

Our community commitment reaches far and wide.

commitment



our mission

In accordance with the Charter of the nonprofit health service plan, the mission of CareFirst BlueCross BlueShield shall be to:

- provide affordable and accessible health insurance to the plans' insureds and those persons insured or issued health benefit plans by affiliates or subsidiaries of the plan;
- assist and support public and private health care initiatives for individuals without health insurance; and
- promote the integration of a health care system that meets the health care needs of all the residents of the jurisdictions in which the nonprofit health service plan operates.

Annotated Code of Maryland §14-102

president's message

One of the primary reasons I joined CareFirst was the organization's not-for-profit mission. Unlike for-profit health insurers, a central part of what we do is investing in our community in a way that positively impacts the health of individuals and families. Our ability to give back in a way that provides access to the uninsured, encourages improvements in the quality and effectiveness of medical practice, and addresses pressing public health needs, represents the fulfillment of our mission.

Because we do not have to focus on generating financial returns for stockholders, we are uniquely positioned to provide community benefits even when the economy is suffering. Despite the challenging economy, CareFirst was able to return approximately \$40 million to our community in 2008 in the form of grants, subsidies and other payments to worthwhile causes. That kind of commitment could never occur in a for-profit enterprise and is significant for a regional company. In fact, CareFirst does not have a regional or national competitor that demonstrates a comparable community commitment.

We have made a number of changes to our giving program in the last year with an intense new focus on catalytic giving. Catalytic grants are strategic investments in community efforts that create benefits, often innovations in care delivery, that extend well beyond the time period for the budgeted grant. Although we are very excited about the possibilities that these catalytic grants represent, we also recognize the immediate need for safety net care and health subsidies in our service area—and these contributions make up the largest portion of our corporate giving. I invite you to read more about our corporate giving in this 2008 community report and I welcome your feedback. In these pages you will see a small sample of the tens of thousands of real people and hundreds of tangible programs we support in our service area.

CareFirst's community investments are making our community a healthier place and laying the groundwork for the future of health care delivery. We are proud to serve and look forward to our opportunities to support the community in 2009 and beyond.

Yours in service,



CHET BURRELL
PRESIDENT & CEO

Project RN

Project RN scholarships help students complete graduate degrees and qualify to teach in nursing education programs within two years—all in an effort to tackle the lack of nursing faculty to educate new nurses.

Project RN is helping fill the gap in qualified nursing educators.

KELLIE RENICH

NURSING EDUCATION STUDENT, MARYMOUNT UNIVERSITY

access



Many people know that there is a shortage of nurses in health care today, but far fewer are aware of the root of the problem: a lack of teachers and nursing school capacity that results in nursing schools turning away tens of thousands of applicants.

A study commissioned by CareFirst found that the problem may worsen in the next few years, as older faculty members retire with few trained nursing teachers to replace them. In response, CareFirst developed a grant program to fund graduate degrees for nurses in return for a commitment to teach for three years in a nursing education program in Maryland, the District of Columbia or Northern Virginia. Project RN scholarships help students complete graduate degrees and qualify to teach in nursing education programs within two years—all in an effort to tackle the lack of nursing faculty to educate new nurses.

Project RN launched in 2007, providing \$80,000 stipends to 14 students in the Baltimore-Washington area over two years. The money could be used to cover tuition, fees or even living expenses to provide candidates with the freedom to complete their degree quickly. Silver Spring, Maryland resident Kellie Renich was a hospital staff nurse for 15 years before entering the nursing education program at Marymount University in Arlington, Virginia. As a wife and mother of three, Renich appreciates that the CareFirst Project RN grant allows her to attend school without the need to continue working.

“The scholarship is very, very helpful,” she says. “It makes it possible for me to focus on my classes and make going to school my full-time job.” Renich discovered her knack for teaching as an instructor for nursing assistant and nursing refresher classes. Since a graduate degree is required to teach nursing education, she enrolled at Marymount and plans to complete her degree in spring 2010. “The work that nurses do is so important,” she says. “A good nurse can make such a difference for the patient—by turning them gently, by treating them like the human being that they are. I can’t thank CareFirst enough for allowing me to share what I’ve learned with the next generation of nurses.”

