

GUIDEWELL



2024 IMPACT REPORT

The Power of Partnership: Creating a Healthier Future



Great
Place
To
Work®

Certified
2024
USA



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Our Mission

To help people and communities achieve better health.

GUIDEWELL



A Force for Good

A Message from our President and CEO:

As I reflect on 2024, I feel immense pride and gratitude for all who played a role in GuideWell's mission to help people and communities achieve better health.

As a not-for-profit mutual holding company, GuideWell is driven by a commitment to our members and customers, rather than shareholder interests. This freedom to reinvest in our services and prioritize customer needs helps us to deliver more accessible, affordable, and quality health care that truly makes a difference in people's lives.

High-quality, affordable health care is still out of reach for too many individuals, families, and communities. It's a harsh reality that fuels our purpose and passion. We believe our model represents a more sustainable path forward for the U.S. health care system — one that puts people first, no matter what their circumstances might be.

This year's Impact Report shines a light on our efforts to tackle some of the toughest challenges in health care, including access and affordability. We're proud to share stories that showcase the power of our partnerships and people — all working together to make the health care system better for everyone. That's how we can be a force for good in the communities we serve, and we're just getting started.

Across our family of companies, we're embracing innovation and leveraging emerging technologies to enhance member care and drive operational efficiency. We're investing in preventive care programs, negotiating fair contracts with providers, and streamlining our operations to keep costs low and quality high. It's a relentless pursuit of excellence, driven by our mission and values.

On behalf of the GuideWell Board of Directors, I want to express my deepest appreciation to our team members, health care workers, and partners who dedicate themselves every day to bringing our mission to life. Thanks to your unwavering commitment, we're making a real difference and building a healthier future for the people and communities we are privileged to serve.

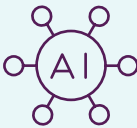
A handwritten signature in blue ink, reading "Pat Geraghty".

Pat Geraghty

President and CEO, GuideWell and Florida Blue

2024 Impact Highlights

Established an AI governance framework, including **six key principles** to ensure ethical use of AI.



Opened 10 new medical clinics in Florida and Puerto Rico to increase access to affordable, quality health care.



Distributed 650 blood pressure cuff kits and pledged \$3.1 million in Florida Blue Foundation grants to eight organizations to improve maternal health outcomes.



Fulfilled \$25 million pledge to invest in business initiatives and community outreach programs as part of a five-year Equity Alliance commitment, one year ahead of schedule.



Awarded \$2.4 million in Florida Blue Foundation grants to seven organizations to enhance mental well-being services and support.



Provided \$250,000 in Fundación Triple-S grants to 10 nonprofit organizations in Puerto Rico to address loneliness and social isolation.



Engaged with more than 80,000 Florida Blue members utilizing a digital mental well-being support tool, surpassing our target of 55,000 members.



Supplied 20.8 million meals to more than 139,000 individuals in Florida, and **awarded \$2.4 million** in Florida Blue Foundation grants to six organizations to strengthen food security.



Donated \$1.5 million in support of natural disaster relief in Florida and Puerto Rico.



Established Fundación por el Futuro de la Salud (The Future of Health Foundation), an independent nonprofit organization in Puerto Rico, and **pledged \$5 million to strengthen the health care workforce pipeline.**



Contributed a total of \$5.1 million to support 191 local United Way chapters across the U.S. and Puerto Rico as part of GuideWell's matching gift campaign. For every \$1 an employee donated, GuideWell matched with a \$2 contribution.



Reduced greenhouse gas emissions by 61%, compared to the baseline year of 2017.



\$31.2 million in charitable giving to improve the health of local communities.



Achieved 21% diverse supplier spend across GuideWell, and 6% spend with Black-owned businesses.



Advancing Health *Together*

Established in 2014, GuideWell is a not-for-profit mutual holding company focused on transforming health care. Driven by innovation, bold thinking, and a focus on people, our goal is to make health care work for all.

Advancing Health Together

GuideWell is a not-for-profit mutual holding company, and the parent to a family of forward-thinking companies focused on advancing health care.

Dedicated to helping people and communities achieve better health, GuideWell is on the front lines to drive changes in health care — forging ahead by innovating, collaborating, and advocating for better, more accessible, more affordable care.

Reducing the complexities, obstacles, and challenges that plague health care is what drives us to do what we do. In our minds, there's nothing more important than making better health attainable for everyone we serve.

Florida Blue serves more than 6 million members across every county in Florida, with health solutions including individual and group health insurance plans, mental well-being support, and preventive care.

Triple-S is the exclusive Blue Cross Blue Shield plan serving Puerto Rico, and offers comprehensive health, life, property, and casualty insurance products and services to more than 1.6 million customers across the island.

Florida Health Care Plans (FHCP) delivers insurance and high-quality integrated care at over 30 locations throughout Florida's Volusia, Flagler, Seminole, Brevard, and St. Johns counties.

Truli for Health helps Florida's workforce access affordable, patient-centered, value-based care in collaboration with leading local hospital systems and providers.

Capital Health Plan delivers employer, individual and Medicare insurance plans and quality health care at clinical locations throughout Tallahassee.

GuideWell Source aids the government – and ultimately consumers – through improved processing of Medicare claims in Washington D.C., Florida, Puerto Rico, and beyond.

GuideWell Emergency Doctors offers a high-quality, affordable alternative to traditional emergency care at locations throughout Florida.

WebTPA excels as one of the country's largest, most flexible third-party administrators for employer health care benefits administration.

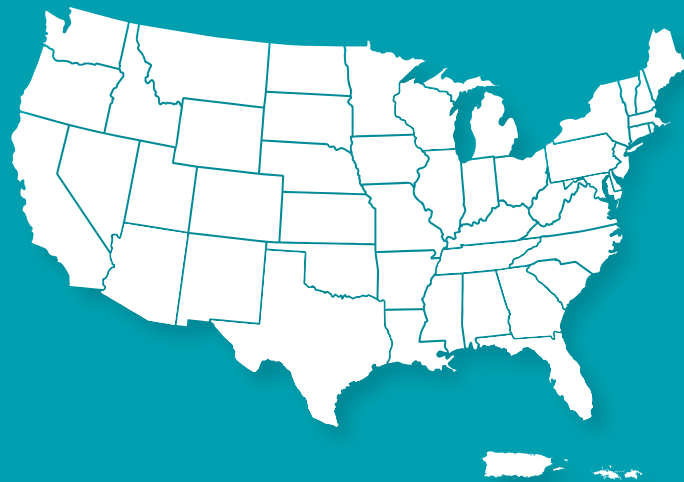
Florida Blue | Sanitas Medical Centers provide primary care at 70 locations across Florida.

Emcara Health partners with primary care providers to extend care into the home.

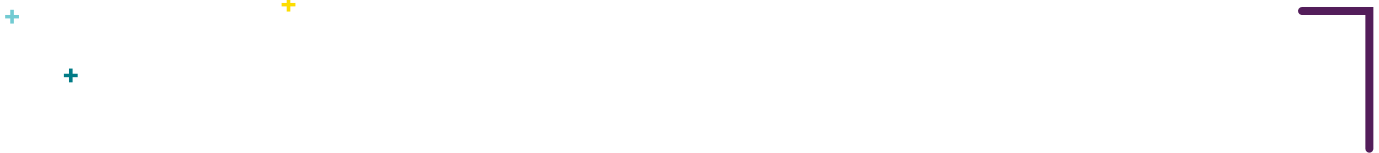
Florida Blue Foundation the philanthropic affiliate of Florida Blue, is committed to improving the health of Floridians.

Fundación Triple-S the philanthropic branch of Triple-S, is focused on food security, mental health, loneliness, and social isolation.

Together, GuideWell's **18,000 team members** serve more than **38.5 million people** across **all 50 states**, plus Washington, D.C., Puerto Rico, and the U.S. Virgin Islands.



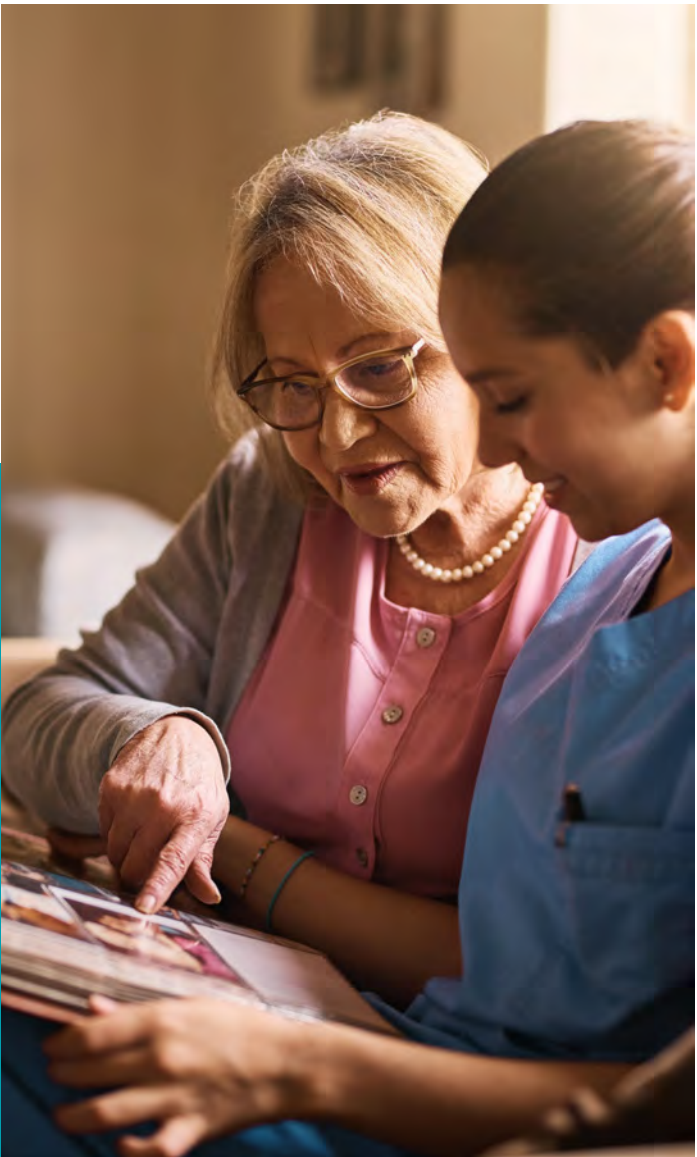
GUIDEWELL



Living Our Mission and Values

Our Mission

GuideWell's mission is to help people and communities achieve better health, with the core belief that everyone deserves access to quality, affordable health care.

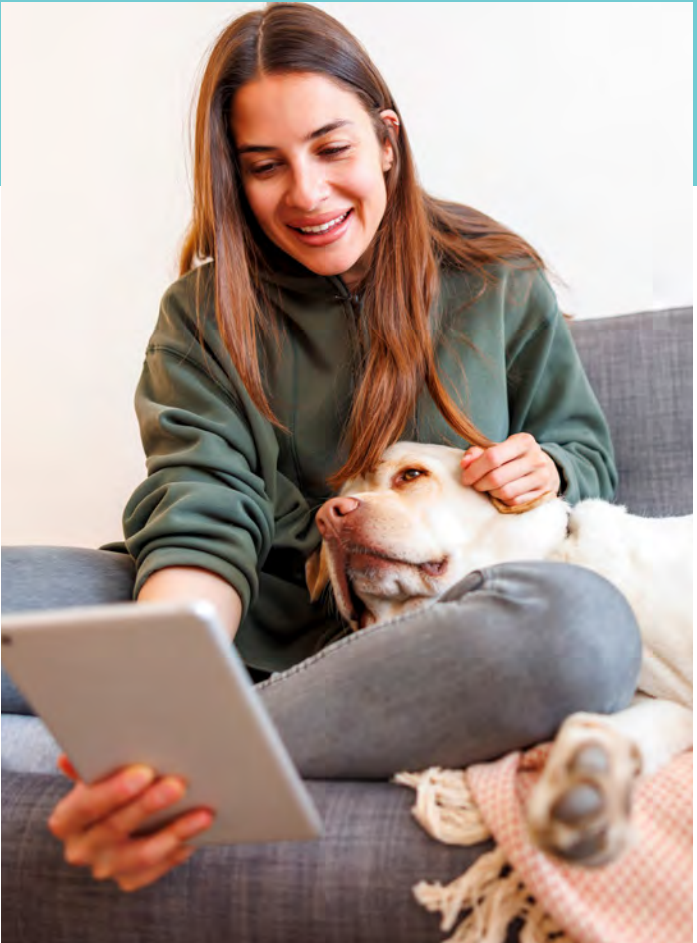


Through our portfolio of companies and partnerships, we advance this mission by embracing ideas and technologies that help us deliver exceptional, personalized, and affordable care tailored to meet the needs of the people we serve.

At GuideWell, we have the vision and scale to address some of the most complex issues facing our industry, and a dedicated focus on helping communities thrive.

Our Values

Our core values apply to all GuideWell companies and serve as a compass to guide our everyday actions.



Respect

We believe everyone deserves to be valued and treated with dignity.



Integrity

We believe in honesty, truthfulness, and adherence to the highest ethical standards.



Inclusion

We believe health equity is a right, and helping everyone belong makes us smarter and stronger.



Imagination

We believe embracing new and different ideas helps us advance health together.



Courage

We believe speaking up and taking the right action, even when it's hard, is how we get better.



Excellence

We believe in driving high-quality results that make our customers love us.

Cultivating Our Culture

These shared values bring our companies together around the common purpose of serving our customers, communities, and each other. They also lay the foundation for our company culture:

Be Well, Work Well, Guide Well.

be well




- Be my whole self so I can be my best self at work
- Be curious, take smart risks, and have fun
- Be transparent and someone others can trust

work well

- Work to keep the customer at the center of everything we do
- Work to serve with urgency, empathy, and kindness
- Work collaboratively and seek out diverse perspectives

guide well

- Guide each experience through our values of respect, integrity, inclusion, imagination, courage, and excellence

be well 
work well 
guide well 



Strengthening the Health Care System

We believe that a strong health care system is critical to achieving better health outcomes and improving lives. By expanding access to care, addressing affordability, and leveraging artificial intelligence responsibly, we aim to create a more resilient and effective health care system that benefits everyone.

