G.
Assistant Professor and Director, Global Health, Department of Obstetrics and Gynecology and Reproductive Biology, MacDonald Women’s Hospital, Case Western University School of Medicine; Cleveland, Ohio

Alina Perez-Stable, M.S.W.
Director, Academic Support Services, Department of Humanities, Health and Society, Florida International University; Miami, Fla.

Penny Ralston, Ph.D.
Professor, Dean Emeritus and Director, Center on Better Health and Life for Underserved Populations, Florida State University; Tallahassee, Fla.

2015 Sapphire Awards Review Team

Henrie M. Treadwell, Ph.D.
Research Professor, Department of Community Health and Preventive Medicine, and Founding Director, Community Voices-Healthcare for the Underserved, Morehouse School of Medicine; Atlanta, Ga.

Cindy Holmes
President, Holmes Consulting; Tallahassee, Fla.

LaRon E. Nelson, Ph.D., R.N., F.N.P., F.N.A.P.
Dean’s Endowed Fellow in Health Disparities, Assistant Professor, School of Nursing, University of Rochester, and Associate Director of International Research, Center for AIDS Research, University of Rochester Medical Center; Rochester, NY
Florida Blue
in the Community
Supporting and enriching the quality of life in the communities we serve

At Florida Blue, we value community service to keep Florida healthy, educated and beautiful. Our volunteer and educational programs give employees opportunities to enrich lives within their communities. We partner with local organizations to achieve one goal: to help people and communities achieve better health and to connect with the passions of our customers.

Florida Blue Volunteers

Our volunteer program helps employees around the state find opportunities to give back to their communities. In 2015, our employees collectively volunteered more than 60,000 hours to mentor at-risk youth, feed the hungry, beautify and make safe homes for seniors, provide professional skills through nonprofit board leadership, and raise awareness and funds in over 100 walks, runs and rides for worthy causes including heart disease, diabetes, multiple sclerosis and cancer research. Employees used over 15,000 hours of volunteer time off serving hundreds of nonprofit community partners. Volunteer time off is time donated by the company for community volunteering, up to eight hours per employee per calendar year.

Employee Giving

Throughout the year, we encourage employees to support their communities by donating their time, talent and treasure. In 2015, our employees donated more than $1.6 million to the United Way and other organizations across Florida, and donated hundreds of food baskets, children’s books, school supplies and warm clothing to make a difference in their local communities.

Community Ethics

In partnership with local governments and universities, we educate future leaders on compliance and ethics best practices. Participants walk away with an understanding of how to conduct business with integrity in the state of Florida. Our partnerships include the City of Jacksonville’s Ethics Coordination Council and University of Florida’s Poe Center for Business Ethics.

Disaster Response

We work with our designated response partner, the American Red Cross, to aid in disaster relief efforts. Together, we assess disaster situations and provide support to those in need.
Grants Awarded in 2015
During 2015, Florida Blue and the Florida Blue Foundation awarded more than $10 million in new grants and contributions to nonprofit organizations across Florida. Listed below by Focus Areas are the organizations that received grants and contributions.

**Advance Innovation and Promote Solutions in the Health Care System**

- **Ability Housing of Northeast Florida**  
  Duval County

- **Heartland Rural Health Network**  
  Highlands County

- **Miami Lighthouse for the Blind and Visually Impaired**  
  Miami-Dade County

- **Osceola County Council on Aging**  
  Osceola County

- **St. Petersburg Free Clinic**  
  Pinellas County

- **University of Florida Foundation**  
  Alachua County

**Improve Consumer Health  
Embrace a Healthy Florida**

- **City of Hialeah**  
  Miami-Dade County

- **Florida Agricultural and Mechanical University**  
  Leon County

- **Florida Department of Health in Duval County**  
  Duval County

- **Health Council of East Central Florida**  
  Orange County

- **Tampa Metropolitan Area YMCA**  
  Hillsborough County

- **War on Poverty – Florida**  
  Miami-Dade County
**Improve Quality and Safety of Patient Care**

Barry University  
Miami-Dade County

St. Thomas University  
Miami-Dade County

University of Central Florida Research Foundation - Florida Center for Nursing  
Orange County

**Build Healthy, Strong Communities**

**Florida Blue Foundation Grants**

Academy Prep Center of Tampa  
Hillsborough County

Advocates for World Health  
Hillsborough County

Airlift/Tanker Association  
Hillsborough County

Akshaya Patra Foundation USA  
Hillsborough County

Alachua County Public Schools Foundation  
Alachua County

All Faiths Food Bank  
Sarasota County

American Heart Association  
Leon County

American Heart Association  
Pinellas County

American Heart Association, Bonita Springs  
Lee County

American Heart Association, First Coast Division  
Duval County

American Heart Association, Greater Orlando Division  
Orange County

American Heart Association, Miami  
Miami-Dade County

American Red Cross of Greater Miami and The Keys  
Miami-Dade County

American Vitiligo Research Foundation  
Pinellas County

Behring Global Educational Foundation  
Seminole County

Bethune Cookman University School of Nursing  
Volusia County

Big Brothers Big Sisters Association of Florida  
Hillsborough County

Big Brothers Big Sisters of America  
Hillsborough County

Big Brothers Big Sisters of Greater Miami and Mentoring Resource Center  
Miami-Dade County

Boys and Girls Clubs of Central Florida  
Orange County

Building Homes for Heroes  
Out of State

CAMACOL Development Council  
Miami-Dade County

Cathedral Arts Project  
Duval County

Catholic Charities Bureau, Jacksonville Regional Office  
Duval County

Central Florida Commission on Homelessness  
Orange County

Central Florida Lions Eye and Tissue Bank  
Hillsborough County

Child Cancer Fund  
Duval County
Children’s Safety Village of Central Florida  
Orange County  

City of Jacksonville  
Duval County  

Clay County Council on Aging  
Clay County  

Communities in Schools of Florida  
Leon County  

Community Connections of Jacksonville  
Duval County  

Community Vision  
Orange County  

Council for Educational Change  
Broward County  

Crisis Center of Tampa Bay  
Hillsborough County  

Cuban American National Council  
Miami-Dade County  

Current of Tampa Bay  
Hillsborough County  

Deette Holden Cummer Museum Foundation  
Duval County  

Delores Barr Weaver Policy Center (DBWPC)  
Duval County  

Dr. Phillips Center for the Performing Arts  
Orange County  

Dreams Come True  
Duval County  

E4E Relief  
Out of State  

EDC Foundation for Education  
Orange County  

Edward Waters College  
Duval County  

Elder Care of Alachua County  
Alachua County  

Enterprise Florida  
Orange County  

Episcopal Children’s Services  
Duval County  

Equality Florida Institute  
Pinellas County  

Exchange Club Center for Prevention of Child Abuse of Treasure Coast  
St. Lucie County  

Feed and Fortify Community Organization  
Orange County  

Feeding America Tampa Bay  
Hillsborough County  

Feeding Northeast Florida  
Duval County  

First Coast Hispanic Chamber of Commerce  
Duval County  

First Coast Worksite Wellness Council  
Duval County  

Florida Agricultural and Mechanical University  
Leon County  

Florida Association of Aging Services Providers  
Leon County  

Florida Atlantic University Foundation  
Palm Beach County  

Florida Chamber of Commerce Foundation  
Leon County  

Florida Conference of the United Methodist Church  
Polk County  

Florida Council on Economic Education  
Hillsborough County
Florida International University Foundation
Miami-Dade