And Project RN isn’t the only way CareFirst is playing a role in addressing this critical issue. CareFirst is a major supporter of the Maryland Hospital Association’s (MHA) “Who Will Care?” program. The MHA-led effort is taking a comprehensive approach to increase the number of nursing students and improve the academic infrastructure necessary to train nurses today and in the future. “Who Will Care” has set a goal of increasing the number of first-year nursing students by 1,800 per year.

By giving 14 nurse’s like Kellie the financial assistance to pursue a passion for training the next generation of care givers, and supporting systemic efforts to expand the profession, CareFirst is catalyzing efforts that will produce lasting, positive benefits for the communities we serve.

As national, state and local experts

struggle with the challenges of

containing cost and enhancing

quality of care, it is the nurses

who will be at the center of the

solution. The critical role of

providing care coordination in a

medical home setting will be played

by nurses making them among

the most important ingredient

in health care reform.



Maryland cardioVascular men's health Promotion (MVP program) –

University of Maryland School of Pharmacy in Baltimore

A grassroots effort to reduce racial disparities in health care, the University of Maryland's MVP program educates and empowers African-American men in Baltimore to improve their cardiovascular wellness.

We're giving men the tools to take control of their cardiovascular health.

DR. FADIA T. SHAYA

UNIVERSITY OF MARYLAND SCHOOL OF PHARMACY

disparities



Cardiovascular disease mortality in African-American males ages 35-64 is more than double the rate for Caucasian males, according to the Centers for Disease Control. The racial disparity in cardiovascular disease is not based on genetics, but on high levels in the black community of hypertension and diabetes, which are treatable conditions.

Through a million dollar grant from CareFirst, a grassroots program by the University of Maryland School of Pharmacy in Baltimore is attacking this health crisis. The Maryland cardiovascular men's health Promotion, or MVP program, takes a unique team approach to create social networks united in striving to meet health goals.

At its start in May 2008, the program enrolled 40 African-American men with risk factors of cardiovascular disease identified through University of Maryland practice sites as well as local churches and family practice centers. Every month, MVP participants have their vital signs assessed, join classes to learn how to maintain healthy lifestyles, take their medications on time, and receive help in finding physicians and pharmacists.

Each one then recruits two future participants and serves as an MVP mentor.

Led by Dr. Fadia T. Shaya, professor and director for the School of Pharmacy's Center on Drugs and Public Policy, the initial three-year pilot aims at helping 600 African-American men in Baltimore live longer, healthier lives with increased access to quality, affordable health care.

The MVP program builds on the success of another University of Maryland program funded by CareFirst: Hair, Heart and Health, which takes cardiovascular health education into Baltimore and Washington, D.C. barber shops and beauty salons. "Controlling hypertension isn't difficult, but too many African-American men don't get diagnosed until heart attacks or strokes put them in the emergency room—or worse," Dr. Shaya says. "Giving men the tools to take control over their own health and a supportive team to encourage them is faster, more sustainable and more effective than reaching out to them one at a time. Each person can be an MVP for himself and his friends."

Through a million dollar grant from CareFirst, a grassroots program by the University of Maryland School of Pharmacy in Baltimore is attacking the high incidence of cardiovascular disease among African-American men.



YMCA of Metropolitan Washington – PHD program

Getting kids up and moving in active, hands-on group exercise is the focus of the YMCA of Metropolitan Washington’s “Physical, Healthy, Driven” program to reduce childhood obesity and show that exercise can be fun.

We’re energizing kids to lead a healthy lifestyle.

JANICE WILLIAMS

VICE PRESIDENT/PROGRAM DEVELOPMENT

INEZ EDWARDS

ASSOCIATION DIRECTOR OF YOUTH WELLNESS

quality



More than half of Washington, D.C.'s children between the ages of five and 10 have at least one risk factor leading to cardiovascular disease, putting them on the road to an unhealthy future.

To address this public health crisis, CareFirst made a \$1 million contribution to the YMCA for a childhood wellness program as part of a region-wide effort. At the YMCA of Metropolitan Washington, CareFirst's support has allowed expansion of the Y's nationally-renowned "Physical, Healthy, Driven" (PHD) program, which combats childhood obesity by helping school-aged children make health and wellness a priority.