An Enterprise-Wide Commitment

Every year, the Board of Directors sets ambitious goals and specific metrics for the company. These serve as the framework for GuideWell's enterprise-wide efforts and commitments that culminate in our end-of-the-year impact scorecard.

"At GuideWell, our mission is woven into the fabric of every decision and action at all levels of the organization. We operate with unwavering integrity, harnessing our collective expertise to navigate complexities, amplify the voices of our customers, and tailor our support to the distinct needs of each community we serve."

- Charlie Joseph,
EVP Corporate Affairs & Chief Legal Officer, GuideWell



Accountability Starts at the Top

Our GuideWell Board of Directors consists of 10 established professionals with world-class experience in health care and corporate management.

2024 GuideWell Impact Scorecard

Goal	Result
To improve outcomes for members with diabetes by addressing the barriers that contribute to disparities. These include implementing solutions for those at highest risk (severe mental illness and gestational diabetes)	MET max target of three at-risk disparate populations
To increase members' use of self-service digital tools for mental well-being	EXCEEDED max target of 50,000
To boost the percentage of families that become food secure as a result of receiving food-related services	MET target of 35% increase
To achieve 45% of managers with a Best Manager Index at or above 80% on the annual employee survey by 2025	MET near-term target of 40%
To achieve high participation rate in impact education programs among GuideWell Board of Directors and Officers	MET max target at 100%
To reach 20% diverse supplier spend by 2025	EXCEEDED max target of 21%
To increase spending with Black American-owned businesses	EXCEEDED max target of 4%
To reduce greenhouse gas emissions by 58% (compared to the baseline year of 2017)	EXCEEDED max target of 60%
To reach 100% compliance training across GuideWell Board members, employees, and contingent resources	MET max target of 100%

2024 Committee Impact Areas of Focus

Each GuideWell Board member serves on two of the following committees and each committee is accountable for overseeing specific areas targeted for impact.

GuideWell Board of Directors Committees' 2024 Impact Focus Areas	
Audit, Risk and Compliance	<ul style="list-style-type: none">● Ensure ethical use of artificial intelligence and data governance● Reduce carbon footprint● Minimize fraud, waste, and abuse● Guarantee provider partners understand the GuideWell impact principles
Board Governance and Nominating	<ul style="list-style-type: none">● Ensure continued diversity and inclusion with respect to Board composition● Encourage director and management participation in impact educational programs● Promote best practices in corporate governance
Finance	<ul style="list-style-type: none">● Institute and drive accountability for supplier diversity best practices across the enterprise● Advocate that all vendors and suppliers abide by GuideWell impact principles● Ensure that corporate development investments as well as securities investment decisions are consistent with impact principles, including having diverse participants in the process
Talent and Compensation	<ul style="list-style-type: none">● Ensure fair and equitable treatment of all employees● Empower and promote an inclusive environment● Verify that total rewards are equitable and inclusive● Guarantee inclusive leadership practices

Harnessing AI Responsibly

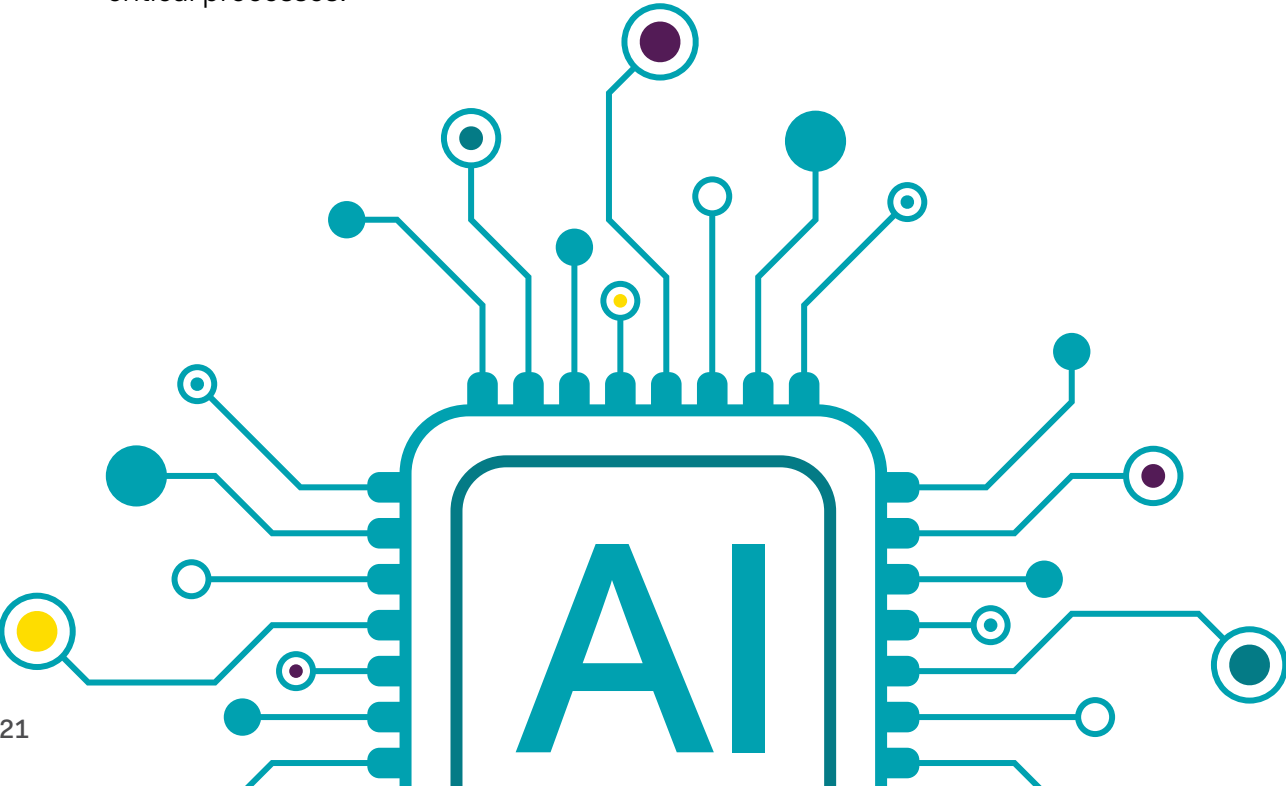
Benefits of AI

Why it matters: AI can help us address the rising costs of health care, which can delay people from getting the care that they need and potentially lead to more expenses down the road. Health insurers like Florida Blue and Triple-S are continually looking for ways to make internal processes more efficient, and pass these operational savings to our members.

Zoom in: We are keenly aware that progress cannot come at the expense of fairness and privacy. To ensure that we remain at the cutting edge without compromising the integrity of our data and security, GuideWell has forged new partnerships with leading academic institutions and industry partners to leverage their expertise, while housing our data and infrastructure locally and building in-house AI tools for mission-critical processes.

“Using AI responsibly is our number one priority. We implemented a multifaceted approach with strong ethical guardrails around AI: transparency, fairness, privacy, keeping a human in the loop, and removing bias in the data and algorithms.”

– Svetlana Bender,
Ph.D., VP of AI and Behavioral Science



Building Our AI Governance and Framework

To help us realize our vision, we instituted a governance framework that demonstrates our commitment to responsible innovation and adoption of AI solutions.

Our AI governance framework is grounded in six guiding principles:

01 Transparency

We clarify for stakeholders when, whether, and how AI is used, including how our AI systems help us make decisions and arrive at outcomes.

02 Fairness

We strive to ensure that AI output and decisions are fair, equitable, and non-discriminatory — minimizing any potential biases.

03 Human Oversight

To ensure responsible AI and minimize any potential negative impact on individuals, employees, stakeholders, or society, we include human oversight and review in all relevant steps.

04 Risk Management

We use a collaborative accountability model with clear roles and responsibilities to certify that AI risks are properly understood, assessed, and mitigated. This includes safeguards and AI risk management to minimize third-party risks.

05 Privacy

We adhere to HIPAA Security and Privacy Rule policies and other applicable laws, and minimize the potential for personal data to be processed or stored in a way that increases privacy risks.

06 Robustness

Throughout the AI lifecycle, we strive to ensure that AI systems behave reliably and as expected through rigorous testing, including the security components.

Boosting Productivity with GuideWell Chat

What it is: **GuideWell Chat** is an in-house generative AI solution aimed at transforming how GuideWell employees perform their work. This tool has been rolled out to more than 9,000 team members, with sample use cases like:

- Writing/coding assistance
- Idea generation
- Text generation/summarization
- Translation (language, technical)
- Research

What we've heard: Team members have shared overwhelmingly positive feedback that this tool has helped streamline work and improve efficiency. Adoption continued to grow across the company, with almost 84% of departments active on the platform.

What's next: We will continue making enhancements to this state-of-the-art tool in 2025 to increase productivity and efficiency in alignment with enterprise AI goals.



Reducing Barriers to Care Powered by AI

Simplifying Faster Prior Authorizations:

As a leader in health care innovation, Florida Blue is accelerating the pace of progress. Since becoming the first U.S. payer to automate prior authorization approvals through AI-powered clinical reviews in 2022, we have continued to refine and expand this technology to deliver fast, quality care to members – resulting in greater satisfaction for both members and providers.

By the numbers:

2024 prior authorization highlights:

- **747K** unique members served
- **62K** ordering physicians
- **Year-over-Year Results (2023-2024)**
 - **3% increase** in automation
 - **4% increase** in cases approved in less than 90 seconds
 - **25% decrease** in average cycle time (reduced by 4 hours)

Providing 24/7 On-Demand Help for Members: This year, we partnered with Kore.ai to deploy a multi-channel customer contact platform that delivers seamless, on-demand help to our members.

This platform leverages conversational AI to enable a digital assistant (chatbot) and visual interactive voice response (VIVR), allowing members to access their digital ID cards, make payments, find providers, view/change primary care providers, and access and review claims – wherever or whenever they want.

By the numbers:

2024 conversational AI highlights:

- **90%** customer satisfaction
- **4%** utilization increase YOY
- **360K+** virtual assistant chats
- **240K+** successfully completed VIVR transactions



Reducing Provider Burnout

Physician burnout is a critical industry issue that can compromise patient care. We've been working with electronic health record company Epic to launch clinical AI-powered tools to alleviate the administrative burden.

progress notes from visits, reducing manual paperwork so they can focus on patient care.

Use cases: Care teams at Florida Health Care Plans (FHCP) have leveraged these AI tools to help medical teams respond to patient's non-urgent medical questions and to automate clinical documentation in real time.

Zoom in: These tools help doctors generate secure responses to patient messages and

Identifying At-Risk Members

Promising AI uses extended far beyond boosting operational efficiency. Florida Blue and Sanitas have also harnessed machine learning to build sophisticated disease predictive modeling to identify members at high-risk of development diabetes. This allows for early intervention.

In addition, Sanitas ran a pilot of an AI-powered **mobile app** called **Nuna**, which supported healthy behavioral change for Florida Blue members with hypertension through gamification such as earning points and rewards for specific behaviors.



Improving Access and Affordability

Easing the Financial Burden

Everyone deserves high-quality health care that is affordable and accessible. With the rising health care costs, many families are finding themselves having to choose between putting food on their table and visiting their doctors.

At GuideWell, it is our mission to drive solutions to make health care more affordable.

Revenue breakdown

Medical Expenses	87%
Administrative Costs	11%
Profit	2%



“As we strive to make a meaningful difference in the lives of our members and customers, we remain steadfast in our commitment to putting their needs first. Every decision we make, every innovation we pursue, and every partnership we forge is guided by a singular focus: helping our members afford the care they need and have access to it when and where they need it.”

– Jeffrey Goddard
EVP & Chief Financial Officer, GuideWell

Putting Members First with Value-Based Care

What it is: Built on alternative payment models, value-based care prioritizes value over volume. Simply put, value-based care rewards providers for high-quality, cost-effective care rather than for the volume of services they provide.

Why it matters: Value-based care incentivizes physicians to provide the right care, at the right time, in the right place. The benefit is that it reduces unnecessary services and medical expenses through:

- Fewer ER visits
- Reduced hospital admission and readmission rates
- Faster healing and returning to full function
- Enhanced focus on wellness and prevention

How we do it: Florida Blue partnered with providers to create value-based arrangements that incentivized what really matters — the delivery of better health outcomes.

A step beyond: We led the industry by including value-based care for behavioral health in our contracts with providers. All Florida Blue value-based care arrangements now have a behavioral health quality measure.

Partner Spotlight: The Oncology Institute of Hope and Innovation (TOI)

Sanitas and Florida Blue partnered with this leading value-based oncology group to enhance cancer care for patients across Florida.

A central pillar of this new oncology care model was the seamless communication and coordination between the primary care provider and the oncology team.

Why it matters: This coordination ensured that throughout the cancer care journey, the primary care physician remained actively involved in managing the patient's general health and well-being, addressing any comorbidities and providing supportive care. By focusing on achieving the best possible outcomes, patients benefited from personalized treatment plans tailored to their specific needs and preferences.

“This partnership sets a new precedent for cancer care in Florida. By focusing on patient-centered, value-based treatment, this collaboration will not only enhance the quality and accessibility of care but also ensure that patients receive the most effective therapies without the overwhelming financial strain.”

– Dr. Dan Virnich
CEO of The Oncology Institute

Negotiating Fair Contracts

Florida Blue is committed to making health care simpler, more accessible, and affordable for everyone.

Why it matters: With rising costs for businesses, individuals, and families, it's crucial to keep costs in check while preserving access to quality care.

The bottom line: Our goal is to negotiate fair contracts with providers that maintain in-network care without increasing costs for our members. We also protect them from balance billing.

Key facts:

- Florida Blue offers providers market-competitive rates and increases in line with medical inflation.
- We reward providers for meeting quality care metrics that improve health outcomes.
- In 2024, we successfully completed contract negotiations with several major health systems.


Making Medication Affordable

By making medications more affordable, we can relieve the financial burdens on members and their families, which can improve medication adherence and enhance overall health and well-being.

How we do it: Pharmacy benefits managers (PBMs) play a crucial role in managing prescription drug costs by acting as the middlemen between health insurers, pharmacies, and drug manufacturers. Traditional PBMs tend to operate as independent, profit-driven entities.

We have a different model. Our PBM, Prime Therapeutics, is owned by Blue Cross and Blue Shield health plans. This unique ownership structure ensures that Prime's goals are aligned with those of health insurers and their members, not external shareholders.