Florida Keys Wild Bird Rehabilitation Center
Monroe County

Florida Literacy Coalition
Osceola County

Florida Memorial University
Miami-Dade County

Florida Prosperity Partnership
St. Johns County

Florida State College Foundation
Duval County

Florida State University Foundation
Leon County

Fontenelle Forest Association
Out of State

Franciscan Center Tampa Florida
Hillsborough County

Futures, Inc.
Volusia County

Gainesville Fisher House Foundation
Alachua County

Girl Scout Council of the Florida Panhandle
Leon County

Girl Scouts of Gateway Council
Duval County

Grace Medical Home
Orange County

Grandma’s Place
Palm Beach County

Greater Boca Raton Chamber of Commerce Education Foundation
Palm Beach County

Greater Jacksonville Area USO Council
Duval County

Greater Miami Jewish Federation
Miami-Dade County

Green Florida
Pinellas Count

Haitian Neighborhood Center, Sant La
Miami-Dade County

Health Care Center for the Homeless
Orange County

Health Council of South Florida
Miami-Dade County

Heart of Florida United Way
Orange County

Hibiscus Children’s Center
Martin County

Hillsborough Organization for Progress and Equality
Hillsborough County

Hispanic American Professional Business Women’s Association (HAPBWA) Foundation
Orange County

Hispanic Business Initiative Fund of Florida
Orange County

Hispanic Health Initiatives
Seminole County

Hispanic Heritage Scholarship Fund of Metro Orlando
Orange County

Hispanic Unity of Florida
Broward County

Holocaust Memorial Resource and Education Center of Florida
Orange County

Homeless Emergency Project
Pinellas County

Informed Families/The Florida Family Partnership
Miami-Dade County
Initiative for Excellence in Public Service
Miami-Dade County

Interchurch Coalition for Action, Reconciliation, and Empowerment
Duval County

ITNO Orlando™
Orange County

Jackson Memorial Foundation
Miami-Dade County

Jacksonville Chamber Foundation
Duval County

Jacksonville Children’s Chorus
Duval County

Jacksonville Community Council, Inc.
Duval County

Jacksonville Symphony Orchestra
Duval County

Jacksonville University
Duval County

Jacksonville Urban League
Duval County

JDRF International
Duval County

Jefferson Awards for Public Service
Out of State

Jewish Community Center of Greater Orlando
Orange County

Jewish Federation of Palm Beach County
Palm Beach County

Jewish Federation of South Palm Beach County
Palm Beach County

Junior Achievement Big Bend
Leon County

Junior Achievement of North Florida
Duval County

Junior Achievement of Southwest Florida
Collier County

Junior Achievement of Tampa Bay
Hillsborough County

Junior League of Tampa
Hillsborough County

Kappa Alpha Psi Foundation-Jacksonville
Duval County

Kissimmee Youth Football League
Osceola County

Leadership Florida Statewide Community Foundation
Leon County

Leadership Jacksonville
Duval County

Local Initiatives Support Corporation, Jacksonville
Duval County

Lycoming County United Way
Out of State

MacDonald Training Center
Hillsborough County

Meals on Wheels Plus of Manatee
Manatee County

Mercy Support Services
Clay County

Metropolitan Charities
Pinellas County

Metropolitan Ministries
Hillsborough County

Miami Children’s Health System Foundation
Miami-Dade County

Miami Dade College Foundation
Miami-Dade County

Missio Dei Community
Pinellas County
Museum of Science and Industry
Hillsborough County

Mustard Seed Ministries of Fort Pierce
St. Lucie County

National Association of Black Accountants,
Jacksonville Professional Chapter
Duval County

National Multiple Sclerosis Society,
North Florida Chapter
Duval County

Neighborhood Medical Center
Leon County

North Broward Hospital District
Charitable Foundation
Broward County

Northeast Florida Healthy Start Coalition
Duval County

Nova Southeastern University
Broward County

Nuevo Sendero
Orange County

Operation Save Our Sons
Duval County

Orlando Community Arts
Orange County

Orlando Repertory Theatre
Orange County

Osceola County Council on Aging
Osceola County

Ounce of Prevention Fund of Florida
Leon County

Out & Equal Tampa Bay
Hillsborough County

PACE Center for Girls
Escambia County

Palm Healthcare Foundation
Palm Beach County

Pardee RAND Graduate School
Out of State

Peaceful Paths
Alachua County

Performing Arts Center Trust
(Adrienne Arsht Center)
Miami-Dade County

Peter London Global Dance Company
Miami-Dade County

Polk Education Foundation
Polk County

Rebuilding Together Tampa Bay
Hillsborough County

Ritz Chamber Music Society
Duval County

Rock by the Sea
Leon County

Ronald McDonald House Charities
of Jacksonville
Duval County

Ronald McDonald House of Northwest Florida
Escambia County

Ruth Eckerd Hall
Pinellas County

Safe Place and Rape Crisis Center
Sarasota County

Sanford-Burnham Medical Research Institute
Orange County

Shands Jacksonville Medical Center
Duval County

Sigma Pi Phi Fraternity Scholarship
& Development Foundation of Jacksonville
Duval County
South Florida Hospital Research & Education Foundation
Broward County

South Florida Urban Ministries
Miami-Dade County

Southern Florida Minority Supplier Development Council
Miami-Dade County

St. John Community Development Corporation
Miami-Dade County

St. Leo University
Pasco County

St. Lucie County Health Access Network
St. Lucie County

St. Patrick’s Catholic Church
Duval County

Stetson University
Volusia County

Stop Children’s Cancer
Alachua County

Strengthen Orlando
Orange County

Suited for Success
Miami-Dade County

Take Stock in Children
Miami-Dade County

Tallahassee Symphony Orchestra
Leon County

Tampa Bay Black Business Initiative
Hillsborough County

Tampa Bay Performing Arts Center
Hillsborough County

Tampa Jewish Federation
Hillsborough County

Tampa Metropolitan Area YMCA
Hillsborough County

Teach for America
Duval County

The Arc Jacksonville
Duval County

The Coral Gables Community Foundation
Miami-Dade County

The Florida Aquarium
Hillsborough County

The Florida Theatre Performing Arts Center
Duval County

The Foundation for Leon County Schools
Leon County

The Foundation for Seminole County Public Schools
Seminole County

The Health Support Network
Sarasota County

The Miami Foundation
Miami-Dade County

The Nemours Foundation
Duval County

The Nonprofit Center of Northeast Florida
Duval County

The United Way of Central Maryland
Out of State

The University of Tampa
Hillsborough County

The Way Free Medical Clinic
Clay County

Treasure Coast Food Bank
St. Lucie County

Trinity Café
Hillsborough County
United Arts of Central Florida
Orange County

United Jewish Community of Broward County
Broward County

United Methodist Cooperative Ministries/Suncoast
Pinellas County

United Negro College Fund
Orange County

United Way of Allegheny County
Out of State

United Way of Broward County
Broward County

United Way of Escambia County
Escambia County

United Way of Greater Milwaukee
Out of State

United Way of Lee County
Lee County

United Way of Metropolitan Dallas
Out of State

United Way of Miami-Dade
Miami-Dade County

United Way of North Central Florida
Alachua County

United Way of Northeast Florida
Duval County

United Way of Northwest Florida
Bay County

United Way of Palm Beach County
Palm Beach County

United Way of St. Lucie County
St. Lucie County

United Way of the Big Bend
Leon County

United Way of the Capital Region
Out of State

United Way of the Chattahoochee Valley
Out of State

United Way Suncoast
Hillsborough County

University of Miami School of Business Administration Center for Health Sector Management and Policy
Miami-Dade County