PHD gets kids moving in group activities—including hula hoops, jumping jacks, hopscotch, kickball and more—designed to improve cardiovascular health, strength and flexibility. Participating children get pre- and post-health screening and fitness assessments to measure their progress.

"We focus on getting every child involved," says Janice Williams, senior vice president of program development at the YMCA of Metropolitan Washington.

"Everyone takes part in every activity; no one is sitting on the sidelines. We keep it noncompetitive and fun."

Getting parents involved helps children maintain healthy habits at home, so the YMCA offers parent education sessions with nutritionists, pediatricians and youth fitness trainers. They also organize family fun nights to encourage exercise as a way for parents and kids to spend time together.

To take the PHD program on the road, the YMCA outfitted an RV with an interactive gym, obstacle courses, health assessment equipment and nutrition corner. Known as PHD on the Move, the RV is a year-round "playground on wheels" that delivers the PHD program to schools, health fairs and community events throughout the metropolitan area.

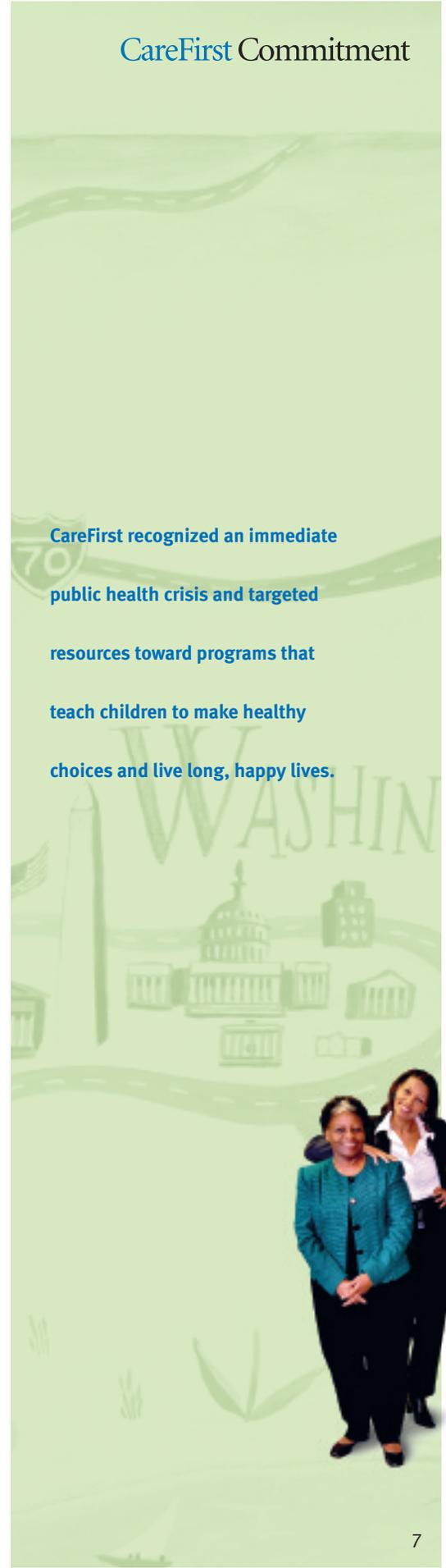
"Wherever we go, we see kids getting excited about improving their own fitness and doing their personal best," says Inez Edwards, Association Director of Youth Wellness. "They get healthier and build their self-esteem at the same time."

CareFirst recognized an immediate public health crisis and targeted

resources toward programs that

teach children to make healthy

choices and live long, happy lives.



Our community commitment reaches far and wide.



We invest in projects and programs that improve lives and catalyze positive change in the health care system throughout Maryland, the District of Columbia, and Northern Virginia.

**AMERICAN CANCER SOCIETY
PATIENT NAVIGATION PROGRAM**
Assists recently diagnosed cancer patients and their families in Cumberland, Maryland.

CUMBERLAND



HAGERSTOWN

**COMMUNITY FOUNDATION
OF FREDERICK COUNTY**
Serves grassroots organizations who provide Safety Net health services.

FREDERICK



CITY YEAR WASHINGTON
Delivers HIV and AIDS education and awareness to Washington D.C. teens and young adults.