Key Differentiators:



Health Plan-Owned, **Member-Focused**




Commitment to **Transparency**



Integrated Medical-Pharmacy Management



Focus on **Value-Based** Contracting



Collaborative, **Not Competitive**, with Health Plans



Ways we made medication more affordable:

- 01** Lowering Cost of Insulin

We've lowered the cost of several brand-name insulin drugs for Florida Blue members to \$0-\$5 for a 30-day supply, or \$0-\$10 for a 90-day home delivery supply.
- 02** Delivering Affordable Prescriptions

With most of our plans, they pay less for ordering a 90-day supply by using home delivery, rather than going to a retail pharmacy one month at a time.
- 03** Comparing Prescription Drug Costs

In 2024, Florida Blue worked with Prime Therapeutics to launch MyPrime, a digital self-service tool that includes a prescription cost estimator and a coverage request tracker to get the best price.
- 04** Helping Seniors with Prescriptions

Many seniors on fixed incomes struggle to afford prescription drugs, with 40% relying solely on Social Security checks.

How we're helping:

- Advocating for affordable drug pricing and making sure providers consider costs when prescribing drugs.
- Educating members about cost savings options, such as Medicare's Extra Help program. More than 25,000 Florida Blue Medicare and FHCP Medicare members qualified for this program last year.

Beyond Cost Savings:

- Florida Blue has implemented a new pharmacy concierge program to predict members' prescription drug questions and needs.
- The new model looks at prescriptions that were rejected so the issue can be resolved with the pharmacy – often before the member knows there's a problem.

Improving Access to Care

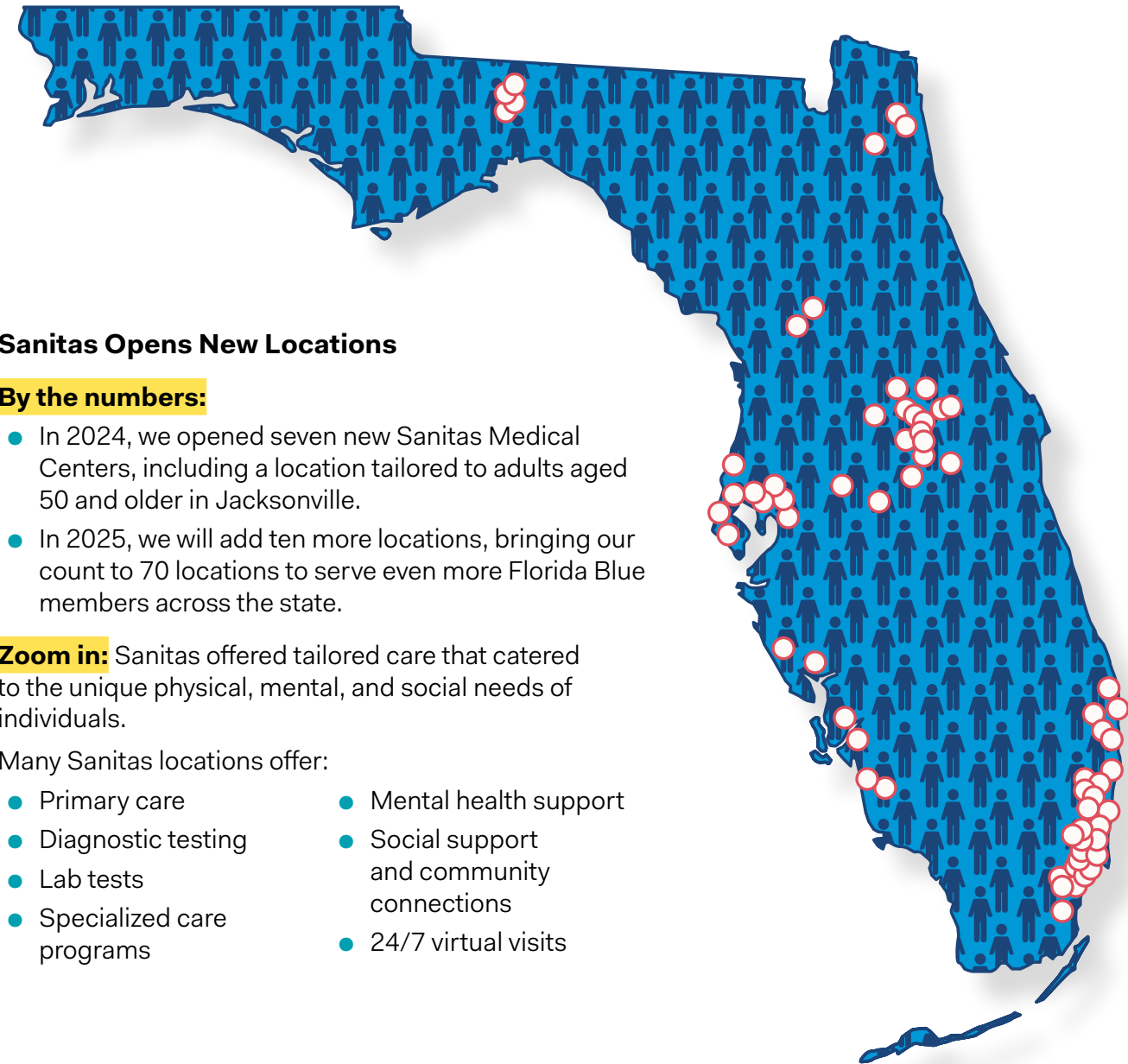
At GuideWell, we believe that quality, holistic, affordable health care is the foundation for people to flourish. That’s why we expanded our clinical facility footprint in Florida and Puerto Rico in 2024, providing easy and affordable access to care for our members and the communities we serve.



Florida Blue
Your Health Solutions Partner



Sanitas
Medical Center



Sanitas Opens New Locations

By the numbers:

- In 2024, we opened seven new Sanitas Medical Centers, including a location tailored to adults aged 50 and older in Jacksonville.
- In 2025, we will add ten more locations, bringing our count to 70 locations to serve even more Florida Blue members across the state.

Zoom in: Sanitas offered tailored care that catered to the unique physical, mental, and social needs of individuals.

Many Sanitas locations offer:

- | | |
|-----------------------------|--|
| ● Primary care | ● Mental health support |
| ● Diagnostic testing | ● Social support and community connections |
| ● Lab tests | ● 24/7 virtual visits |
| ● Specialized care programs | |



TRIPLE-S



SALUS

Triple-S Expanding Salus Clinics in Puerto Rico

Triple-S opened its third SALUS urgent care center in Puerto Rico with integrated primary, specialty, dental, and pharmacy services. These centers helped members on the island get medical care for conditions that couldn't wait, without the high cost of visiting the ER.



Caption- si nemperoribus apieniminel





Florida Health Care Plans

An Independent Licensee of the Blue Cross and Blue Shield Association



Started in 1974, FHCP was one of the first staff-model HMOs in the country that provided health insurance and direct patient care for its members.

What's new: FHCP opened two new facilities in Orange City and Melbourne. Across its 35 locations in Florida, FHCP offered on-site pharmacy services within its clinics, leading to shorter wait times, lower costs to members, and the ability to transfer prescriptions on the same day.



Caption- si nemperoribus apieniminel

Helping People Get Covered

By the numbers: 60% of adults without health insurance have skipped or postponed getting the care they need due to expenses. Without insurance, it costs:



\$3,100
for an ER visit



\$7,500
to treat a broken leg



\$30,000
for a three-day hospital stay

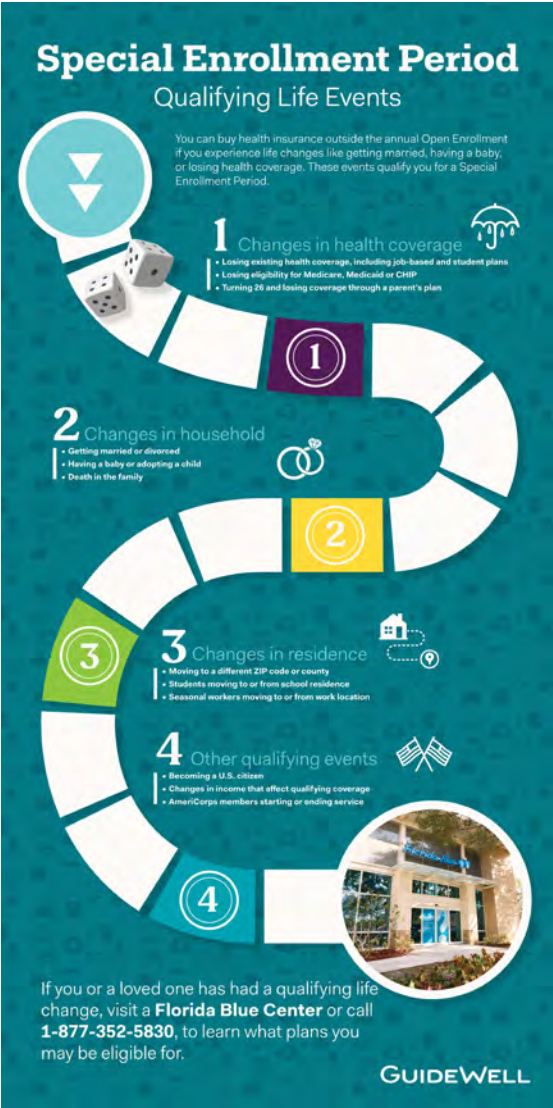
What we're doing: To make sure people in our communities can get the health coverage they need, including some of our most vulnerable populations, we undertook several initiatives:

Helping those who lost Medicaid

State of Play: More than 25 million people in the U.S. lost Medicaid coverage after the COVID-19 public health emergency ended, according to the health policy nonprofit KFF.

What we're doing:

- To ensure nobody goes uninsured, GuideWell continued its efforts to reach those who lost Medicaid to help them get an individual marketplace plan for as low as \$0 per month.
- We've also been educating consumers about the Special Enrollment Period and what qualified as a life event – so that they could change or get coverage outside of the annual Open Enrollment Period. Major life events included getting married, having a baby, moving, and becoming a U.S. citizen.



Helping Older Veterans Find Care

Veterans receive health care benefits through the Department of Veterans Affairs (VA). While the VA provides excellent coverage for service-connected conditions and other eligible health care services, there are still gaps in coverage.

What we can do: For those who were eligible for Medicare, Florida Blue's BlueMedicare Patriot PPO plan could bridge those gaps and build upon the VA coverage by offering extra benefits.



Benefits of our BlueMedicare Patriot PPO Plan include:

- ☆ Helping to pay the Part B premium
- ☆ Dental, vision, and hearing outside the VA coverage
- ☆ Earning up to \$125/year in rewards that can be used to purchase groceries, over-the-counter items, and additional dental and vision services
- ☆ Low costs for services received outside the VA but within the plan's network
- ☆ Eliminating long wait times to obtain services at the VA
- ☆ Coverage not restricted by service-related disability, reasons for discharge from active duty, or length of service



Removing Barriers to Care

Even with a health insurance plan, certain physical, cultural, and social barriers can hinder people from getting the care and support they need. GuideWell is committed to breaking down these barriers by working closely with our trusted partners.



Delivering In-Home Health Care

Emcara Health Expanded into Puerto Rico

Emcara Health partnered with primary care providers to bring health care directly into the homes of vulnerable patients, helping them manage chronic health conditions. This year, in partnership with Triple-S, Emcara Health began providing home-based primary care to its members in Puerto Rico. This collaboration improved health outcomes by increasing access to care for the vulnerable populations on the island.

Sanitas Special Care at Home

Sanitas' Special Care at Home (SCAH) provided personalized care to patients who were considered temporarily or permanently homebound, and had physical limitations from acute or chronic health conditions. Doctors performed both home visits and virtual support for patients in this program.

- In 2024, Sanitas saw 2,000 members in their homes

Sanitas Virtual Medical Centers

Separately, the Sanitas virtual medical center was available 24/7 for Sanitas patients and Florida Blue members so that health care was easily and readily accessible when people needed it most. Furthermore, Sanitas patients had a virtual provider as part of their care team, so care was connected.



Caption- si nemperoribus apieniminvel

Reducing Preventable ER Visits

Using the ER for non-emergency matters can be costly, time-consuming, and often leads to unnecessary tests and treatments. By leveraging innovative solutions, we are working to reduce unnecessary ER visits and lower health care costs.

GuideWell Emergency Doctors: Lower-Cost Alternative to the ER

GuideWell Emergency Doctors bridged the gap between standard urgent care and the ER, ensuring that patients received the right level of care for their medical needs without the unnecessary stress and high costs associated with traditional ER visits. The clinics were designed for rapid response and effective treatment of emergency medical issues, leading to shorter wait times and quicker access to care.



ER Diversion

State of Play: Over 30% of ER visits are for non-emergencies.

What we're doing:

Florida Blue ran a pilot targeting high-risk asthma patients, providing them with personalized guidance and a toolkit that included a peak flow meter, education materials and tracking tools.

Results: 82% of them did not visit the ER during the following 12-month period.

In another pilot, primary care physicians were able to text specialists for a consultation while the members were in the exam room, allowing for immediate feedback and care planning on the spot.

Results: 89% reduction of provider ER referrals from this pilot.

Urinary tract infections (UTIs) are one of the most common non-emergency events to end up at the ER. A comprehensive education campaign is underway to help members properly identify symptoms and understand when and where to seek care.

Reducing Disease Complications

This year, Triple-S rolled out two educational programs to spread awareness and to help members reduce disease complications, thereby cutting down unnecessary visits to the emergency room.

- 200 members enrolled in the programs, which were focused on helping those with chronic kidney disease and congestive heart failure. The programs helped members learn about their conditions with the aim of reducing complications and trips to the emergency room.



Florida Blue Centers: Health Care at the Community Level

Florida Blue Centers continued to offer personalized care and support at no extra cost at its 35 locations across the state, including to those who are not Florida Blue members.

- More than half of Floridians live within 10 miles of a Florida Blue Center.

Why it matters: With our dedicated registered nurses and community specialists, these hubs helped members as well as non-members in the community navigate their health and wellness and live healthier lives.

Dig deeper: Through the Florida Blue Centers, everyone in the community had access to educational seminars, health coaching, mental well-being support, social services support, fitness classes, support groups, and vaccine clinics.