University of North Florida Foundation
Duval County

University of South Florida Foundation on behalf of the USF Health Byrd Alzheimer’s Institute
Hillsborough County

University of West Florida Foundation
Escambia County

Urban League of Broward County
Broward County

Voices for Children of the First Coast
Duval County

Volunteer Florida Foundation
Leon County

Volunteers in Medicine Clinic
Duval County

We Believe In Me
Pinellas County

Winter Park Improvement Foundation
Orange County

Women’s Center of Jacksonville
Duval County

World Class Schools of Leon County
Leon County

Wounded Warrior Project
Duval County
Florida Blue Corporate Contributions

YMCA of Greater Miami
Miami-Dade County

100 Black Men of Orlando
Orange County

Academy Prep Center of St. Petersburg
Pinellas County

Academy Prep Center of Tampa
Hillsborough County

Achievement Center for Children and Families
Palm Beach County

Adopt-A-Family of The Palm Beaches
Palm Beach County

African American Heritage Society
Escambia County

Alachua County Public Schools Foundation
Alachua County

All American Air Charitable Foundation
St. Johns County

Alzheimer's Disease and Related Disorders Association
Leon County

American Cancer Society
Alachua County

American Cancer Society
Escambia County

American Cancer Society
Lee County

American Cancer Society
Leon County

American Cancer Society
Miami-Dade County

American Cancer Society
Orange County

American Cancer Society
Sarasota County

American Cancer Society, First Coast Area
Duval County

American Cancer Society, Greater Tampa Unit
Hillsborough County

American Diabetes Association
Orange County

American Heart Association
Marion County

American Heart Association
Out of State

American Heart Association
Leon County

American Heart Association
Pinellas County

American Heart Association, First Coast Division
Duval County

American Heart Association, Greater Orlando Division
Orange County

American Heart Association
Broward County

American Lung Association of Florida, North Area
Duval County

American National Red Cross
Miami-Dade County

American Red Cross of Greater Miami and The Keys
Miami-Dade County

Ancient City Privateers
St. Johns County
<table>
<thead>
<tr>
<th>Organization Name</th>
<th>County</th>
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<tbody>
<tr>
<td>Andrew Red Harris Foundation</td>
<td>Palm Beach</td>
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<tr>
<td>Angelwood</td>
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<td>Arc Gateway Foundation</td>
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<td>Arc of Putnam County</td>
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<td>Arts Center Association</td>
<td>Pinellas</td>
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<td>Association of Opinion Journalists Foundation</td>
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<td>Association to Preserve the Eatonville Community</td>
<td>Seminole</td>
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<td>Barnabas Center</td>
<td>Nassau</td>
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<td>BASCA, Inc.</td>
<td>Clay</td>
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<td>BCH Mechanical Foundation</td>
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<td>Because of Ezra</td>
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<td>Best Buddies Florida, Jacksonville</td>
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<td>Bethune Cookman University School of Nursing</td>
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<td>Big Bend Cares</td>
<td>Leon</td>
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<td>Big Brothers Big Sisters Association of Florida</td>
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<tr>
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<td>Big Brothers Big Sisters of Northwest Florida</td>
<td>Escambia</td>
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<td>Big Brothers Big Sisters of the Sun Coast</td>
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<td>BlueCross BlueShield of South Carolina Foundation</td>
<td>Out of State</td>
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<td>Bluewater Outriggers Inshore Offshore Charity Classic, Inc., DBA Forgotten Coast Warrior Weekend</td>
<td>Gulf County</td>
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<td>Boley Foundation</td>
<td>Pinellas</td>
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<td>Boy Scouts of America</td>
<td>Miami-Dade</td>
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<td>Boy Scouts of America, Central Florida Council</td>
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<tr>
<td>Boy Scouts of America, North Florida Council</td>
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<tr>
<td>Boys and Girls Clubs of Collier County</td>
<td>Collier</td>
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<tr>
<td>Boys and Girls Clubs of Northeast Florida</td>
<td>Duval</td>
</tr>
</tbody>
</table>
Boys and Girls Clubs of Tampa Bay
Hillsborough County