**HOWARD COUNTY
COMMUNITY COLLEGE**
Offers the latest technology to teach and train future radiographers.

COLUMBIA

**HEALTHCARE FOR
THE HOMELESS**
Provide health-related services, education and advocacy to 8,000 homeless people in Maryland.

**THE JOHNS HOPKINS CARES
MOBILE SAFETY CENTER**
Provides Baltimore families with safety products and information on how to prevent injuries.

**THE MARYLAND CARDIOVASCULAR
MEN'S HEALTH PROMOTION (MVP)**
A grassroots effort to improve the cardiovascular wellness of African-American men.

BALTIMORE



Northern VA



ROCKVILLE

PROJECT RN
Helps students complete graduate degrees and qualify to teach nursing education programs.

ARLINGTON FREE CLINIC
Provides basic health care services to low income, underserved residents of Arlington.



ALEXANDRIA

WASHINGTON, DC

**YMCA OF METROPOLITAN
WASHINGTON - PHD PROGRAM**
Hands-on group exercise to get kids up and moving to reduce childhood obesity.

Bowie

HOSPICE OF THE CHESAPEAKE
Provides compassionate care to thousands of people in Anne Arundel County.

ACCESS CARROLL
Provides primary health care for low income, underserved residents of Carroll County.

**BOYS & GIRLS CLUBS
OF ANNAPOLIS/
ANNE ARUNDEL COUNTY**
Enables young people to reach their full potential as productive, caring, responsible citizens.

ANNAPOLIS

CAMBRIDGE

SALISBURY

**WICOMICO COUNTY
HEALTH DEPARTMENT**
Provides students of the Eastern Shore with a free dental screening and fluoride treatment.

OCEAN CITY

The Atlantic

Johns Hopkins Children ARE Safe (CARES) mobile safety center

A mobile safety center funded by CareFirst uses interactive exhibits to teach Baltimore City families how to prevent burns, falls and other unintended injuries, the leading cause of death for children nationwide.

We're helping to make child safety fun and affordable.

DR. ANDREA GIELEN

DIRECTOR OF JOHNS HOPKINS CENTER FOR INJURY RESEARCH & POLICY

wellness



Low-income Baltimore children under age six suffer injuries at a rate twice the national average, according to a study by the Johns Hopkins Center for Injury Research and Policy, part of the Bloomberg School of Public Health. More than 30,000 city children are treated for an injury each year.

To help reduce preventable injuries among children, Center faculty and the Baltimore City Fire Department created the Johns Hopkins Children ARE Safe (CARES) Safety Center, a 40-foot van that travels throughout the city to provide life-saving products and information about injury risks in the home. Other partners in the safety center's development included the Maryland Institute College of Art, the Maryland Science Center and Johns Hopkins Pediatric Trauma Service.

Safety educators from the Bloomberg School of Public Health and the Baltimore City Fire Department take the vehicle to Baltimore neighborhoods to teach parents and children how to make their homes safer. A \$480,000, three-year CareFirst grant covers operating costs for the mobile safety center. Designed to resemble a "house on wheels"—with a kitchen, bedroom, bathroom and stairway—the

vehicle contains hands-on exhibits to teach visitors how to prevent burns, falls, strangulation, poisoning and other unintended injuries. The safety center also sells car seats, bicycle helmets, safety gates, cabinet locks and other safety products at discounted prices.

"Childhood injuries are an epidemic hiding in plain sight," says Andrea C. Gielen, ScD, ScM, and Director of the Center for Injury Research and Policy. "The good news is that we know a lot about what works to reduce injuries. CareFirst's support helps us bridge the gap—taking important safety information to families who need it and giving them access to affordable products to help them act on that information."

Since receiving funding in January 2008, the CARES Safety Center has attended 65 community events and reached approximately 4,500 individuals in Baltimore. This year, CARES plans to expand its efforts to reach Spanish-speaking families in Baltimore and to create a replication guide for other groups who want to develop a mobile safety center.

Thanks to support from
CareFirst, the safety center
helps us prevent unnecessary
childhood injuries among
Baltimore families.