Furthermore, we collaborated with community partners throughout Florida to offer mobile mammogram services to communities across the state.

- In 2024, we expanded into the West Coast and Central regions of Florida with a new mobile mammography partnership.
- Last year, we completed 1,045 mammograms across the state.

By the numbers:

Helped
73,762
people achieve
healthier outcomes

Provided
70,615
one-on-one health
coaching sessions

Performed
16,887
health screenings

Hosted
2,605
wellness events

Gave
739
diabetic retinal exams

Administered
1,386
vaccines



Ribbon cutting celebration at our newest Florida Blue Center location in Clermont, now serving the community around Lake County.

Leading Care Management Support

Health care shouldn't only happen at the doctor's office. Managing chronic health conditions can leave patients feeling isolated and overwhelmed.

How we help: At no extra cost to the member, Florida Blue's registered nurses and social workers:

- Helped members get the medications they need
- Worked with doctors to set up appointments
- Ensured patients carry out the doctors' orders in between appointments

The Florida Blue Care Teams used clinical data and advanced analytics to identify members who would benefit from specific care programs. They then reached out to those members and helped manage their unique needs – whether it was dealing with a chronic health condition, connecting to mental health services, getting support for a healthy pregnancy, or preventing hospital readmissions.

A Heart Full of Gratitude

Michael's heart transplant journey with the Florida Blue Care Team

Michael Scarlett was one of many Florida Blue members who received support from Florida Blue Care Teams. Today, he credits the care he received, as well as his own quick thinking to enroll in a Florida Blue health plan, for saving his life and covering over \$3 million in medical bills.



By the numbers:

In 2024, Florida Blue Care Teams reached out to nearly 60,000 Medicare and commercial members.

Commercial Members	Medicare Members
60%	39%
71%	52% completion rate
19% reduction in ER visits	12% reduction in ER visits
36% reduction in patient hospitalizations	32% reduction in patient admissions/hospitalizations

Pregnancy and Postpartum Support

Through the Healthy Addition[®] pregnancy and postpartum program, members can get support at every stage of their pregnancies, including:

- Connecting with a registered nurse
- Coaching on maintaining a healthy lifestyle
- Educational material on various topics
- Information on how to get a breast pump
- Access to self-management tools, including blood glucose devices and blood pressure kits
- Support the first few weeks after the baby is born



Lending a Ride to Health Appointments

Millions of Americans skip vital health appointments each year because of transportation issues, which can lead to worse health outcomes and higher costs down the road. To remove this barrier, eligible Florida Blue and Florida Blue Medicare members can use Lyft or Modivcare to get to medical appointments or to the pharmacy.



Eligible Florida Blue and Florida Blue Medicare members can use Lyft or Modivcare to get to medical appointments or to the pharmacy.

23,654 members used their transportation benefit in 2024.

Most members who used their transportation benefits reported they were satisfied with the services and felt like they added value.



modivcare

Investing in the Future of Health Care

At a time when the health care sector is experiencing workforce shortages, we believe that investing in student scholarships and research is key to increasing the pipeline of health care professionals. We're not only supporting students in achieving their professional aspirations but also fortifying the future of our industry.

Florida Blue and its philanthropic affiliate, the Florida Blue Foundation, have a longstanding relationship with colleges and universities across the state to collaborate on educational and research opportunities in the health care industry.

Bringing Together Scholarship Students, Faculty, and Chairs

This year, the Florida Blue Foundation hosted an event with scholarship recipients, research professors, and department chairs to discuss the impact of the Foundation's support on their academic journeys. Representatives from 12 institutions shared updates on their work, highlighting the essential role of the Foundation's support.

“It made it a lot easier for me to attain my dreams.”

“It made it a lot easier for me to attain my dreams,” said Ralston Alcime (pictured), a radiology student at Valencia College and recipient of the Florida College Foundation's Nursing and Allied Health Professionals endowment. “When I found out I was awarded this (scholarship), this was the universe telling me (to) pursue my career, go hard and don't stop or give up.”



Ralston Alcime, Florida Blue Foundation scholarship recipient



Building A Strong Community Foundation

For the 14th consecutive year, Florida Blue sponsored the Florida Blue Florida Classic.

What it is: One of the nation's biggest annual Historically Black colleges and universities (HBCU) football games between the Bethune-Cookman Wildcats and the Florida A&M (FAMU) Rattlers.

Why it matters: Florida Blue has a long-standing commitment to supporting HBCUs because of the crucial role they play in promoting inclusion, workforce development, and community engagement in Florida.

According to the United Negro College Fund (UNCF), **HBCU graduates will earn 57% more in their lifetime** than they would without a degree.

The Classic is a major event for people all over the state and the country to celebrate culture, diverse backgrounds, and love for the rival teams. As such, it also serves as a successful fundraiser for education initiatives at both universities.

By the numbers:

- The Classic generates an estimated \$30 million annually for the local Orlando economy
- Most of the proceeds go directly towards scholarships for students at both schools.

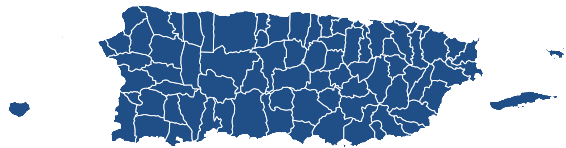


Florida Classic Night of Extinction recognition event.



Florida Classic football game.

Strengthening the Health Care System in Puerto Rico



“I’m proud to call the island home and have experienced first-hand the deep challenges that exist within its health care system. I am committed to finding the right solutions to tackle these longstanding issues because these communities deserve better. Triple-S’ mission-based, not-for-profit structure means we are organized to accomplish this the right way, always staying focused on meeting the needs of our members and driving better health outcomes long term.”

– Thurman Justice, President
and CEO of Triple-S Management

In Puerto Rico, provider shortages, lack of access to care, and inadequate funding have created unique challenges for the health care system. With support from GuideWell, Triple-S has been working to strengthen the health care system and improve the well-being of those living on the island.



Advocating for Equal Funding in Puerto Rico

What it is: As part of a Puerto Rico health sector-wide effort, Triple-S urged the U.S. Congress to eliminate the funding disparity for the Medicare Advantage Program on the island.

- Medicare Advantage serves more than 650,000 seniors on the island
- 9-in-10 Puerto Ricans who are eligible opt for an Advantage program.

Why it matters: Puerto Rico receives an average rate of 39% below the U.S. and 21% lower than the U.S. Virgin Islands, which impacts its entire health sector. The goal is to achieve funding parity with the average rate that Centers for Medicare and Medicaid Services (CMS) assigns to the rest of the states.

Puerto Rico receives an average rate of **39% below the U.S.** and **21% lower than the U.S. Virgin Islands**, which impacts its entire health sector.

Study Shows Puerto Ricans Leave for Better Quality of Life, Including Health Care

What it is: Economic development plays a fundamental role in the migration of Puerto Ricans to the U.S. According to a study commissioned by the Puerto Rico Chamber of Commerce through funds from Fundación Triple-S, improving health care on the island could see a major return of people who have left.

Zoom in: The top reasons cited for moving out of Puerto Rico were the search for a better quality of life, job opportunities, health care, and education.

Next Steps: Based on the study results, Triple-S presented possible solutions to improve the health care system – with a view to encouraging the diaspora to return. Specifically:

- | | |
|--|--|
| ● Build specialized hospitals, increase medical residencies, and create tax incentives for specialized doctors | ● Promote higher pay for quality, value-based services |
| ● Remove barriers in telemedicine | ● Develop the exchange of health information to avoid the fragmentation of health services |
| ● Allow reciprocity of medical licenses between states for high-demand specialties | |

Building a Foundation For The Future of Health

What it is: To address the island’s urgent need for health care professionals, Triple-S created a new, independent nonprofit organization: Fundación por el Futuro de la Salud (The Future of Health Foundation). Operating independently from Triple-S, the foundation will collaborate with partners to identify comprehensive health care solutions for the island’s needs.

Zoom in: Triple-S pledged \$5 million to the foundation over three years to create additional medical residencies to tackle the shortages in critical specialties.

Why it’s important: The scarcity of doctors has led to longer wait times, limited access, and an overburdened health care system that is unable to meet Puerto Ricans’ needs.

How it works: The foundation will provide sponsorships of residencies for new medical school graduates who commit to practicing on the island. Triple-S is partnering with medical schools, health organizations, and other businesses across Puerto Rico – including Orlando Health, which runs one of the island’s hospitals, and Aon, an insurance brokerage firm.

Creating the Health Workforce of Tomorrow

Separately, Fundación Triple-S launched the Triple-S Foundation Fund – in collaboration with the Fundación Comunitaria de Puerto Rico (Puerto Rico Community Foundation) – to retain medical specialists on the island.

- Six medical residents in pediatrics, orthopedics, and neurology in Puerto Rico received a combined \$69,000 from the grant program.

“Being the first physician in my family, I’ve had to cover the expenses for my doctoral studies in medicine with loans,” said one of the recipients, neurology resident Julio Antonio Nieves-Soto. “This scholarship provides essential financial support, allowing me to alleviate the burden of student debt and dedicate myself to my training,” he added.

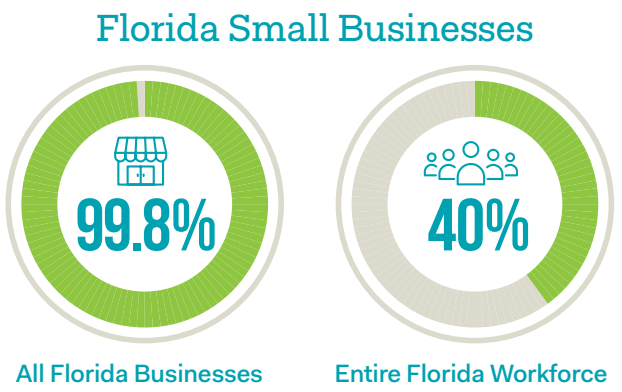


- This year, Triple-S held its 24th Golf Tournament with more than 200 players, raising \$120,000 to benefit the Fundación Triple-S scholarship fund that aims to develop and retain high-demand health professionals in Puerto Rico.
- The Triple-S endowment fund at the University of the Sacred Heart and Universidad Ana G. Méndez contributed a total of \$1.5 million since inception to the Scholarship Fund Program for Exceptional Students.

In 2024, 11 students benefited from this scholarship fund by studying biomedical sciences, and they planned to continue studying medicine with specialties in dermatology and pediatric oncology.

Helping Businesses Thrive

To make health insurance affordable for small businesses, GuideWell offered a portfolio of small group health insurance plans that included lower-cost options with a smaller network of providers as well as plans that combined elements of fully insured and self-funding plans.



“We proudly serve dynamic and diverse businesses and communities, and it is my privilege to help fulfill our company’s mission. Neighborhood by neighborhood, we are working with partners and driving innovative local solutions that support the well-being of individuals and communities.”
– Juan Chaluja
Senior Vice President, Commercial Markets

Advancing Affordability: Truli for Health

Since its inception five years ago, Truli for Health has expanded to 18 counties with hospital systems and provider partners from across the state to increase access to affordable, high-quality care for Florida’s small and mid-sized businesses. Truli’s membership comes from industries that traditionally may not have been able to offer insurance to employees, like automotive repair, manufacturing and local restaurants. The Construction and Retail Trade industries make up 40% of Truli groups and account for 43% of Truli membership.



Category	2024 Increase	Total Contracts	Total Members
Small Group	334	771	953
Mid-sized Group	1,031	4,389	5,268
Total	1,365	5,160	6,221

Offering Alternate Funding Solutions to Small Groups

What it is: Florida Blue's small group Balanced Funding solution combines elements of fully insured plans (where the employer purchases insurance from an insurance company) with self-funded plans (where an employer pays the benefits administration and absorbs the risk for managing its claim costs).

How it works: With Balanced Funding, employers get fixed monthly payments, and if their group’s medical claims turn out to be lower than expected, they may qualify for a credit.

The bottom line: The healthier the group, the lower the costs.



Creating Custom Health Plans

WebTPA, a benefits administrator of self-funded employer health plans, continued to support businesses by building and administering custom health plans for a group’s employees.



WebTPA's 2024 Highlights:

- Marked 30 years of building custom health plans
- Provided onsite benefit education and support to clients' employees during open enrollment
- Launched a collaboration with AccessHope to provide cancer support

Prioritizing Employee Health and Well-Being

What it is: Blue Concierge connects Florida Blue group plan members to personal health coaching, wellness services, well-being support and more, all at no extra cost.

Last year, it expanded to serve 31 groups and 2,361 members across Florida.



Addressing Drivers of Health

Health is influenced by more than just medical care. The social drivers of health play a profound role in shaping health outcomes. By tackling the root causes of health disparities and addressing these underlying drivers, we can close the gaps in health outcomes and strengthen local communities, ultimately creating a healthier, more equitable future for all.

Reducing Health Disparities

GuideWell recognizes that health extends far beyond medical care, which is why we are committed to addressing the underlying drivers of health that impact the people and the communities we serve through long-term investments and partnerships.

Empowering the Future with the Equity Alliance

What it is: GuideWell created the Equity Alliance in 2020, pledging to invest \$25 million over five years in business initiatives and grants to nonprofit organizations devoted to reducing health disparities.

Results: Not only did we fulfill our \$25 million pledge to support the Equity Alliance in 2024, a full year ahead of schedule, but we exceeded the goal by investing \$27.8 million.

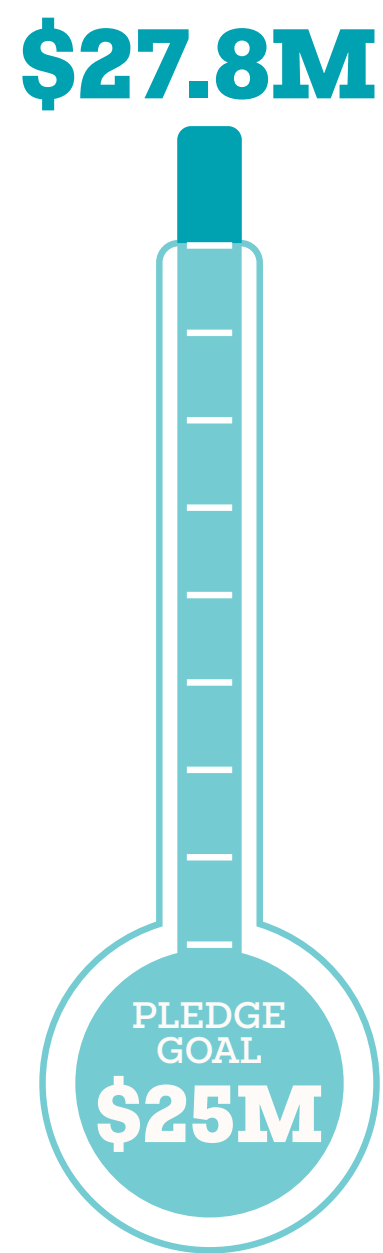
Why it matters: This large-scale investment enabled us to create a positive impact within our organization and in the communities we serve.