Boys and Girls Clubs of The Emerald Coast
Okaloosa County

Brehon Institute for Family Services
Leon County

Bright Minds Youth Development
Duval County

Broward Performing Arts Foundation
Broward County

CAMACOL Development Council
Miami-Dade County

Capital Area Community Action Agency
Leon County

Casa de Mexico
Orange County

Casa Juancho
Miami-Dade County

Cathedral Arts Project
Duval County

Catholic Charities Bureau, Inc.,
Jacksonville Regional Office
Duval County

Catholic Health Services Foundation
Broward County

Central Florida Health Care Coalition Incorporated
Orange County

Central Florida International Black Women’s Congress
Seminole County

Central Florida Pharmacy Council
Seminole County

Charlotte County Pride
Charlotte County

Child Abuse Council
Hillsborough County

Child Advocacy Center
Alachua County

ChildNet
Broward County

Children First
Sarasota County

Children’s Dream Fund
Pinellas County

Children’s Harbor
Broward County

Children’s Resources Fund
Miami-Dade County

CHS Healthcare Foundation
Collier County

Church of God Kissimmee
Osceola County

Church of God Southeastern Hispanic Region
Hillsborough County

City Kids Art Factory
Duval County

City of Jacksonville
Duval County

City of Jacksonville, Office of Special Events
Duval County

City of Tampa - Mayor’s Latinos Unidos
Hillsborough County

Clara White Mission
Duval County

Clay County Chamber of Commerce
Clay County

Clay County Council on Aging
Clay County
<p>| <strong>College of Central Florida Foundation</strong> | <strong>Dr. Phillips Center for the Performing Arts</strong> |
| Marion County | Orange County |
| <strong>Collier Health Services</strong> | <strong>Dreams Come True</strong> |
| Collier County | Duval County |
| <strong>Community Coordinated Care for Children</strong> | <strong>Early Learning Coalition of Escambia County</strong> |
| Orange County | Escambia County |
| <strong>Community Partnership for Homeless, Inc.</strong> | <strong>Early Learning Coalition of the Big Bend Region</strong> |
| d/b/a Chapman Partnership | Leon County |
| Miami-Dade County | <strong>Easter Seal South Florida</strong> |
| <strong>Community Tampa Bay</strong> | Miami-Dade County |
| Pinellas County | <strong>Eckerd Youth Alternatives</strong> |
| <strong>Cornerstone Family Ministries</strong> | Pinellas County |
| Hillsborough County | <strong>Education Foundation of Sarasota County</strong> |
| <strong>Council on Aging of Volusia County</strong> | Sarasota County |
| Volusia County | <strong>Elder Care of Alachua County</strong> |
| Alachua County | Alachua County |
| <strong>Covenant Hospice</strong> | <strong>Elder Care Services</strong> |
| Escambia County | Leon County |
| <strong>Crisis Center of Tampa Bay</strong> | <strong>Enterprising Latinas</strong> |
| Hillsborough County | Hillsborough County |
| <strong>Cultural Arts Coalition</strong> | <strong>Equality Florida Institute</strong> |
| Alachua County | Pinellas County |
| <strong>Cultural Council of Greater Jacksonville</strong> | <strong>Escambia County Public School Foundation</strong> |
| Duval County | Escambia County |
| <strong>David Lawrence Center</strong> | <strong>Exciting Central Tampa Baptist Church</strong> |
| Collier County | Hillsborough County |
| <strong>Decide Christian Counseling Center</strong> | <strong>Family Central</strong> |
| Orange County | Broward County |
| <strong>Deette Holden Cummer Museum Foundation</strong> | <strong>Feeding America Tampa Bay</strong> |
| Duval County | Hillsborough County |
| <strong>Dignity U Wear Foundation</strong> | <strong>Feeding Northeast Florida</strong> |
| Duval County | Duval County |
| <strong>DOMINOUSA INC</strong> | <strong>Feeding South Florida</strong> |
| Orange County | Broward County |
| <strong>Downtown Arts District</strong> | <strong>Tampa Bay Area Foundation</strong> |
| Orange County | Pinellas County |</p>
<table>
<thead>
<tr>
<th>First Coast Hispanic Chamber of Commerce</th>
<th>Foster Care Review</th>
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<tbody>
<tr>
<td>Duval County</td>
<td>Miami-Dade County</td>
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<tr>
<td><strong>First Coast No More Homeless Pets</strong></td>
<td><strong>Foundation for Foster Children</strong></td>
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<td>Duval County</td>
<td>Orange County</td>
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<td><strong>Flamingo Charities</strong></td>
<td><strong>Foundation for Healthy Floridians</strong></td>
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<tr>
<td>Duval County</td>
<td>Leon County</td>
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<tr>
<td><strong>Florida Association of Free and Charitable Clinics</strong></td>
<td><strong>Friends of Eldersource</strong></td>
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<td>Pinellas County</td>
<td>Duval County</td>
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<tr>
<td><strong>Florida Citrus Sports Events</strong></td>
<td><strong>Friends of the Leon County Public Library</strong></td>
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<td>Orange County</td>
<td>Leon County</td>
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<tr>
<td><strong>Florida Coalition Against Domestic Violence Foundation</strong></td>
<td><strong>Gateway Community Services</strong></td>
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<tr>
<td>Leon County</td>
<td>Duval County</td>
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<tr>
<td><strong>Florida Council on Aging</strong></td>
<td><strong>Generation W</strong></td>
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<td>Leon County</td>
<td>Duval County</td>
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<tr>
<td><strong>Florida Council on Economic Education</strong></td>
<td><strong>Genesis Assistance Dogs</strong></td>
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<tr>
<td>Hillsborough County</td>
<td>Palm Beach County</td>
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<tr>
<td><strong>Florida Dental Health Foundation</strong></td>
<td><strong>Girl Scouts of Gateway Council</strong></td>
</tr>
<tr>
<td>Leon County</td>
<td>Duval County</td>
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<tr>
<td><strong>Florida Engineering Foundation</strong></td>
<td><strong>Give Kids The World</strong></td>
</tr>
<tr>
<td>Orange County</td>
<td>Osceola County</td>
</tr>
<tr>
<td><strong>Florida House on Capitol Hill</strong></td>
<td><strong>Gloria Estefan Foundation</strong></td>
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<tr>
<td>Washington, DC</td>
<td>Miami-Dade County</td>
</tr>
<tr>
<td><strong>Florida Literacy Coalition</strong></td>
<td><strong>Greater Jacksonville Area USO Council</strong></td>
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<tr>
<td>Osceola County</td>
<td>Duval County</td>
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<tr>
<td><strong>Florida Philanthropic Network</strong></td>
<td><strong>Greater Miami Jewish Federation</strong></td>
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<td>Hillsborough County</td>
<td>Miami-Dade County</td>
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<td><strong>Florida Sheriffs Youth Ranches</strong></td>
<td><strong>Guardian Care</strong></td>
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<td>Suwannee County</td>
<td>Orange County</td>
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<td><strong>Florida Southwestern State College Foundation</strong></td>
<td><strong>Gulf Coast African American Chamber of Commerce</strong></td>
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<td>Lee County</td>
<td>Escambia County</td>
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<tr>
<td><strong>Florida State University Foundation</strong></td>
<td><strong>H. Lee Moffitt Cancer Center and Research Institute Foundation</strong></td>
</tr>
<tr>
<td>Leon County</td>
<td>Hillsborough County</td>
</tr>
<tr>
<td><strong>Florida Veteran’s Foundation</strong></td>
<td></td>
</tr>
<tr>
<td>Leon County</td>
<td></td>
</tr>
</tbody>
</table>
Hamilton County Public Schools Foundation  
Hamilton County  

Haven Hospice  
Alachua County  

Health and Hope Clinic  
Escambia County  

Health Choice Network  
Miami-Dade County  

Healthy Jacksonville Men’s Health Coalition  
Duval County  

Healthy Mothers-Healthy Babies  
Coalition of Broward County  
Broward County  

Heritage Harbour Baseball  
Manatee County  

Hernando County Education  
Direct Support Organization  
Hernando County  

Hispanic American Business Association of North Florida  
Duval County  

Hispanic Business Initiative Fund of Florida  
Orange County  

Hope Hospice and Community Services  
Lee County  

Horizon Foundation  
Lee County  

Hospice of Marion County  
Marion County  

Hunger Fight  
Duval County  

I. M. Sulzbacher Center for the Homeless  
Duval County  

I3-Jax  
Duval County  

Iglesia Cristiana Renuevo  
Osceola County  

Iglesia Cristo La Senda  
Hillsborough County  

Independent Sector  
Miami-Dade County  

Indian Cultural Society of Jacksonville  
St. Johns County  

Jacksonville Area Legal Aid  
Duval County  

Jacksonville Area Sexual Minority Youth Network  
Duval County  

Jacksonville Jaguars Foundation  
Duval County  

Jacksonville Public Education Fund  
Duval County  

Jacksonville Speech and Hearing Center  
Duval County  

Jacksonville Sports Medicine Program  
Duval County  

Jacksonville Symphony Orchestra  
Duval County  

Jacksonville University  
Duval County  

Jacksonville Women’s Leadership Forum  
Duval County  

James B. Sanderlin Family Service Center  
Pinellas County  

Jason Taylor Foundation  
Broward County  

Jess Parrish Medical Foundation  
Brevard County  

Jewish Community Alliance  
Duval County
Jewish Family and Community Services
Duval County