Each year, we establish a budget to reflect the health care needs and priorities of the communities we serve in Washington, D.C., Maryland and Northern Virginia with an overarching goal of dedicating resources to initiatives that catalyze change and create systemic efficiencies in the health care delivery system. In priority order, the highest portion of our CareFirst contributions goes towards:

areas of giving

- In 2008 CareFirst received and evaluated 615 requests for funding.
- In the same time period, 396 grants were approved for funding.
- CareFirst enhanced its grant evaluation process in 2008 to ensure each grant request was reviewed according to the highest standards.

Subsidies and Enhanced Health Care Access Programs Support for City and State programs which provide access for large vulnerable populations—those unable to otherwise receive health care services, or have only limited access to those services. This represents the largest portion of our budget.

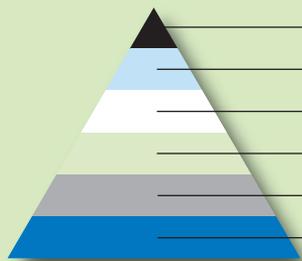
Catalytic Giving Support for programs and other initiatives that stimulate productive change and improvements in the health care system over the long term.

Programmatic Initiatives Program support which targets a specific population and/or addresses a top health care issue, and that has a specific measurement for success.

Targeted Health Related Giving Through Others CareFirst seeks opportunities to support organizations that provide direct health care or related services for the underserved.

Corporate Memberships and Community Sponsorships CareFirst funds certain opportunities related to corporate sponsorships and memberships with business/civic organizations, to build strong relationships and develop visible partnerships with the community. This represents the smallest portion of our budget.

2008 results



GIVING CATEGORY	(\$000)
Corporate Memberships	\$ 197
Community Sponsorships	1,211
Targeted Health Giving Through Others	2,459
Programmatic Initiatives	4,138
Catalytic Giving	3,412
Subsidies and Enhanced Access Programs	27,111
SUBTOTAL	38,528
OTHER	1,369
TOTAL	\$ 39,897

CareFirst is a major taxpayer

While CareFirst is a not-for-profit and a leading giver in the region, many people mistakenly believe CareFirst's not-for-profit status exempts the organization from taxes.

Not so, as the chart below illustrates.

JURISDICTION	TAXES PAID IN 2008
State of Maryland	\$ 27,900,497
District of Columbia	\$ 8,997,085
Virginia	\$ 9,075,137
Other Jurisdictions	\$ 43,000
TOTAL CAREFIRST TAXES*	\$ 46,015,719

* Does not include Federal Income Taxes

CareFirst donated to the following organizations in the National Capital Area

(includes Washington D.C., Northern Virginia and Prince George's and

Montgomery counties in Maryland) in 2008:

2008 grants

A

Alzheimer's Association
American Association of Healthcare
Administrative Management
American Cancer Society
American Heart Association
American Heart Association (WV)
American Kidney Fund
American Lung Association
American Medical Student Association
American National Red Cross
American Stroke Association
Arlington Free Clinic
Art & Humanities Council of
Montgomery County
Asian American LEAD
Auxiliary to the Medico – Chirurgical
Society of D.C.

B

Black Entertainment Television,
Foundation, Inc.
Black Women's Health Imperative
Black Women United for Action
Boys and Girls Club of PG County
Boys and Girls Clubs of Greater Washington

C

Capital Breast Care Center
Carl Vogel Foundation
Catholic Charities – Spanish Catholic Center
Catholic University
Celebrate Fairfax
Center for Multicultural Human Services
Child Center and Adult Services, Inc.
Child Welfare League of America
Children's National Medical Center
Choral Arts Society of Washington City Year
Columbia Lighthouse for the Blind
Columbia Road Health Services
Community Family Life Services
Community Foundation for the National
Capital Region
Community Services for Autistic Adults
& Children
Congressional Award Foundation
Congressional Hunger Center

Covenant House
CrisisLink
Cystic Fibrosis Foundation

D

D.C. Action for Children
D.C. Campaign to Prevent Teen Pregnancy
D.C. Chamber of Commerce
D.C. United
District of Columbia College Success
Foundation
District of Columbia Department of Health
District of Columbia Hospital Association
District of Columbia Primary Care
Association
Doctors Community Hospital Foundation

E

Economic Club of Washington D.C.
Everybody Wins D.C.