Some of the noteworthy accomplishments include:

- Strengthening our workforce pipeline by improving our leadership development programs and ensuring that our top management representation is reflective of the populations we serve.
- Providing training and resources to health care providers to improve cultural competence and reduce biases.
- Building coalitions with community partners in the most under-resourced neighborhoods in our state.

What's next: A new workstream will focus on ways to leverage AI to reduce biases and disparities in health care by:

- Partnering with academic institutions (including HBCUs) to support health equity research into AI.
- Identifying and addressing biases in health care data and algorithms.
- Developing predictive models to target interventions and resources to high-need communities.



Investing in Maternal Health

Reversing the trajectory of maternal health disparities will take the collective efforts of the entire health care system to act together, to create a path toward safer pregnancies, deliveries, and postpartum experiences for all women.

Through the Florida Blue Foundation, we are partnering with organizations that are working to advance maternal health.

The goal: To ensure every mother and baby will receive quality care throughout each stage of pregnancy and beyond.

What we're doing: The Florida Blue Foundation has earmarked \$3.1 million in funding to eight Florida-based nonprofits that have documented expertise and experience in creating better access and improved maternal health outcomes.

Zoom out: In Florida, there is a stark contrast between rural and urban areas when it comes to access to birthing hospitals.

- 100% of women in rural areas are more than 30 minutes from a birthing hospital, compared to just 10% of women in urban areas.
- As a result, 23.2% of women received inadequate prenatal care, compared to 15.7% in the U.S.



“Quality of life impacts aside, the financial burden health disparities place on the health care system is simply not sustainable. We must intervene upstream, dismantling structured barriers in our communities, workplaces, and health care systems. That’s the foundational concept.”

– Dr. Kelli Tice,
VP of Medical Affairs and Chief Health Improvement Officer

Protecting Maternal Health – Here and Now

Both Florida and Puerto Rico have a high rate of maternity care deserts where pregnant women receive inadequate or no maternal care.

State of Play: Hundreds of women die each year due to pregnancy-related complications. Thousands more have unexpected outcomes during labor and delivery, with serious short- or long-term health consequences.

Certain racial and ethnic groups are disproportionately affected. For example, Black women are three times more likely to die from a pregnancy-related cause than white women.

Our goal: Florida Blue and other Blue Cross and Blue Shield companies are committed to improving maternal health outcomes and reducing maternal health disparities by 50% in five years.

The challenges: We need to first identify where the disparities exist. **GuideWell’s maternal health equity dashboard** collected members’ pregnancy and birth outcomes data, and sorted it by race, ethnicity, and language. Then, we incorporated the area deprivation index, maternal vulnerability index, and social vulnerability index data from the U.S. Census for a complete picture.

By understanding our members and what environmental barriers they are facing – including access to transportation, housing conditions, or whether they live in rural health care “deserts” – we could understand where to best deploy maternal health solutions such as blood pressure cuff kits.



Reducing Premature Births with an Innovative Approach

Triple-S partnered with the March of Dimes to launch a prenatal group care model pilot in Puerto Rico, which has one of the highest rates of premature births in the U.S.

This model, called Aurora, provided prenatal care in a group setting so pregnant women and health care professionals could build a sense of community. Unlike the traditional one-on-one prenatal care model, the mutual support that developed between expectant mothers in a group became a key contributing factor to their well-being.

Early signs of success: The pilot reduced the rate of premature births by over 50% during its first year of operation.

By the numbers:

- The preterm birth rate at the hospital dropped to 5.8% from 13.5% among program participants.
- 95% of the babies whose mothers participated were born at a healthy weight of more than 5 pounds, 8 ounces.

Supporting High-Risk Employees

At GuideWell, we make sure that our own team members have the support they need so they can thrive.

- In 2024, we introduced GuideWell Maternity Care Support to identify and mitigate maternal health risks, including employees with gestational diabetes or those who were at risk of developing it. This support also extended to spouses or dependents of employees.



Participants in the prenatal group, along with hospital staff and Triple-S team members at the UPR Dr. Federico Trilla Hospital.

“In view of the high rate of premature births in Puerto Rico and the need to address social determinants of health in the population, Triple-S supported this pilot project to improve maternal and infant care in Puerto Rico. We will expand this model of care within two more hospitals next year.”

–Dr. José Novoa
Chief Medical Officer of Triple-S

Healthy People 2030 Champion

Florida Blue was named a **Healthy People 2030 Champion** by the U.S. Office of Disease Prevention and Health Promotion. Champion organizations are judged by their demonstrated commitment to disease prevention and addressing social drivers of health, health literacy, or well-being.

The big picture: The Healthy People initiative sets 10-year national health objectives, focusing on health equity, health literacy, and social drivers of health.

Healthy People 2030 Champions are public and private organizations that are working to help improve health and well-being at the local, state, or tribal level.

Why it matters: Florida Blue was one of roughly 100 organizations designated as a Healthy People 2030 Champion, a recognition of the company's dedication to helping people achieve their full health potential.



Strengthening Our Data

Accurate and actionable data is the foundation for advancing health equity, allowing us to identify disparities and develop targeted solutions.

At GuideWell, we use our **Total Health Index** and **social determinants of health dashboard** to uncover insights to address health inequities in diabetes, heart disease, cancer, and other chronic conditions

We then leverage the data and analytics to gain a clearer understanding of the root causes of disparities and to find ways to make improvements.

Improving data: This year, we made significant strides in standardizing and collecting critical demographic information about our members and established the foundation for ongoing collection.

Targeted interventions: The data we collected – which aligned with federal standards and industry best practices – enabled us to accurately quantify disparities and to target interventions. This data-driven approach not only helped us reduce costs and improved health outcomes, but also moved us closer toward health care industry standardization.

Tackling Diabetes Head On

In the U.S. alone, more than 34 million people live with the disease, and another 88 million are at risk of developing the condition.

What's at stake: People with diabetes also have a higher chance of developing other conditions such as cardiovascular disease, kidney disease, and nerve damage.

Why it matters: Diabetes doesn't impact the population equally, as low-income communities and racial minorities are disproportionately affected. It also deals a substantial financial blow to patients: medical spending is 2.6 times higher for those with the condition compared to those without it.

Guidewell companies have been collaborating to improve outcomes for members by addressing the barriers that contribute to disparities.

How We're Taking Action:

- **GuideWell** maternity care support team identified members with high-risk conditions, including gestational diabetes, high blood pressure, and preeclampsia, and provided education and holistic support to help improve health outcomes.
- **Florida Blue** has partnered with the American Heart Association, the Preeclampsia Foundation, and Florida Woman Care to distribute blood pressure cuff kits to high-risk mothers. This is an innovative model that was adopted by the Florida Perinatal Quality Collaborative, and to date, we have distributed about 867 cuffs.
- **Sanitas** teams empowered patients through education, shared decision-making, and continuous follow-up in an effort to reduce HbA1c levels in members who lived in lower socioeconomic areas. In addition, they screened for social drivers of health and connected Haitian-Creole members to providers for care.
- **Emcara Health** had dedicated case managers and in-home visitors to check blood sugar levels. They also offered chronic disease education, screening for Social Determinants of Health (SDOH), and after-hours on-call and medication support for members with diabetes.



Florida Blue employees and members of the American Heart Association Tampa chapter deliver blood pressure cuffs to an OB/GYN provider group in the Tampa Bay area.

- **Triple-S** offered members a pre-diabetes program that promoted lifestyle changes and delivered a quality, evidence-based program that met all CDC standards.
- **Florida Health Care Plans (FHCP)** referred diabetic patients and those at risk of developing the condition, as well as women of child-bearing age, to a case manager to get a diabetes screening and begin education. We also launched a targeted email and social media campaign for men aged over 40 to begin prostate-specific antigen (PSA) testing, with a focus on Black men diagnosed with hyperglycemia or diabetes.



The Yo Controllo Mi Diabetes program empowers participants to improve and manage their diabetes.

Guiding Our Decisions

The big picture: To ensure that every decision we make at GuideWell aligns with our commitment to break down barriers and create health care access for all, we developed a toolkit to be deployed broadly to our teams for strategy development, initiative design, vendor selection, and analytics.

What it is: The toolkit includes questions teams should ask when creating their department strategies, such as: “Does the strategy consider and solve for the underlying conditions and barriers that lead to inequities?”

We are also assessing our vendor and care partners to ensure they are also considering health equity in their processes and practices.

Serving Diverse Communities

GuideWell is dedicated to learning and understanding the unique priorities, values, and expectations of diverse groups and cultures. As a result, we can deliver more personalized health care solutions so that every community can achieve better health.

Uncovering Multi-Cultural Insights

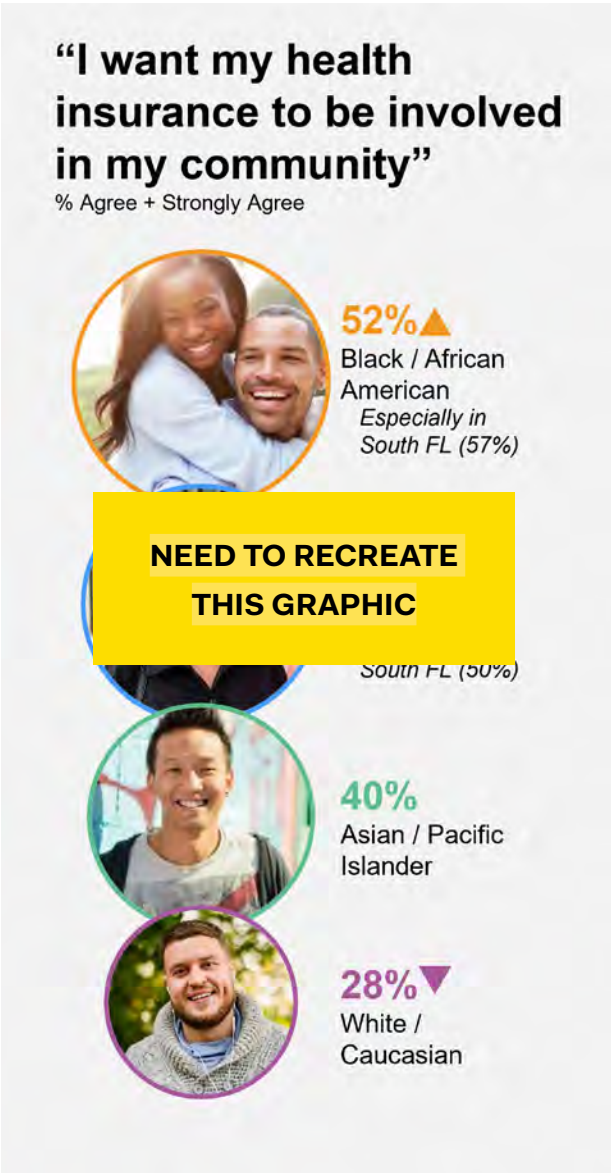
What it is: GuideWell released a [Multi-Cultural Insights Report](#) that highlighted the perceptions, preferences, and challenges that individuals from various backgrounds experienced when accessing health care.

Zooming in: The report findings included:

- Black / African American participants reported significantly better health insurance experiences than other ethnicities, and a stronger desire to engage with aspects of whole person well-being such as spiritual health.
- Asian / Pacific Islanders participants were significantly more likely to exercise regularly and use technology for basic health tracking. At the same time, they were significantly less satisfied with all aspects of their health – including spiritual, social, financial, mental, physical, and emotional well-being.
- Cuban participants noted they were significantly more likely than those from other Hispanic identities to turn to doctors for health and wellness information.

Why it matters: These findings are driving innovations in personalized care, and the report underscored the company’s ongoing commitment to delivering a positive health experience for its members.

What we’re doing: Florida Blue developed relationships with neighborhood primary care doctors who spoke the same language and knew the cultures of their patients, allowing for better communication and more personalized care.



Helping Members Get Care in Their Languages

Why it's important:

- In Florida, 30% of households speak a language other than English.

How we're helping: Whether it's at a Florida Blue Center or browsing the Florida Blue website, members always have the support and resources they need in whatever language they prefer.

- **Florida Blue's support teams** offer support and resources in English, Spanish, and Creole. Our language line has assistance in more than 200 languages.
- **Florida Blue website and app** are available in both English and Spanish.
- **The Online Provider Directory** includes a filter for providers, including language.

Florida Blue helps members find behavioral health support in both English and Spanish.

Promoting Health Literacy

GuideWell strives to ensure that our members understand how health insurance works. We aim to equip consumers with the knowledge to make informed decisions about their health insurance plans and health care needs.

What we're doing: In 2024, we launched a campaign to educate consumers and business leaders on essential health insurance concepts by creating engaging videos and animations to explain complex health care terms.

Breaking down language barriers:

Members with limited English proficiency often experience lower satisfaction with their care and have poorer health outcomes.

What we're doing: To address this disparity, the Florida Blue Foundation partnered with the Florida Literacy Coalition to provide \$5,000 mini-grants to 12 organizations that offered English to speakers of other languages (ESOL) and family literacy programs.

Raising Awareness in HIV Testing

Why it's important:

- Minority racial and ethnic groups continue to be disproportionately affected by HIV.
- Florida is one of the top three states in the country with the highest HIV rates.

What we're doing: In South Florida, where HIV rates are among the highest, Florida Blue partnered with Sanitas and various community organizations to encourage myBlue members to get tested.



Sanitas now provides dedicated specialists to support HIV patients.