Jobs Partnership of Florida
Orange County

Junior Achievement of North Florida
Duval County

Junior Achievement of Southwest Florida
Collier County

Junior Achievement of Tampa Bay
Hillsborough County

Junior Leadership Manatee
Manatee County

Junior League of Tampa
Hillsborough County

Lauren’s Kids Foundation
Miami-Dade County

Leadership Broward Foundation
Broward County

Leadership Florida Statewide Community Foundation
Leon County

Leadership Jacksonville
Duval County

Learn To Read of Northwest Florida
Escambia County

Leon Advocacy and Resource Center
Leon County

Lord’s Place
Palm Beach County

Lowry Park Zoological Society of Tampa
Hillsborough County

MacDill Chiefs Group
Hillsborough County

MaliVai Washington Youth Foundation
Duval County

Mana-Sota Lighthouse for the Blind
Manatee County

Manatee Community Foundation
Manatee County

Manatee Education Foundation
Manatee County

Manna Food Bank
Escambia County

Marathon High
Nassau County

March of Dimes Foundation
Orange County

March of Dimes, Gulf Coast Division
Bay County

Marion County Children’s Alliance
Marion County

McKeel Academy of Technology
Polk County

Meals on Wheels Plus of Manatee
Manatee County

Mental Health America of Northeast Florida
Duval County

Metropolitan Ministries
Hillsborough County

Miami Coalition of Christians and Jews
Miami-Dade County

Miami Dade College Foundation
Miami-Dade County

Miami Herald Charities
Miami-Dade County

Miami Jewish Health Systems Foundation
Miami-Dade County

Miciah Deleston Foundation for Families
Duval County
Mission House  
Duval County

MORE HEALTH  
Hillsborough County

Morning Star School of Jacksonville  
Duval County

Mote Marine Laboratory  
Sarasota County

Muscular Dystrophy Association  
Pinellas County

Nassau Education Foundation  
Nassau County

National Association for the Advancement of Colored People, Jacksonville Branch  
Duval County

National Black MBA Association  
Orange County

National Gay and Lesbian Task Force Foundation  
Miami-Dade County

National Multiple Sclerosis Society  
Orange County

National Multiple Sclerosis Society, North Florida Chapter  
Duval County

Navy League of the United States, Mayport Florida Council  
Duval County

Nonprofit Leadership Center of Tampa Bay  
Hillsborough County

Northeast Florida AIDS Network  
Escambia County

Northeast Florida Medical Society Foundation  
Duval County

Operation New Uniform  
Duval County

Operation Save Our Sons  
Duval County

Orange Bowl Committee  
Miami-Dade County

Orlando City Soccer Foundation  
Orange County

Orlando Community Arts  
Orange County

Orlando Regional Healthcare Foundation  
Orange County

Orlando Repertory Theatre  
Orange County

PACE Center for Girls  
Duval County

PACE Center for Girls  
Leon County

Pasco Education Foundation  
Pasco County

Pasco Sheriff’s Charities  
Pasco County

Pensacola Bay Area Chamber of Commerce  
Escambia County

Pine Castle  
Duval County

Pinellas Association for Retarded Children  
Pinellas County

Polk State College Foundation  
Polk County

Prince of Peace Lutheran Church  
Pinellas County

Professional Opportunities Program for Students  
Orange County

Project LINK  
Hillsborough County
Pyatt Ventures
Duval County

Pyramid
Leon County

R Club Child Care
Pinellas County

Redlands Christian Migrant Association
Collier County

Remote Area Medical
Manatee County

Riley Family Education Foundation
Hillsborough County

Ringling College of Art and Design
Sarasota County

River Garden Foundation
Duval County

Riverside Fine Arts Association
Duval County

Robert and Aldona Beall Family Foundation
Manatee County

Ronald McDonald House Charities of Jacksonville
Duval County

Rotary Club of Lakewood Ranch
Manatee County

Rotary International
Lee County

Sacred Heart Foundation
Okaloosa County

Sayfie Media
Broward County

School Board of Sarasota County Florida
Sarasota County

Senior Connection Center
Hillsborough County

Shiftforward
Columbia County

Shorecrest Preparatory School
Pinellas County

Southern Florida Minority Supplier Development Council
Miami-Dade County

St. Johns County Welfare Federation
St. Johns County

St. Augustine Youth Services
St. Johns County

St. Vincent’s HealthCare Foundation
Duval County

Stetson University
Volusia County

Stop Children’s Cancer
Alachua County

Strengthen Orlando
Orange County

Sunfest of Palm Beach County
Palm Beach County

Switchboard of Miami
Miami-Dade County

Tallahassee Area Chapter of 100 Black Men of America
Leon County

Tallahassee Friends of Our Parks Foundation
Leon County

Tallahassee Memorial HealthCare Foundation
Leon County

Tampa Bay Bowl Association
Hillsborough County

Tampa Bay Performing Arts Center
Hillsborough County
<table>
<thead>
<tr>
<th>Organisation</th>
<th>County</th>
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<tbody>
<tr>
<td>Tampa Bay Technology Forum</td>
<td>Hillsborough</td>
</tr>
<tr>
<td>Tampa Bay WaVE</td>
<td>Hillsborough</td>
</tr>
<tr>
<td>Tampa Housing Funding Corporation</td>
<td>Hillsborough</td>
</tr>
<tr>
<td>Tampa Museum of Art</td>
<td>Hillsborough</td>
</tr>
<tr>
<td>TelecomPioneers</td>
<td>Hillsborough</td>
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<tr>
<td>The Blood Alliance</td>
<td>Duval</td>
</tr>
<tr>
<td>The Bridge of Northeast Florida</td>
<td>Duval</td>
</tr>
<tr>
<td>The Center for Multicultural Wellness and Prevention</td>
<td>Orange</td>
</tr>
<tr>
<td>The Centre for Women</td>
<td>Hillsborough</td>
</tr>
<tr>
<td>The Children’s Christmas Party of Jacksonville</td>
<td>Duval</td>
</tr>
<tr>
<td>The Clay County Chamber of Commerce Foundation</td>
<td>Clay</td>
</tr>
<tr>
<td>The Community Foundation</td>
<td>Duval</td>
</tr>
<tr>
<td>The David Gigliotti Legacy Foundation</td>
<td>Manatee</td>
</tr>
<tr>
<td>The Florida Center for Early Childhood</td>
<td>Sarasota</td>
</tr>
<tr>
<td>The Foundation for Florida Virtual School</td>
<td>Orange</td>
</tr>
<tr>
<td>The Foundation for Leon County Schools</td>
<td>Leon</td>
</tr>
<tr>
<td>The Guardian Catholic Schools</td>
<td>Duval</td>
</tr>
<tr>
<td>The H.I.L.L. of Northeast Florida</td>
<td>Duval</td>
</tr>
<tr>
<td>The Leukemia and Lymphoma Society, Suncoast Chapter</td>
<td>Hillsborough</td>
</tr>
<tr>
<td>The Miami-Dade Beacon Council</td>
<td>Miami-Dade</td>
</tr>
<tr>
<td>The Nemours Foundation</td>
<td>Orange</td>
</tr>
<tr>
<td>The Oasis Center for Women &amp; Girls</td>
<td>Leon</td>
</tr>
<tr>
<td>The Payton Wright Foundation</td>
<td>Sarasota</td>
</tr>
<tr>
<td>The Pediatric Cancer Foundation</td>
<td>Hillsborough</td>
</tr>
<tr>
<td>The Salvation Army</td>
<td>St. Johns</td>
</tr>
<tr>
<td>The Schultz Center for Teaching and Leadership</td>
<td>Duval</td>
</tr>
<tr>
<td>The Villages Soccer Club</td>
<td>Sumter</td>
</tr>
<tr>
<td>The Way Free Medical Clinic</td>
<td>Clay</td>
</tr>
<tr>
<td>The Willis Foundation</td>
<td>Out of State</td>
</tr>
<tr>
<td>Thelma Gibson Health Initiative</td>
<td>Miami-Dade</td>
</tr>
<tr>
<td>Tidewell Hospice</td>
<td>Sarasota</td>
</tr>
<tr>
<td>Tri-Base Navy Ball Committee</td>
<td>Duval</td>
</tr>
<tr>
<td>United Cerebral Palsy of Central Florida</td>
<td>Orange</td>
</tr>
</tbody>
</table>
United Cerebral Palsy of Northwest Florida
Escambia County