F

Federal City Council
Fight for Children, Inc.
Food & Friends
Foundation Schools
Friends of Fort Dupont Ice Arena, Inc.

G

George Mason University
George Washington University
Georgetown School of Nursing and
Health Studies
Georgetown University Children's
Medical Center
Girl Scouts of National Capital Area
Girls Incorporated
Grantmakers in Health
Greater D.C. Cares
Greater Washington Board of Trade
Greater Washington Hispanic Chamber
of Commerce
Greater Washington Ibero American
Institute
Greater Washington Partnership
Greater Washington Sports Alliance
Greater Washington Urban League

H

Healthcare Council
 Hispanic College Fund, Inc.
 House of Representatives
 Howard University College of Medicine
 Howard University College of Pharmacy, Nursing and Allied Health Sciences
 Howard University Hospital
 Ophthalmology Department

I

Information Technology Senior Management Forum
 INOVA Health System Foundation

J

Jamaican Women of Washington, Inc.
 Juvenile Diabetes Research Foundation – Capital Chapter

L

La Clinica del Pueblo
 Leadership Arlington
 Leadership Greater Washington
 Leadership Montgomery
 Leukemia & Lymphoma Society
 Lisner-Louise-Dickson-Hurt Home
 Lorton Art Program
 Lutheran Social Services of the National Capital Area

M

Make A Wish
 March of Dimes (WV)
 Maryland Department of Disabilities
 Marymount University
 Mary's Center for Maternal and Child Care Mentors, Inc.
 MGH Health Foundation
 MobileMed – Mobile Medical Care, Inc.
 Montgomery County Chamber of Commerce
 MUSST, Inc.

N

National Association of Black Accountants, Inc.
 National Center for Black Philanthropy, Inc.
 National Center for Children & Families
 National Council of Negro Women, Inc.
 National Gay & Lesbian Chamber of Commerce
 National Quality Forum
 NEA Foundation
 NOVA Scripts
 NUEVA VIDA, Inc.

O

Organization of Chinese Americans

P

Perry School Community Services, Inc
 Planned Parenthood of Metropolitan Washington
 Presidential Classroom
 Primary Care Coalition of Montgomery County
 Prince George's Community Foundation
 Progressive Life Center

R

Ronald McDonald House

S

Samaritan Inns
 SHIRE
 Sibley Memorial Hospital
 Sister to Sister Everyone Has a Heart Foundation
 So Others May Eat (SOME)
 Southeastern University
 Special Olympics
 St. Ann's Infant and Maternity Home
 STEP AFRICA U S A INCORPORATED
 Susan G. Komen – West Virginia
 Susan G. Komen Breast Cancer Foundation

T

Team Thomas
 The Wellness Community
 The Women's Center

U

United Way of Central West Virginia
 United Way of the Central Carolina's
 United Way of the National Capital Area
 Unity Health Care
 Unity Health Care's Hunt Place Health Center

W

Washington Catholic Athletic Conference
 Washington D.C. Economic Partnership
 Washington D.C. Police Foundation
 Washington Freedom
 Washington Hospital Center Foundation
 Washington National Opera
 Washington Regional Alcohol Program
 Washington Regional Association of Grantmakers
 Washington Sports Charities, Inc
 Whitman-Walker Clinic

Y

YMCA of Metropolitan Washington

CareFirst donated to the following Maryland (excluding Prince George's and Montgomery counties) organizations in 2008:

A

Access Carroll, Inc.
African American Heritage Festival
Alliance for Lupus Research
Alzheimer's Association Greater Maryland
American Cancer Society
American Diabetes Association
American Heart Association
Anne Arundel Medical Center Foundation
Antietam Healthcare Foundation
Arc of Central Chesapeake
Associated Black Charities

