

BLUE CROSS VT FINANCIAL OVERVIEW

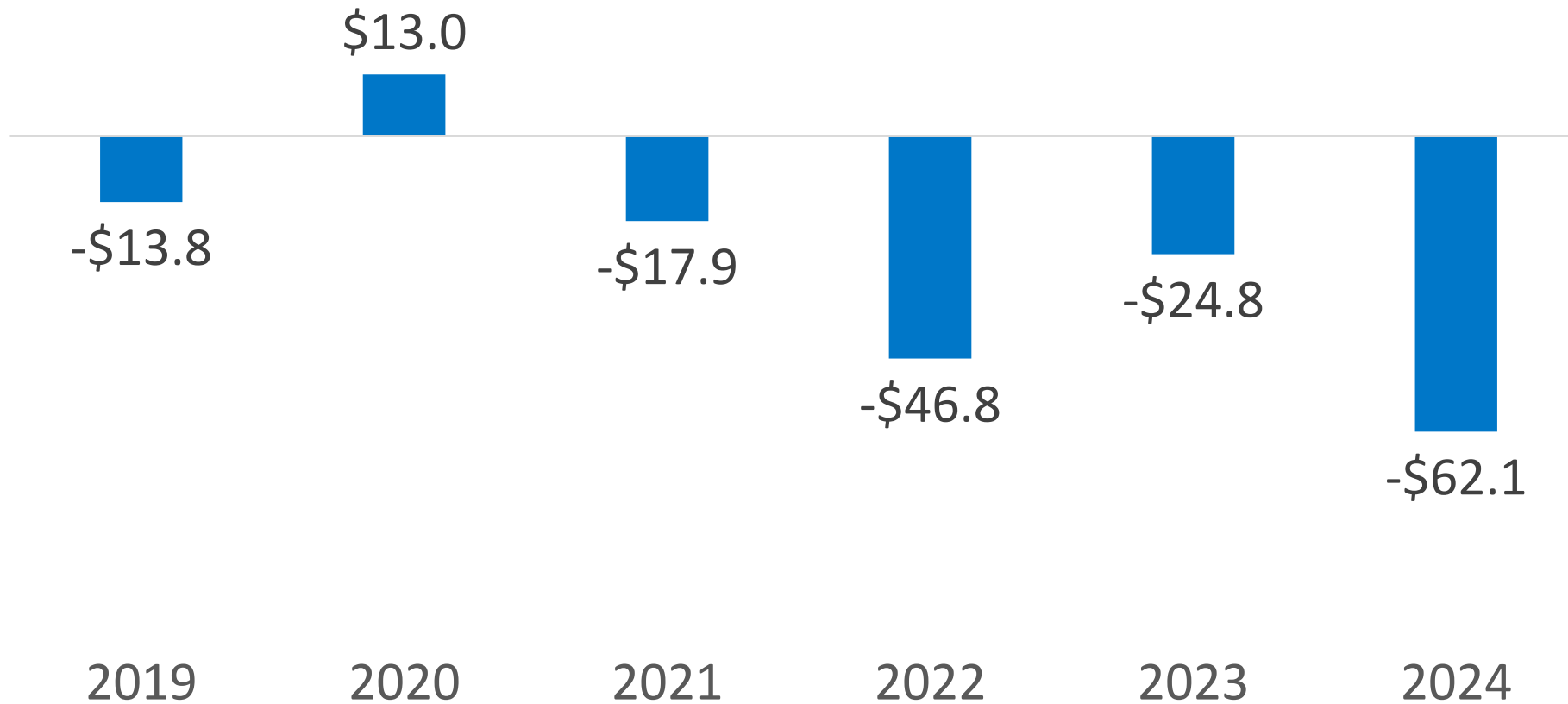
Ruth Greene/ Sara Teachout

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BLUE CROSS VT GAINS/LOSSES (\$ MILLIONS)



BLUE CROSS VT MEMBER RESERVES AND RBC RATIO