Meeting Members Where They Are

To promote health equity, Triple-S launched a Community Health Workers (CHW) initiative to impact unable-to-contact and hard-to-reach members to identify social determinants of health (SDOH) needs, and to address them through health plan coverage and community-based organizations.

Results in numbers:

9,977
members
reached

1,307
needs
identified

699
cases
resolved

45
community-based
organizations
supported
members

Fostering Mental Well-Being

The alarming rise in mental health disorders in recent years underscores the need to expand access to mental health resources and support. GuideWell and its affiliates are committed to tackling this epidemic head-on with a multitude of initiatives.

“The importance of mental well-being to overall health is integrated into every facet of our organization at GuideWell. We’re able to effectively do this because we have defined mental well-being, and these definitions have been our north star. They give us a clear roadmap to follow.”

– Dr. Nick Dewan
Vice President of Behavioral Health,
GuideWell

Helping Members Flourish

We started with a survey: Between March 2023 and March 2024, we surveyed 22,757 members through the Flourishing Survey. 4.6% of them struggled with financial stability, safety, housing, food security, and living expenses.

What we did: Florida Blue Center community specialists provided support and connected members with vital resources to those who had identified social determinants of health (SDOH) concerns.



Offering Personalized Mental Health Support and Tools

Reducing Wait Times for Behavioral Health

Florida Blue is the majority owner of Lucet, a company that uses technology to connect people to mental health support. Through Lucet's appointment scheduling platform, we were able to quickly connect Florida Blue members to the care they need.

Why it matters: It's not uncommon for people to have to wait 30 to 90 days to see a mental health provider, which is completely inadequate in many situations where timely care is vital.

Research also shows that people with a mental health issue and an accompanying physical condition drive nearly 57% of all health care spending. Efficiently connecting people with the clinically appropriate care they need helps drive down health care costs for all.

72% of members who scheduled through the platform **kept their appointments**

Use of Digital Self-Service Tools Surges

This year, we saw a jump in user engagement with GuideWell's self-service tool that offers digital mental well-being solutions.

Integrating Behavioral Health

There is no health without mental well-being. That's why our primary care model supports a whole-person approach to care that integrates mental and physical health.

Florida Blue added 1,000 mental health providers to the platform, dramatically shortening the wait to see a provider

The average time between booking and receiving care **was only five and a half days**

In 2024, **more than 80,000 members** used a digital mental health self-service solution.



Your Health Solutions Partner

Sanitas Medical Center

Mental Well-Being: At Sanitas, our BeWell program embeds mental health care into the primary care model and supports thousands of people through their primary care doctor's office. There are currently 7,912 Sanitas patients in the BeWell Program.

Substance Use Disorder: In addition, Sanitas launched the BeWell Substance Use Disorder (SUD) program to provide personalized support and care management services to those struggling with substance use disorders. This innovative program also operates within the primary care setting and aims to intervene early, bridge gaps, and foster healthy lifestyles.

In 2024, 514 members were enrolled into Sanitas' SUD care program.

Why it matters: By embedding SUD care into primary care, just like any other medical conditions, we can ensure that individuals would receive holistic care from their primary care providers.

Severe Mental Illness (SMI) program expansion: Sanitas expanded the Severe Mental Illness (SMI) program to several new Florida counties in 2024. This program aims to improve the health and lives of those living with schizophrenia or bipolar disorder by closing care and SDOH gaps. Sanitas enrolled 357 members in the SMI care program last year.

Improving Maternal Mental Health

What it is: Three Florida Blue employees (and first-time moms) came up with a winning idea to improve pregnancy care and mental health outcomes at the same time. The idea became Project Bluebird, an innovative program dedicated to addressing expectant moms' emotional health before and through post-partum.

How it works:

- New moms complete a survey online about their pregnancy and overall well-being through an app.
- Those identified as high risk for anxiety and depression are referred to our Healthy Addition registered nurses or mental health specialists.
- Those at risk for food insecurity or financial stressors are referred to social workers to get the support they need.

By the numbers:

- 10% of participants were shown to have behavioral risks and received intervention through our mental health team.
- Another 20% received food or financial help through our Florida Blue Population Health team, or health care support through our Healthy Addition registered nurses.

Florida Blue Foundation

Florida Blue Foundation Supports Mental Health Nonprofits

To improve mental health across the state, Florida Blue Foundation committed \$2.4 million in funding to seven nonprofit organizations to help increase access to mental well-being services and support.

Specifically, the grants will assist with programs aimed at:

- Addressing youth mental health challenges
- Increasing the pipeline of mental health professionals

Grant recipients included:



Florida State Alliance of YMCAs Foundation Inc. (St. Petersburg) – This program aims at improving mental health among Spanish-speaking children in Florida and Puerto Rico through a culturally-sensitive curriculum.



Children's Bereavement Center (Miami) – This grant will enable the Children's Bereavement Center to train mental health professionals to provide support to grieving children and families.



Special Hearts Farm (Winter Garden) – The purpose of this grant is to improve the mental health and quality of life of individuals with autism and intellectual disabilities.



President and CEO Pat Geraghty made the grant announcement at Special Hearts Farm, one of the Florida Blue Foundation's seven mental well-being grant recipients.

Shatter the Stigma Through Sports Partnerships

Sports have the power to bring people together regardless of their backgrounds. By partnering with professional sports teams across Florida, we strive to raise mental health awareness in hopes of breaking down the stigma.

Tampa Bay Lightning Strike the Stigma Symposium

What it is: **Strike the Stigma** is a multi-year initiative to leverage the sport of hockey to educate and raise awareness about mental well-being.

Florida Blue and the Tampa Bay Lightning held their 3rd annual "Strike the Stigma" symposium to provide students and teachers with resources to help them flourish. More than 350 high school students from Hillsborough, Pinellas, and Pasco counties participated.



More than 350 high school students from Hillsborough, Pinellas, and Pasco counties participated in the event.



Key fact:

High school students with depression are **more than two times more likely** to drop out than their peers.



Miami HEAT Mindfulness Sanctuary

Florida Blue and the Miami HEAT opened a second HEAT Mindfulness Sanctuary at Miami Jackson Senior High School in Allapattah, offering students and teachers a retreat from daily stresses.



This sanctuary serves as a safe space where students and adults can mitigate the effects of stress in a calm and welcoming environment.



Inter Miami CF-Soccer brings Families and Communities together

Throughout the year, Florida Blue and Inter Miami CF collaborated on community efforts that focused on improving the well-being of underserved neighborhoods in South Florida through education, health, and soccer.

The highlight event was a soccer game with world-famous Lionel Messi, attended by local South Florida community children and their families.



Partnering with South Florida non-profit organizations to champion youth health.

Addressing Senior Loneliness and Isolation

As people age, isolation and loneliness become more common and can negatively impact mental well-being. In Puerto Rico, where the population is aging faster than in many other places, Triple-S is committed to addressing senior loneliness and isolation.

Surgeon General Visits Puerto Rico

Former U.S. Surgeon General Dr. Vivek H. Murthy visited Puerto Rico to participate in an event on advancing social connection and health. Fundación Triple-S brought together experts from the public and private sectors to discuss the issue and share opportunities to positively impact Puerto Ricans.

The dialogue focused on projects that promoted social connection and how these contributed to the health and well-being of the most vulnerable groups.



U.S. Surgeon General Dr. Vivek H. Murthy visited Puerto Rico

Fundación Triple-S Supports Nonprofits to Address Social Isolation

State of play: Many young Puerto Ricans leave the island in search of job opportunities, and during the decade between 2010 and 2020, the island lost 11.8% of its population. Usually, the parents and grandparents are left behind, and we suspect that this migration has ended support networks in many families.

Why it matters: Today, nearly 1-in-4 people are 65 years or older in Puerto Rico, and they face the risk of developing diseases and dementia because of social isolation.

What we're doing: In 2024, Fundación Triple-S provided \$250,000 to 10 nonprofit organizations on the island that are focused on tackling these issues.



Through its Social Connection Fund, Fundación Triple-S invested in programs to reduce the impact of loneliness and social isolation.

Caregivers Need Help Too

Whether a caregiver is taking care of a child or adult with special needs, a sick loved one, or an aging parent, we're here to support them with resources and tools to make their life a little easier.

“By 2040, adults 65 and older will make up the largest percentage of our population. We must reimagine health care delivery and redefine business models to make sure older adults and their caregivers have the resources and support needed now and into the future.”

– Camille Harrison
EVP, Florida Blue Medicare and Chief Innovation and Customer Experience Officer



Florida Blue: Caregiver Resources

Why it matters:

- 29% of people in the U.S. provide caregiving support for a loved one
- They spend an average of 20 hours a week caregiving
- 14% of family caregivers are caring for a child with special needs
- Most caregivers also work 40 hours a week in addition to caregiving

What we're doing: Florida Blue provides caregivers support both in-person and through digital platforms.

- Community specialists and licensed social workers at our 35 Florida Blue Centers connected caregivers to local programs face-to-face or by telephone, ensuring that they had access to support wherever they were.

- We added caregiving resources on our [website](#), including a step-by-step guide for caregivers – making it easier for Florida Blue Medicare members and their loved ones to explore senior living options, understand their health plan, and manage the stress that so often accompanies caregiving.
- We created Caregiver Connections, a [Facebook support group](#) that provides a safe space for all caregivers in the community to share and connect with each other.
- Florida Blue Medicare also offered Carallel's caregiver support services to members and their caregivers. In 2024, more than 1,500 Florida Blue Medicare caregivers received ongoing care support from Carallel.

Gessykka has been a caregiver for her mom, dad, and sister over the years. In this video, Gessykka shares what her caregiving journey has been like.

A video thumbnail showing a woman (Gessykka) in a room, with text overlay 'Heart to Heart: CAREGIVER STORIES' and 'Florida Blue' logo.

Triple-S Continues to Support Caregivers with Contigo Cuidador Programs

What it is: Triple-S' Contigo Cuidador (Caregiver with You) program continued to help caregivers in Puerto Rico cope with the daily challenges of caring for their loved ones. It recognizes the importance of the caregivers' well-being and encourages self-care.

This year, the educational program offered 26 workshops in which 2,205 Triple-S members participated.

What else: Triple-S also partnered with organizations like Dementia Friends to host seminars on social isolation and loneliness to

help people identify risks and the effects on patients and caregivers.

By the numbers:

- 63 workshops were held in 2024
- Four municipalities have joined, and two others have plans to join
- 2,621 Dementia Friends were certified in 2024, bringing the total to 10,000 since the program launched in 2020

Strengthening Food Security through Partnerships

Why it matters: Access to nutritious and affordable foods is one of the key social drivers of health identified by the U.S. Department of Health and Human Services (HHS).

By the numbers: In America, 1-in-10 households is food insecure, according to the data from the U.S. Department of Agriculture (USDA).

GuideWell is working to make sure that everyone in the communities we serve has access to nutritious foods.

Florida Blue Foundation Invests in Food Security Programs

This year, the Florida Blue Foundation awarded \$2.4 million in food security grants to six local organizations to help improve their communities' access to healthy and affordable food options.

20.8 million meals provided to over 139,000 individuals statewide.

35% increase in food security over a three-year average, as measured by our USDA Food Security Surveys.



Florida Blue Foundation partnered with Treasure Coast Food Bank to help improve their communities' access to healthy and affordable food.

Growing Resilient Communities

What it is: GuideWell launched the Growing Resilient Communities initiative in 2021 in an effort to break the cycle of generational poverty in some of the most under-resourced communities in Florida. Since then, we've invested \$13 million into specific neighborhoods in Tampa, Fort Lauderdale, Miami, Jacksonville, and Orlando.

The goal: To build cross-sector collaboration and empower residents to identify sustainable solutions.

What we're doing:

- In 2024, GuideWell announced an investment of \$1.65 million into Miami's Allapattah and Brownsville neighborhoods – both to revitalize the communities and to increase access to affordable, healthy food.



We celebrated the newly renovated La Bodega at the YMCA in Allapattah. The local food pantry is open Monday through Friday and provides fresh food to nearly 30,000 residents annually.

Deb's Food Store reopening

This year, we celebrated the reopening of a historic grocery store that brings fresh groceries to a food desert community in Northeast Florida. The Corner at Debs Store is now back in business in the Historic Eastside neighborhood of Jacksonville after being closed for 13 years.

With investment from Growing Resilient Communities, the store will also serve as an important community hub with job skills training, a credit union branch, and other resources to help address generational poverty.



Ribbon cutting for the grand reopening of The Corner at Debs Store.

The
CORNER
— AT DEBS STORE —
a North Florida Goodwill Grocer

Addressing Food Insecurity Through Sports Partnerships

Miami Marlins Farm Share

For the fourth consecutive year, Florida Blue partnered with the Miami Marlins Foundation and Farm Share to feed 1,000 local families in Little Havana. Dozens of volunteers helped pack and distribute food staples like chicken, milk, bread, and other essentials.

We also unveiled our latest co-branded refrigerated semi-truck that will provide five million pounds of food throughout the state of Florida to families battling food security needs.



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Tampa Bay Lightning Faceoff Against Hunger

This September, Florida Blue and the Tampa Bay Lightning hosted the Bolts & Blue

Faceoff Against Hunger event in the Tampa Bay community. During this event, we provided a host of food, health care services, and activities: these included onsite meals, take-home family meal kits, cooking demonstrations, haircuts, street hockey, and vision screenings. The team mascot, ThunderBug, also made a special appearance.



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Florida Panthers Goals for Food

We were proud to partner with the Florida Panthers and Harvest Drive on our "Goals for Food" program. Close to 100 members from the three organizations volunteered to pack and distribute 22,000 pounds of food, feeding 1,000 families in South Florida.

In addition, Florida Blue and the Panthers contributed 650 meals for every goal scored by a Panthers player during a home game, further helping fight food insecurity in South Florida. The Panthers scored 168 goals at home, leading to 109,200 meals donated.



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The Orlando Magic & Florida Blue celebrated donating over 25,000 meals.



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Orlando Magic Block Out Hunger

For Thanksgiving, we partnered with the Orlando Magic, Wendell

Carter Jr., A Platform Squared Foundation, Cole Anthony, and the 50 Ways Foundation to host Block Out Hunger, distributing 400 meals to underserved families in Central Florida.

Delivering Hope with the Jacksonville Jaguars



In November, Florida Blue teamed up with the Jacksonville Jaguars to pack and deliver meals to more than 100 seniors in need in Northeast Florida.