United Home Care
Miami-Dade County

United Service Organizations
Escambia County

United Way of Escambia County
Escambia County

United Way of Miami-Dade
Miami-Dade County

United Way of Northeast Florida
Duval County

United Way Suncoast
Hillsborough County

University of Central Florida Foundation
Orange County

University of Central Florida Research Foundation
Orange County

University of Florida Foundation
Alachua County

University of Miami
Miami-Dade County

University of South Florida Foundation Inc.
on behalf of the USF Health Byrd Alzheimer’s Institute
Hillsborough County

Visible Men Academy
Manatee County

Vision Is Priceless Council
Duval County

We Care Jacksonville
Duval County

We Care Manatee
Manatee County

We Filipinos
Duval County

Welbourne Ave. Nursery & Kindergarten
Orange County

White Wilson Community Foundation
Okaloosa County

William Monroe Rowlett Academy
Manatee County

Winter Park Chamber of Commerce
Orange County

WJCT
Duval County

Women of Color Cultural Foundation
Duval County

Women’s Chamber Foundation
Palm Beach County

Working Together Coalition/Trabajando-Juntos
Orange County

Working Well
Leon County

Wounded Warrior Project
Duval County

YMCA of Central Florida
Orange County

YMCA of Florida’s First Coast
Duval County

YMCA of Greater St. Petersburg
Pinellas County

Young Men’s Christian Association of South Florida
Broward County

Young Men’s Christian Association of The Suncoast
Pinellas County

Youth Crisis Center
Duval County
To the Board of Directors of the Blue Cross and Blue Shield of Florida Foundation, Inc.

We have audited the accompanying financial statements of Blue Cross and Blue Shield of Florida Foundation, Inc. (the “Foundation”), which comprise the financial position as of December 31, 2015 and December 31, 2014, and the related statements of activities and statements of cash flows for the years then ended.

Management’s Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Independent Certified Public Accountants’ Responsibility

Our responsibility is to express an opinion on the financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on our judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the Foundation’s preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Foundation’s internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Foundation as of December 31, 2015 and December 31, 2014, and the results of its activities and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

PricewaterhouseCoopers LLP
April 27, 2016

PricewaterhouseCoopers LLP, 76 South Laura Street, Suite 2100, Jacksonville, FL 32202
T: (904) 354 0671, F: (904) 366 3678, www.pwc.com/us
### Blue Cross and Blue Shield of Florida Foundation, Inc.

#### Statements of Financial Position

December 31, 2015 and 2014

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and cash equivalents – unrestricted</td>
<td>$634,756</td>
<td>$1,271,217</td>
</tr>
<tr>
<td>Excise tax recoverable</td>
<td>18,368</td>
<td>126,341</td>
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<tr>
<td>Dividends receivable</td>
<td>4,454</td>
<td>7,073</td>
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<tr>
<td>Prepaid expenses</td>
<td>75,897</td>
<td>30,000</td>
</tr>
<tr>
<td>Investments</td>
<td>194,663,760</td>
<td>179,055,531</td>
</tr>
<tr>
<td>Total assets</td>
<td>$195,397,235</td>
<td>$180,490,162</td>
</tr>
</tbody>
</table>

| **Liabilities and Net Assets** |          |            |
| Accounts payable and accrued expenses | $65,131   | $63,888    |
| Deferred income taxes              | 282,805   | 414,906    |
| Grants payable                     | 2,695,131 | 2,870,711  |
| Total liabilities                 | 3,043,067 | 3,349,505  |

| **Net assets**                  |          |            |
| Unrestricted                    | 178,354,168 | 163,140,657|
| Permanently restricted           | 14,000,000  | 14,000,000 |
| Total net assets                 | 192,354,168 | 177,140,657|
| Total liabilities and net assets | $195,397,235 | $180,490,162|

The accompanying notes are an integral part of these financial statements.
## Blue Cross and Blue Shield of Florida Foundation, Inc.

### Statements of Activities

Years Ended December 31, 2015 and 2014

<table>
<thead>
<tr>
<th>Operating support and revenue</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions from related parties</td>
<td>$25,442,148</td>
<td>$ -</td>
</tr>
<tr>
<td>Contributions from outside parties</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total contributions</td>
<td>25,442,148</td>
<td>-</td>
</tr>
<tr>
<td>Dividend and interest income, net</td>
<td>5,180,333</td>
<td>5,180,333</td>
</tr>
<tr>
<td>Net realized and unrealized gains on investments</td>
<td>(6,470,877)</td>
<td>(6,470,877)</td>
</tr>
<tr>
<td>Long-term capital gains</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Net investment income</td>
<td>(1,290,544)</td>
<td>-</td>
</tr>
<tr>
<td>Donated services</td>
<td>48,433</td>
<td>48,433</td>
</tr>
<tr>
<td>Total operating support and revenue</td>
<td>24,200,037</td>
<td>-</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program grants</td>
<td>6,991,686</td>
<td>6,991,686</td>
</tr>
<tr>
<td>Management and general</td>
<td>1,994,840</td>
<td>1,994,840</td>
</tr>
<tr>
<td>Total expenses</td>
<td>8,986,526</td>
<td>-</td>
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<tr>
<td>Increase (decrease) in net assets</td>
<td>15,213,511</td>
<td>-</td>
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</table>

<table>
<thead>
<tr>
<th>Net assets</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beginning of year</td>
<td>163,140,657</td>
<td>14,000,000</td>
</tr>
<tr>
<td>End of year</td>
<td>$178,354,168</td>
<td>$ -</td>
</tr>
</tbody>
</table>

The accompanying notes are an integral part of these financial statements.
Blue Cross and Blue Shield of Florida Foundation, Inc.