B

Baltimore City Community College
Foundation
Baltimore City Department of Recreation
Baltimore City Healthy Start
Baltimore County Chamber of Commerce
Baltimore County Department of Aging
Baltimore County Police Foundation
Baltimore Medical System
Baltimore Museum of Art
Baltimore Museum of Industry
Baltimore Office of Promotion and
the Arts
Baltimore Reads
Baltimore Symphony Orchestra
Better Business Bureau of Greater
Maryland
Big Brothers Big Sisters of Central
Maryland
Big Brothers Big Sisters of the
Alleghenies
Big Brothers Big Sisters of the
Eastern Shore
Board of Education of Wicomico County
Boy Scouts of America
Boys and Girls Club of Annapolis and
Anne Arundel County
Boys and Girls Club Washington County
Breast Cancer Awareness Cumberland
Business Volunteers Unlimited

C

Cal Ripken Foundation
Calvert Hall College
Catholic Charities – Maryland
Chabad at Johns Hopkins
Children's Guild
Columbia Festival of the Arts
Columbia Foundation
Community Foundation of
Frederick County

D

David Kropfelder Melanoma Foundation
Domestic Violence Center of
Howard County
Downtown Partnership of Baltimore
Dyslexia Tutoring Program

E

Economic Alliance of Greater Baltimore
Everyman Theatre

F

Family and Children's Services of
Central Maryland
Family Crisis Center of Baltimore County
Family Medicine Education Consortium
Franciscan Center
Franklin Square Hospital Center
Friends of Patterson Park

G

GBMC Foundation
Goodwill Industries of the Chesapeake
Greater Baltimore Committee
Greater Baltimore Urban League

H

Hagerstown Suns
Harford Community College Foundation
Harford United Charities
HealthCare for the Homeless
HERO, Inc.
Higgins Foundation
Hood College
Hospice of the Chesapeake
Howard Community College Education
Foundation
Howard County Economic Development

I

International Festival

J

Jane's Legacy Foundation
Johns Hopkins Heart Institute
Johns Hopkins University School of Nursing
Junior Achievement
Juvenile Diabetes Research Foundation

K

Kennedy Krieger Institute
Kenya Christian Fellowship in America

L

Law Enforcement Families Association, Inc
Leadership Anne Arundel
Leadership Baltimore County
Leadership Howard County
Leukemia & Lymphoma Society
Light Health and Wellness Comprehensive Services

M

Marian House, Inc
Maryland Black Caucus
Maryland Chamber of Commerce
Maryland Food Bank
Maryland Foundation of Dentistry for the Handicapped
Maryland Highway Safety Administration
Maryland Mentoring Partnership
Maryland Nonprofits
Maryland Patient Safety Center
Maryland School for the Blind
Maryland Science Center
Maryland Society for Sight
Maryland Zoo in Baltimore
MedBank of Maryland, Inc
Mentoring Male Teens in the Hood
Michael A. Fiorelli Foundation
Mid-Atlantic Symphony Orchestra
Mission of Mercy
Morgan Family Foundation
Morgan State University Foundation
Mother Seton Academy
Moveable Feast

N

NAACP – Howard County
National Association of Black Accountants
National Family Resiliency Center
National Great Blacks in Wax Museum
Nehemiah House, Inc.
Network 2000
Norbel School, Inc.

O

One Less Car
Opportunity Builders

P

Parks and People
Pathfinders for Autism
Penn-Mar Organization
Port Discovery Children's Museum
Project Garrison
Public Relations Society for America

R

Ray Lewis Foundation
Red Devils
Richcroft Incorporated
Ride Across Maryland Foundation
Ronald McDonald House of Baltimore

S

Salisbury Area Chamber of Commerce
Salisbury University Foundation, Inc.
Sister to Sister Foundation
Sojourner Douglass
Sports Boosters of Maryland
St Agnes Foundation
St. James Academy
Stella Maris Hospice Program

T

Towson University School of Nursing
TurnAround, Inc.

U

Ulman Fund for Young Adults
United Educational Corporation
United Way of Central Maryland
University of Maryland
University of Maryland Baltimore
University of Maryland Medical System
University of Maryland School of Medicine
University of Maryland School of Nursing
Upper Chesapeake Health Foundation
USS Constellation Museum

W

Walden/Sierra
Walters Art Museum
Western Maryland Health System Auxiliary
Wide Angle Youth Media
William E. Proudford Sickle Cell Fund

Y

YMCA of Central Maryland



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Owings Mills, Maryland 21117-5559

www.carefirstcommitment.com

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