Volunteering to Help Local Communities Reduce Hunger

At GuideWell, we're proud of the volunteer work our employees do to tackle food insecurity in Florida and beyond.

Florida Health Care Plans (FHCP) employees partnered with the Children's Hunger Project to pack 963 food bags. This contributed to the mission of delivering 4,000 weekly meals to elementary schools across the county, ensuring children have access to food over the weekends.

This year, Florida Blue volunteers packed 385,000 meals in partnership with Feeding Tampa Bay.

Our volunteering efforts expanded beyond Florida. In Texas, WebTPA volunteers helped serve meals and provide food to families in need at events with Austin Street Center and Salvation Army in Dallas, Irving Cares Food Pantry in Irving, and Communities Under the Bridge in San Antonio.

Our volunteers also rolled up their sleeves to cook the meals and prepared over 100 food bags to hand out to those in need.



WebTPA team members stocked, sorted, and filled food orders at the Irving Cares food pantry in Irving, Texas.

Equipping a Workforce for the Future

To drive meaningful change, we're committed to fostering an inclusive culture that empowers our employees and business partners to thrive, supports their growth and development, and provides them with the skills and expertise needed to succeed in a rapidly evolving industry.

GUIDEWELL



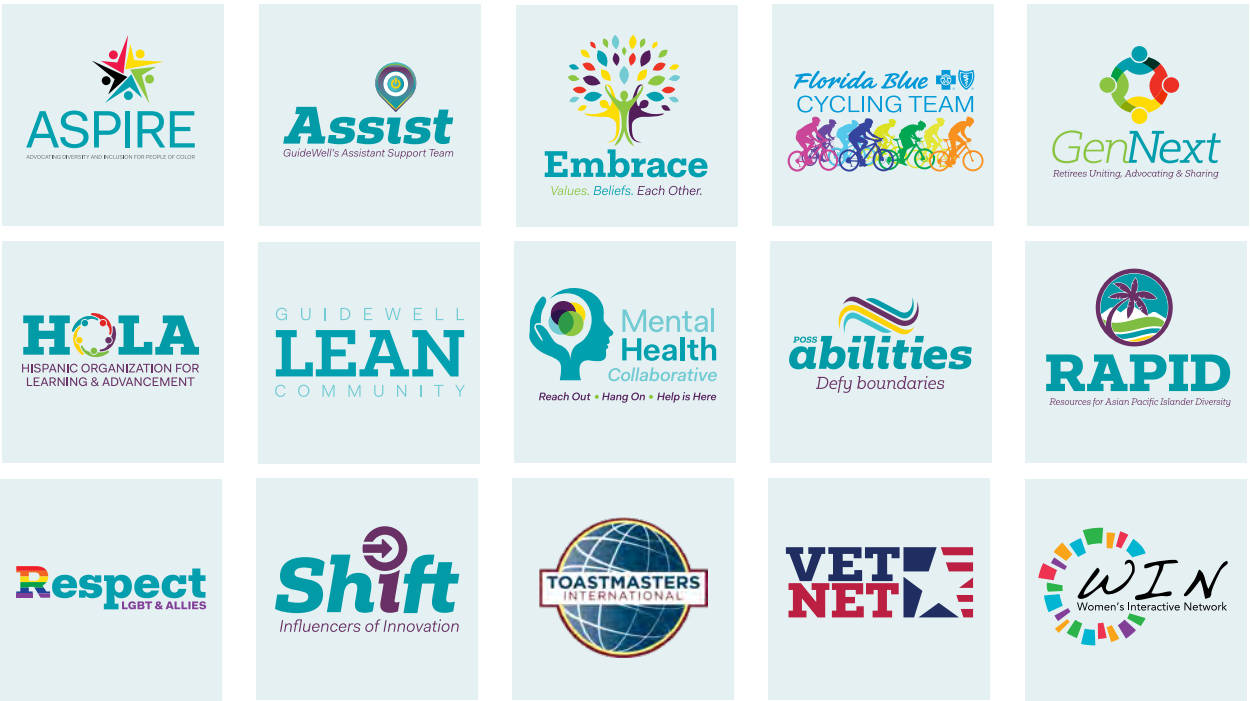
Advancing an Inclusive Workplace

We believe a diverse and inclusive workforce is key to building a healthier, more equitable future. By embracing the unique perspectives and backgrounds of our employees, we can foster a culture of belonging and drive innovation that benefits our members and communities.

“At GuideWell, our team members appreciate being able to grow, learn, and be inspired by the different perspectives and experiences of their peers—with a culture committed to enabling them to bring their best selves to work each day.”

– Amy Ruth
Senior Vice President, Human Services Group
and Chief Human Resource Officer, GuideWell

Helping Everyone Belong: GuideWell Communities



What it is: Our 16 employee resource groups, known as GuideWell Communities, are employee led and give team members an opportunity to share their passions and build relationships. These groups are open to all employees to develop and practice their leadership skills and contribute to GuideWell in ways that go beyond their formal roles. In 2024, we launched CareWell, our newest GuideWell Community.



Launching our Employee Caregiving Community

Highlight: CareWell is focused on enhancing the well-being of caregivers through support, resources, and connection, and is open for anyone regardless of whether they are caring for someone else. We currently have over 500 members.

Why it matters: A *Harvard Business Review* study found that 73% of employees have caregiving responsibilities, and this figure will continue to rise as our population ages.

Hosting Employee Discussion Forums

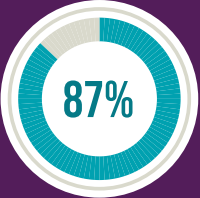
The GuideWell Communities hosted four employee discussion forums in 2024, with topics ranging from social isolation, caregiving, resilience, to well-being during change. In total, more than 2,000 GuideWell team members attended these forums either in person or virtually.



GuideWell Community (Respect) holding a discussion forum in Puerto Rico.

Promoting Inclusion from within

From the workplace to the boardroom, we believe in hiring people who represent the diverse* communities we serve, as it positions us to deliver better-tailored solutions. Here are some key metrics for 2024:



87% of GuideWell's workforce were women and/or diverse employees



78% of GuideWell people managers were women and/or diverse employees



69% of GuideWell's Executives (officers and directors) were women and/or diverse employees



60% of GuideWell's Board of Directors were women and/or diverse members

*Black or African American; Hispanic or Latino; American Indian or Alaska Native; Asian; and Native Hawaiian or Other Pacific Islander.

Upskilling Our Workforce

To respond to technological progress, we are employing innovative ways to upskill our workforce so that we can advance our mission of helping people and communities achieve better health.

Expanding Learning and Development Offerings

GuideWell Expert Insights is a new online learning platform featuring top leaders.

Skills of the Future Challenge focuses on five skill benchmarks around innovation, including AI.

GuideWell University offers online training skills most critical to our company's success and has seen a significant increase in completed benchmarks, a key indicator of employee readiness.

80%
of our employees
responded *"I have
opportunities to
learn new skills
that will help me
succeed"* in this
year's survey.

By the numbers:

- In 2024, learners completed 25,123 benchmarks, a big leap from 2,428 last year.
- The number of learners surged to 14,738 from 1,000 learners a year ago.
- The rapid growth in learner engagement boosted employee readiness: In 2023, 89 learners demonstrated skill improvement, whereas in 2024, this number rose to 1,593. This also shows the platform's effectiveness in helping learners develop the competencies required for their roles more quickly



Developing Future Leaders

With "Guide Well" being one of the main pillars of our company culture, we believe that effective leadership at every level is crucial in achieving our mission.

GuideWell has four main development programs to nurture our future leaders:

01 Leadership Academy

Accelerates readiness for Senior Directors to Vice President roles.

02 Ignite

Accelerates readiness of individual contributors to become leaders in the company.



Leadership Academy graduates of 2024

03 Unleashing Leadership Talent

Accelerates readiness for Senior Managers to Director-level roles.

04 Launching New Leaders

Supports all new and newly promoted leaders in the company to help with their transitions into leadership roles.

Increasing Supplier Diversity

Setting an Enterprise-Wide Goal

Why it matters: Increasing supplier diversity is a critical component of GuideWell's health equity work. By intentionally partnering with diverse suppliers, we are not only promoting economic growth and job creation in our local communities, but also helping to address the systemic challenges that contribute to health disparities.

Our goals: Across the enterprise, we set ambitious targets to achieve 20% diverse supplier spend, including 3% spend by 2024 and 5% spend by 2025 with Black American-owned businesses.

Results: We didn't just exceed these targets in 2024, we went far beyond to reach our 2025 goal — a year ahead of schedule.



GuideWell Supplier Diversity Expo panel discussion

Implementing Best Practices

Over the last few years, we've strengthened our position as an industry leader by implementing best practices of the Billion Dollar Roundtable, a corporate advocacy organization that promotes diversity excellence in the supply chain. One of their best practices is to focus on the economic impacts of supplier diversity.

By the numbers: In 2024, we created an economic impact report that showed our impact on the U.S. economy:

- \$89 million in spending, leading to \$233 million in impact
- 1,316 320 jobs supported, totaling \$88.9 million in wages

Supplier Diversity Expo

Nearly 200 business leaders from large corporations and small businesses attended GuideWell's third-annual Supplier Diversity Expo. This annual event provides a valuable platform for networking, building business relationships, and learning about supplier diversity best practices.

Why it matters: GuideWell believes that by convening a diverse group of vendors and companies, we can increase access to a wider range of suppliers and help other companies find new and innovative partners. Our efforts are paying off, as evidenced by our growing relationship with RaLytics, a supplier that we first met at our 2022 supplier diversity event, and who became a strong business partner in 2024.

Highlights: Innovation was embedded into this year's theme, "Closing the Equity Gap through Innovation." The event included a panel discussion with leaders from companies such as Duke Energy and our own GuideWell Innovation team, who shared examples of how they are leveraging innovation to increase spend with diverse suppliers.



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Developing Diverse Suppliers

At GuideWell, we are committed to developing and empowering diverse suppliers. In 2024, we engaged with over 55 diverse suppliers through targeted development initiatives, including webinars on "How to Do Business with Us" and "How to Navigate Our Request for Proposal (RFP) Process," which reached over 30 suppliers.

We also conducted one-on-one coaching sessions with more than 25 small and diverse business owners to help them refine their business strategies and pitch approaches. Through these initiatives, we continued to demonstrate our commitment to fostering a more inclusive and vibrant business ecosystem that reflects the communities we serve.

Caring for Our Colleagues:

Lift by GuideWell

What it is: Lift by GuideWell is a company fund used for helping employees in times of urgent need, such as:

- Hurricanes
- Unexpected medical conditions
- Infectious disease outbreaks
- Spouse/partner loss of income
- Vehicle accidents

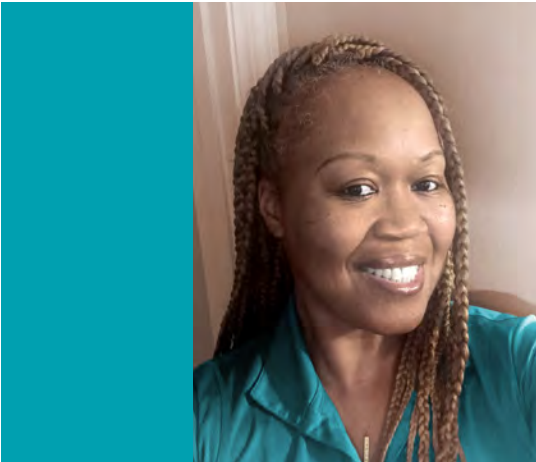
Donations to Lift are funded by GuideWell, the Florida Blue Foundation, and team members.

How Lift Helps Employees:

- 5,500+ grants provided to employees totaling \$5.4 million
- Employees of every GuideWell company are eligible

90.8% of employees report regaining their financial stability.*

**Based on survey response from 519 GuideWell employees who have received a grant.*



Lift in Action:

Kawanis Patterson in Jacksonville felt overwhelmed after her home was damaged by not one, but two storms just a few months apart. With encouragement from her director, she applied for assistance through Lift by GuideWell. "Initially, I was like, 'there's no way Lift will be able

to help me," she recalled. But the program came through for her in a big way. From reimbursing her deductible for car repairs to covering a late car note payment, Lift by GuideWell was there to support Kawanis when she needed it most.

Supporting Our Employees Through Pilot Programs

As a health care company, we use our expertise to support our employees and their families. In 2024, GuideWell launched two pilot programs: The GuideWell Oncology Care Support Program and the Maternity Care Support.

- **GuideWell Oncology Care Support:** The goal of the pilot was to better humanize, harmonize, and simplify the cancer journey. Participants received support from our Care Navigation Team, which helped employees navigate the administrative complexities of the health care system.
- **GuideWell Maternity Care Support:** A dedicated team provided maternity support and guidance on prenatal education, coaching on maintaining a healthy lifestyle, managing high-risk conditions, and postpartum support.

Creating a Best Place to Work

Benefits for Our Team Members

- We value our team members' time. That's why we're a flexible-first company, which means many people can work from home, on a hybrid schedule, or in many cases, be completely remote. GuideWell has operated this way even before the pandemic.
- Florida Blue offers caregiver benefits that include a two-week paid leave where employees can take time off to care for their family members.
- KEY STAT: Of our Florida Blue employees, approximately 70% report being a caregiver: 57% of children, 15% of elders, and 28% of both.
- Florida Blue offers two flexible wellness days to support team members with their physical and mental well-being.
- Triple-S was one of the first "Dog Friendly Workplace" companies in Puerto Rico, and the first in our industry.

"Our culture is the result of all the micro-decisions we make in a day: how we talk to those around us; how we seek out diversity of thought and ideas; how we create safe spaces for our people to be authentic; and how we collaborate and come together on solutions to provide the best possible outcomes."

– Pat Geraghty
President and CEO of GuideWell

2024 Recognition and Awards

GuideWell companies continued to be recognized as a "Best Places to Work" by several local media, national media, and trade organizations.

Some of the accolades in 2024 included:

- Fortune magazine selected Florida Blue for the **2024 Fortune Best Workplaces in Health Care List**. This is Florida Blue's 1st time being named to this prestigious list, this year coming in at 9th place in the large category.
- Florida Blue came in at **#67 in Fortune Best Workplace for Millennials Top 100 list**.
- Fortune and Great Place to Work ranked Florida Blue **#16 on their annual "Best Workplaces for Women"** list.