**Statements of Cash Flows**
Years Ended December 31, 2015 and 2014

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash flows from operating activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increase in unrestricted net assets</td>
<td>$15,213,511</td>
<td>$27,050,055</td>
</tr>
<tr>
<td>Proceeds from sale of investments</td>
<td>33,352,225</td>
<td>157,350,612</td>
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<tr>
<td>Adjustments to reconcile change in net assets to net cash used in operating activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Value of contributed investments</td>
<td>(25,442,148)</td>
<td>(25,046,755)</td>
</tr>
<tr>
<td>Net realized gains on investments</td>
<td>(2,085)</td>
<td>(4,952,467)</td>
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<tr>
<td>Change in net unrealized gains and losses on investments</td>
<td>6,605,063</td>
<td>(753,844)</td>
</tr>
<tr>
<td>Deferred income taxes</td>
<td>(132,101)</td>
<td>15,077</td>
</tr>
<tr>
<td>Changes in certain assets and liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Excise tax recoverable</td>
<td>107,973</td>
<td>(111,004)</td>
</tr>
<tr>
<td>Dividends receivable</td>
<td>2,619</td>
<td>136,914</td>
</tr>
<tr>
<td>Prepaid expenses</td>
<td>(45,897)</td>
<td>(5,595)</td>
</tr>
<tr>
<td>Accounts payable and accrued expenses</td>
<td>1,243</td>
<td>(7,284)</td>
</tr>
<tr>
<td>Grants payable</td>
<td>(175,580)</td>
<td>(3,087,619)</td>
</tr>
<tr>
<td>Net cash provided in operating activities</td>
<td>29,484,823</td>
<td>150,588,090</td>
</tr>
</tbody>
</table>

| **Cash flows from investing activities** |                  |                  |
| Purchases of investments | (30,121,284)     | (150,441,751)    |
| Net cash used by investing activities | (30,121,284)     | (150,441,751)    |
| Net increase (decrease) in cash and cash equivalents | (636,461)        | 146,339          |

| **Cash and cash equivalents** |                  |                  |
| Beginning of year | 1,271,217         | 1,124,878        |
| End of year | $634,756          | $1,271,217       |

| **Supplemental disclosure of cash flow information** |                  |                  |
| Cash paid for excise taxes | $250,000          | $320,000         |

The accompanying notes are an integral part of these financial statements.
Blue Cross and Blue Shield of Florida Foundation, Inc.
Notes to Financial Statements
December 31, 2015 and 2014

1. Organization and Summary of Significant Accounting Policies

Organization
The Blue Cross and Blue Shield of Florida Foundation, Inc. d/b/a Florida Blue Foundation (the “Foundation”), a philanthropic affiliate of Blue Cross and Blue Shield of Florida, Inc. ("Florida Blue"), was incorporated on March 12, 2001. The Foundation is a private, charitable foundation operated exclusively to fund and support 501(c)(3) organizations, as defined by the Internal Revenue Code, including programs that help people and communities achieve better health.

Basis of Presentation
The accompanying financial statements have been prepared on the accrual basis of accounting.

Classification of Net Assets
Net assets are classified into one of three categories – permanently restricted, temporarily restricted or unrestricted as follows:

Permanently restricted net assets – Net assets subject to donor-imposed stipulations that are required to be maintained permanently by the Foundation. All income earned on related investments is considered unrestricted and is permitted to be used for general support of the Foundation.

Temporarily restricted net assets – Net assets subject to donor-imposed stipulations that may or will be met by actions of the Foundation and/or the passage of time. At December 31, 2015 and 2014, there were no temporarily restricted net assets.

Unrestricted net assets – Net assets which represent resources generated from operations that are not subject to donor-imposed stipulations.

Contributions
Contributions are recognized as revenue in the period earned, and as assets or expenses depending on the form of the benefits received. Contributions received are measured at their fair value.

Foundation Grants
Grants are recognized as expenses in the period the grants are approved and as increases in liabilities, depending on the form of the benefits given. Grants are measured at the approximate fair value of the assets promised.

Cash and Cash Equivalents
Cash and cash equivalents, which include cash in banks and money market deposits, are carried at cost which approximates fair value. Cash restricted as to use by donor stipulations is included in cash and cash equivalents. At December 31, 2015 and 2014, there was no temporarily restricted cash.
Blue Cross and Blue Shield of Florida Foundation, Inc.

Notes to Financial Statements
December 31, 2015 and 2014

Concentration of Credit Risk
Cash is primarily held in deposits in noninterest-bearing transaction accounts with Federal Deposit Insurance Corporation (“FDIC”) insured institutions, which through December 31, 2015, are fully insured with deposits exceeding the maximum insured limit. The financial stability of these institutions is reviewed on a periodic basis. Fixed maturity investments consist primarily of securities issued by U.S. corporations or composed of collateralized fixed income obligations and are diversified across maturities.

Investments
The Foundation records investments at their fair value based on available quoted market prices. Increases or decreases in fair value are recognized in the period in which they occur in the statements of activities. Net realized investment gains and losses are calculated on a first in, first out basis of identification.

Donated Goods and Services
Donated goods and services are reflected in the financial statements as the fair value of the goods and services received. The donation of services is recognized if the services received (a) create or enhance nonfinancial assets or (b) require specialized skills that are provided by individuals possessing those skills and would typically need to be purchased if not provided by donation.

Use of Estimates
Management is required to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Federal Income Taxes
The Foundation is recognized as exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code. The Foundation had no unrecognized tax benefits during 2015 or 2014 and does not anticipate any material adjustments within the next twelve months.

The Foundation recognizes interest and, if applicable, penalties, which could be assessed, related to unrecognized tax benefits in income tax expense. For the years ended December 31, 2015 and 2014, there were no interest or penalty amounts charged to income tax expense, and there were no cumulative interest or penalty amounts recorded in the statements of financial position.

As of December 31, 2015, the Foundation’s 2012 through 2014 tax returns remain subject to examination by the Internal Revenue Service.
Excise Taxes
The Internal Revenue Code imposes an excise tax on private foundations equal to 2% of net investment income (principally interest, dividends and net realized capital gains less expenses incurred in the production of investment income). This tax is reduced to 1% for foundations that meet certain distribution requirements. The Foundation did not qualify for this reduced tax rate in 2015 resulting in excise tax of $357,973. In 2014, the Foundation qualified for the reduced tax rate resulting in excise tax of $208,996.

Deferred Income Taxes
The Foundation’s net deferred tax liability at December 31, 2015 and 2014 attributable to federal excise taxes related to unrealized gains was $282,805 and $414,906, respectively.

2. Contributions
All contributions are considered to be available for unrestricted use unless specifically restricted by the donor.

3. Investments and Fair Value Measurements
The cost and approximate fair value of investments at December 31 were:

<table>
<thead>
<tr>
<th>Investment</th>
<th>2015 Cost</th>
<th>2015 Fair Value</th>
<th>2014 Cost</th>
<th>2014 Fair Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vanguard Total Stock Market Index</td>
<td>$46,697,640</td>
<td>$61,110,856</td>
<td>$38,498,943</td>
<td>$53,953,292</td>
</tr>
<tr>
<td>Vanguard Developed Market Index</td>
<td>17,845,778</td>
<td>19,191,308</td>
<td>15,294,740</td>
<td>17,318,738</td>
</tr>
<tr>
<td>Vanguard REIT Index Fund</td>
<td>17,427,107</td>
<td>20,188,285</td>
<td>14,251,832</td>
<td>17,286,820</td>
</tr>
<tr>
<td>Vanguard Emerging Market</td>
<td>19,755,241</td>
<td>16,503,150</td>
<td>16,823,164</td>
<td>17,122,632</td>
</tr>
<tr>
<td>Vanguard GNMA Fund Admiral Shares</td>
<td>73,906,658</td>
<td>72,803,353</td>
<td>62,642,449</td>
<td>62,584,783</td>
</tr>
<tr>
<td>PIMCO Enhanced Short Maturity</td>
<td>4,891,093</td>
<td>4,866,808</td>
<td>10,799,098</td>
<td>10,789,266</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$180,523,517</strong></td>
<td>$194,663,760</td>
<td><strong>$158,310,226</strong></td>
<td>$179,055,531</td>
</tr>
</tbody>
</table>

As defined in Accounting Standards Codification (“ASC”) 820, Fair Value Measurements and Disclosures (“ASC 820”), fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (an exit price methodology). Market data and assumptions that are believed to be used by market participants in pricing the asset or liability including assumptions about risk and the risks inherent in the inputs to the valuations technique are utilized. These inputs may be readily observable, market corroborated or generally unobservable.
Inputs used to measure fair value are prioritized by the fair value hierarchy established by ASC 820. Highest priority is given to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurement) and lowest to observable inputs (Level 3 measurement). The three levels of the fair value hierarchy defined by ASC 820 are as follows:

- **Level 1** Pricing inputs are based on quoted prices available in active markets for identical assets or liabilities as of the reporting date. Active markets are those in which transactions for the asset or liability occur in sufficient frequency and volume to provide pricing information on an ongoing basis. Equity securities traded on a national stock exchange are included in this category.

- **Level 2** Pricing inputs are other than quoted prices in active markets included in Level 1, which are either directly or indirectly observable as of the reporting date.

- **Level 3** Pricing inputs include significant inputs that are generally less observable from objective sources and may include internally developed methodologies that result in management’s best estimate of fair value from the perspective of a market participant.

Assets and liabilities measured at fair value are based on one or more of three valuation techniques noted in ASC 820. The three valuation techniques are as follows:

- **Market approach** — Prices and other relevant information generated by market transactions involving identical or comparable assets or liabilities;

- **Cost approach** — Amount that would be required to replace the service capacity of an asset (i.e., replacement cost); and

- **Income approach** — Techniques to convert future amounts to a single present amount based on market expectations (including present value techniques, option-pricing models, and lattice models).
Blue Cross and Blue Shield of Florida Foundation, Inc.

Notes to Financial Statements
December 31, 2015 and 2014

<table>
<thead>
<tr>
<th>Description</th>
<th>Quoted Prices in Active Markets for Identical Assets (Level 1)</th>
<th>Significant Other Observable Inputs (Level 2)</th>
<th>Significant Unobservable Inputs (Level 3)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash equivalents</td>
<td>$ 22,603</td>
<td>$ -</td>
<td>$ -</td>
<td>$ 22,603</td>
</tr>
<tr>
<td>Equity securities</td>
<td>194,663,760</td>
<td></td>
<td></td>
<td>194,663,760</td>
</tr>
<tr>
<td><strong>Liabilities</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grants payable</td>
<td>$ -</td>
<td>$ -</td>
<td>$ 2,695,131</td>
<td>$ 2,695,131</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Quoted Prices in Active Markets for Identical Assets (Level 1)</th>
<th>Significant Other Observable Inputs (Level 2)</th>
<th>Significant Unobservable Inputs (Level 3)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash equivalents</td>
<td>$ 11,654</td>
<td>$ -</td>
<td>$ -</td>
<td>$ 11,654</td>
</tr>
<tr>
<td>Equity securities</td>
<td>179,055,531</td>
<td></td>
<td></td>
<td>179,055,531</td>
</tr>
<tr>
<td><strong>Liabilities</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grants payable</td>
<td>$ -</td>
<td>$ -</td>
<td>$ 2,870,711</td>
<td>$ 2,870,711</td>
</tr>
</tbody>
</table>

Cash equivalents (money market accounts) and equity securities are valued using the market approach. Grants payable are valued using the income approach.
The following table presents disclosures about fair value measurements at December 31, 2015 and 2014 using significant unobservable inputs (Level 3). Reclassification impacting Level 3 financial instruments are reported as transfers in (out) of the Level 3 category as of the beginning of the period in which the transfer occurs. There were no significant transfers between levels during the years ended December 31, 2015 and 2014.

<table>
<thead>
<tr>
<th>Grants Payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ending balance at December 31, 2013</td>
</tr>
<tr>
<td>Ending balance at December 31, 2014</td>
</tr>
<tr>
<td>Ending balance at December 31, 2015</td>
</tr>
</tbody>
</table>

4. Grants Payable

Grants payable as of December 31, 2015 that are due within the next year are $1,456,415, and the remaining balance of $1,238,716 is due between two to five years.

5. Related Party Transactions

Salaries Payable

As of December 31, 2015 and 2014, salaries payable to Florida Blue for Foundation employees of $64,400 and $56,483, respectively, is included in accounts payable and accrued expenses in the statements of financial position.

Donated Services

All donated services for the years ended December 31, 2015 and 2014 were received from Florida Blue and subsidiaries. Donated services consist primarily of specialized legal, accounting, investment, advisory and tax services.

Board of Directors

The Foundation's Board of Directors is principally comprised of Florida Blue employees.

Contributions

The fair value of contributed investments from Florida Blue and subsidiaries totaled $25,442,148 and $25,043,947 for the years ended December 31, 2015 and 2014, respectively.
6. Endowment

The Foundation’s permanently restricted net assets consist of individual donor restricted endowment funds and quasi-endowment funds, which are internally designated by the Board of Directors for a variety of purposes. The net assets associated with endowment funds are classified and reported based on the existence or absence of donor imposed restrictions.

7. Subsequent Events

The Company evaluated events and transactions that occurred after December 31, 2015, but prior to the issuance of the financial statements on April 27, 2016 and in the opinion of management, the accompanying financial statements reflect all material items.

In March 2016, Guide Well Group, Inc. made a contribution to the Foundation by means of transferring approximately $25,124,965 in unrestricted investments. These contributions are intended to support the operations of the Foundation and provide funding for various grants and other program support.
The Corporate Social Responsibility (CSR) Team
Corporate Social Responsibility Team

Susan Towler
Vice President, Florida Blue Foundation; and Executive Director, Corporate Social Responsibility, Florida Blue

Velma Monteiro-Tribble
Director, Grants and Programs

Kristen Marello
Director, Finance and Operations

Carl Patten, J.D., M.P.H.
Director, Evaluation and Research

Kerri Masley
Director, CSR Programs and Evaluation

Susan Wildes
Senior Program Manager

Sharon Hackney
Senior Program Manager

Martha de la Pena Rojas
Senior Manager, Market Development and Community Relations, South Florida

Cathryn DeCecco
Market Affairs Specialist, Central Florida

Michelle Hamilton
Market Affairs Specialist, West Florida

Sarah Hande
Employee Programs Manager

Heidi Curtis
Employee Programs Manager

Karla Ebio
Sponsorship and Events Coordinator

Lisa Mathews
Foundation Accountant

Racquel Lee-Sin
Grant Administrator

Jodi Gains
PACE Finance and Operations Specialist

Jay Farley
Executive Assistant

Debbie Printz
Administrative Assistant

Monica Boyajian
Foundation Analyst

Deirdre M. MacCarthy
Assistant Secretary to the Foundation Board
Florida Blue Foundation

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