- Florida Blue was named at a #38 on **Fortune's Best Workplaces for Parents** in the large company category.
- Florida Blue was the recipient of **Employer Support of the Guard and Reserve (ESGR)'s Pro Patria Award** as a large organization that has demonstrated outstanding support to Guard and Reserve employees through their leadership and practices.
- Florida Blue was named a **Best Place to Work for People with Disabilities** after earning a score of 100 on the Disability Equality Index.
- Florida Blue received full recognition as a **Healthy People 2030 Champion**.
- WebTPA was named a **USA Today Top Workplace**.
- WebTPA was named a **Best Place to Work in San Antonio**.
- FHCP was named to Newsweek's list of Americas Greatest Workplaces for Diversity.
- FHCP was named First Coast Worksite Wellness Council Platform Healthiest Company.
- GuideWell Source was named to Jacksonville Business Journal Best Places to Work.
- GuideWell was named to two categories: **"2024-2025 Best Companies To Work For,"** and **"Best Companies To Work For - Healthcare Services."**

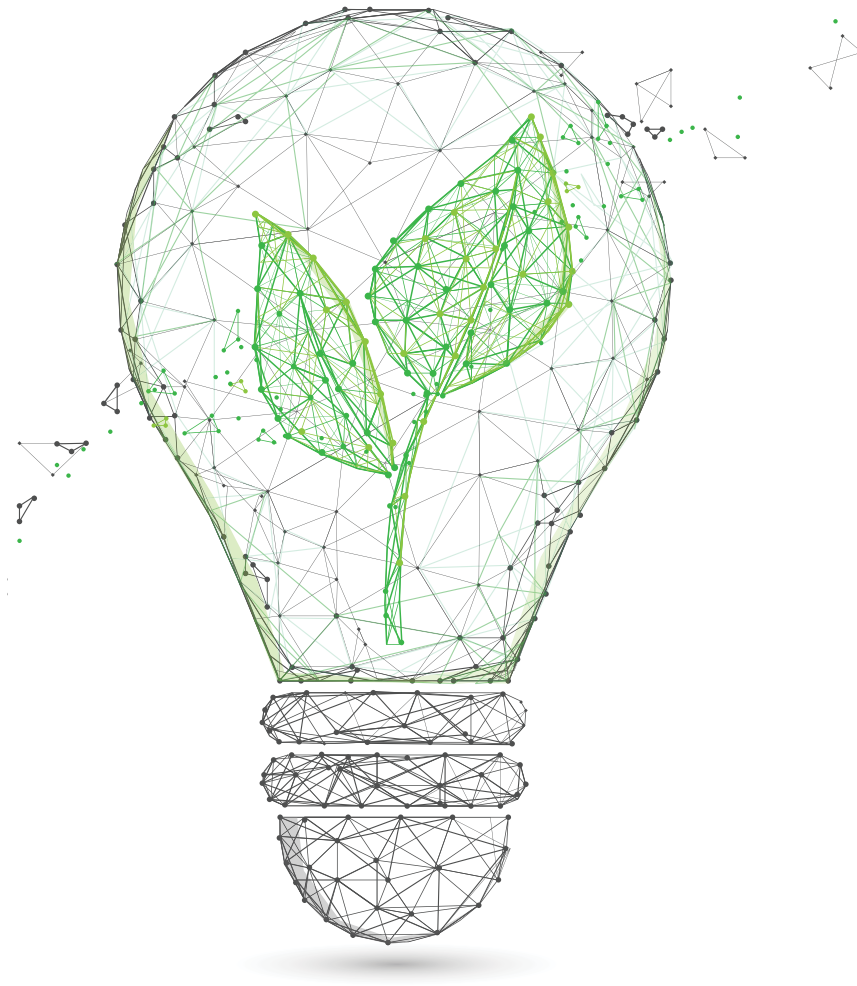


Giving Back to Our Communities

Our responsibility to our members and stakeholders extends far beyond the walls of our organization. Through our commitment to giving back, we strive to create a lasting, positive impact on our communities, fostering a healthier environment, supporting those in need, and empowering individuals to thrive.

Supporting a Healthy Environment

As a health solutions company, we are dedicated to fostering a healthy environment as we recognize the intrinsic link between environmental well-being and human health.



“There is a profound connection between the health of our environment and the well-being of our communities. By working collaboratively with key partners and prioritizing sustainable practices, we can reduce our environmental footprint and create a healthier, more resilient future for generations to come.”

– John Trevathan
Vice President of Corporate Services, GuideWell

Exceeding Goals to Curb Greenhouse Gas Emissions

We met and exceeded a major milestone in our effort to curb greenhouse gas emissions.

By the numbers:

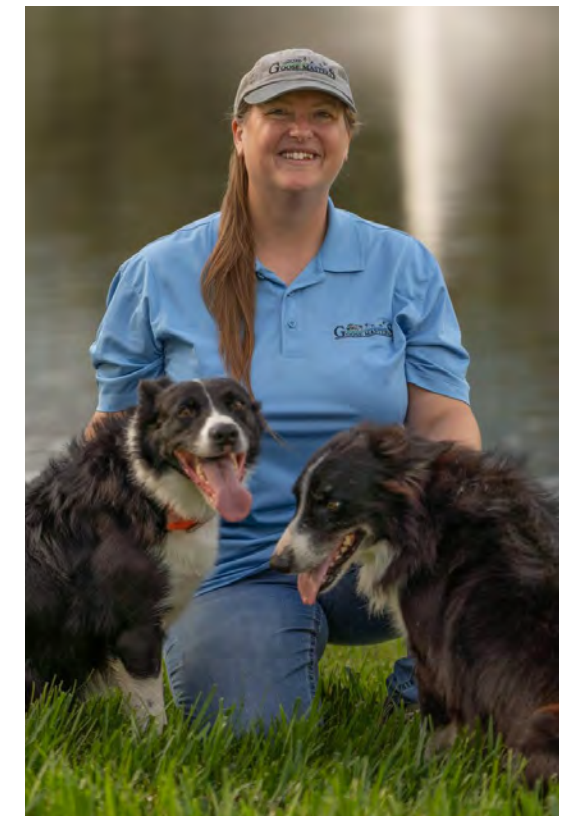
- In 2019, we set a goal to reduce our greenhouse gases by 50% by 2024, compared to the baseline year of 2017.
- In 2024, we revised the target from 50% to 58%.
- Not only did we meet the new goal, but we exceeded it with a 61% emission reduction based on our 2023 emissions report.

Key drivers of our emission reductions include:

- Strategic investments in energy-efficient technologies, such as chiller upgrades and LED conversions. This led to an Energy Star Rating for our corporate campus buildings.
- Optimizing building management systems and operations
- Harnessing the power of solar energy, with all properties utilizing green products and maximizing our participation in the JEA solar power program
- Innovative waste reduction and recycling initiatives, including a closed-loop system that converted food waste into high-nitrogen fertilizer
- Implementing sustainable landscaping practices, including the use of specially trained canines to deter geese and minimize the need for chemical repellents.



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We met and exceeded a major milestone in our effort to curb greenhouse gas emissions.

Partnership with Florida Chamber

When it comes to sustainability, we can achieve far more together than we can alone. That's why we are committed to championing business-led initiatives to reduce carbon emissions across Florida and beyond. Through our partnership with the Florida Chamber, we are working to educate and influence small and mid-size businesses across the state on safety, sustainability, and health by:

- Providing education and training on sustainable practices and technologies
- Sharing best practices and lessons learned from our own sustainability journey
- Advocating for policies and initiatives that support a low-carbon economy
- Collaborating with other businesses, organizations, and stakeholders to drive meaningful change

“GuideWell’s smart sustainability efforts are proof that local businesses can grow their business, profitably support measurable sustainability gains and provide examples for others to follow, thereby making their impact exponentially greater because others are following their lead.”

– Mark Wilson
President and CEO
Florida Chamber of Commerce

Highlights of other sustainability initiatives:

Implementing Sustainable AI Practices:

AI is a highly energy-intensive technology. We strived to make it more environmentally friendly by:

- Developing algorithms that required less computational power
- Using more energy-efficient hardware optimized to focus on energy performance
- Utilizing green data centers that employed efficient cooling technologies

In addition, we developed AI algorithms to reduce GuideWell's energy consumption through:

- Smart energy management of facilities, resources, and consumption across the GuideWell enterprise
- Carbon reduction simulation models
- Supplier selection and choosing more sustainable partners

Engaging with Our Communities

Investing in Our Communities

Across our family of companies, we have a shared mission, a shared set of values, and a shared commitment to supporting those we serve. Our in-depth knowledge of these communities allows us to understand their needs at a hyper-local level.

We're proud to be stewards of the communities we serve.

In 2024, **GuideWell** provided **\$31.2 million** in charitable giving to improve the health of local communities.

"I always urge our team members to take some time out of their busy days to share their time, talent, and treasure. Volunteering not only allows us to live our shared commitment to give back, but it also provides us with a sense of belonging and togetherness. I believe that by helping each other, we generate empathy and overcome biases – which at the end of the day, is good for business, the community, and ourselves."

– Susan Towler
Executive Director of the
Florida Blue Foundation

Community Health Symposium and Sapphire Awards

Supporting local communities goes beyond charitable giving. Every year, Florida Blue Foundation hosts a Community Health Symposium and Sapphire Awards to bring nonprofit organizations together to discuss and celebrate local efforts that bolster community health.

Tell me more: The 2024 theme was "shared issues, local solutions" and what we could do collectively to achieve better health at the community level. Nine nonprofit programs, organizations, and individuals were recognized at the Sapphire Awards for their exemplary work to improve health outcomes. The awardees shared \$525,000 in prize money, enabling each to continue their local community-based work.

Go Deeper: Read more and watch videos about all nine Sapphire awardees [here](#).

Spotlight: One of the Sapphire Award recipients was Lift Orlando, a nonprofit organization that invests in programs and partnerships that address social drivers of health. They also provide cradle-to-career education, and health and wellness support. Lift Orlando, which is also a Growing Resilient Communities Partner, received the first-place award for exemplary organization and \$100,000.



2024 Sapphire Award Recipients.

United Way Employee Giving Program

Through our annual Employee Giving Campaign, we contributed \$5.1 million to 191 local United Way organizations around the U.S. and Puerto Rico. For every \$1 employee donation, GuideWell matched with a \$2 contribution.



GuideWell's Commitment to Volunteering

Volunteering is a key part of who we are. This year, GuideWell team members spent more than 60,000 hours volunteering in their communities.

National Day of Service

In September, we held an enterprise-wide month of service to coincide with the National Day of Service.

- In Jacksonville, team members packed snack packs and mindfulness kits for students and personal care kits for seniors. They also teamed up with the Jacksonville Jaguars for the Jaguars 2024 Annual Community Day. Volunteers assembled care packages for Feeding Northeast Florida, St. Michael's Soldiers, City Year, and Operation New Hope.
- In Central Florida, volunteers cleaned up gardening beds at 4Roots Farm, a farm campus where residents can learn to prepare food and farm crops using sustainable practices.
- In West Florida, volunteers gathered to take part in the second annual Tampa Bay Meal Pack. Volunteers packed 385,000 meals for those in need in partnership with Feeding Tampa Bay.
- Volunteers in South Florida partnered with the Miami Marlins to pack and distribute food bags to 1,000 families in need.
- Our Triple-S team in Puerto Rico volunteered with various organizations that provided free food, medical nutrition therapy, and transportation for seniors and others in need. Team members also participated in a beach cleanup, collecting over 100 pounds of trash.

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Launching the GuideWell Gives Platform

What it is: GuideWell launched an enterprise-wide volunteer portal, designed to streamline and amplify our team members' volunteer efforts. This innovative platform serves as a centralized hub for discovering, recording, and organizing volunteer opportunities, empowering employees to make a meaningful impact in their communities.



Volunteer of the Year Spotlight:
Brenda Colón at Triple-S

Who she is: Brenda Colón, a community engagement manager, has been with Triple-S for 26 years. She was recognized for her outstanding work as CAP Captain, organizing fundraisers to support pediatric cancer patients through the CAP Foundation. As GuideWell Volunteer of the Year, Brenda received a \$5,000 grant for the nonprofit of her choice (CAP Foundation).

“I’ve been a long-time CAP Foundation volunteer,” Brenda said. “Losing a sister to cancer and having friends going through the same situation made me understand how challenging battling cancer can be for a child.”

Brenda by the numbers:

- Individual service hours: 100+
- Amount of funds raised: \$18,800+
- Volunteers mobilized: 500+
- Triple-S corporate donation to CAP: \$45,000

“Having the full support of the company motivated me to launch a year-long fundraising campaign among our employees who have always shown strong engagement with pediatric causes.”



Brenda Colón was named GuideWell Volunteer of the Year for her work with the CAP Foundation

Di Presente Volunteer Program at Triple-S

What is it: The Di Presente (“Be Present”) volunteer program at Triple-S offers their 4,000 employees the opportunity to use 50 flexible hours every year to participate in corporate social responsibility initiatives or Fundación Triple-S projects.

2024 by the numbers:

Number of employees who volunteered: 1,306	Number of organizations they volunteered at: 30+	Total volunteer hours: 5,362
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Triple-S employees volunteered to support many causes across Puerto Rico.

Community Disaster Relief – Helping After the Storms

Responding to Hurricanes Helene and Milton

Following Hurricanes Helene and Milton, our community crisis response teams stepped up to address the needs of our members and communities.

- We donated \$1.5 million on behalf of the Florida Blue Foundation to many organizations supporting those impacted by the storms.
- We provided aid to recovery efforts and disaster-relief funds to support immediate needs.
- Our leaders assembled 400 emergency kits filled with items such as first aid kits, LED flashlights, rain ponchos, and emergency drinking water.
- In the aftermath of the storms, Florida Blue deployed volunteer teams across Tampa to distribute basic items such as food and supplies.
 - One team provided 3,000+ meals and served 750 families at Feeding Tampa Bay.
 - Another team worked alongside county officials to distribute meals and supplies to 500 Tampa families.
 - Volunteers also helped clean up debris at a Hillsborough elementary school to ensure that it was safe to reopen once the storm passed.

Team members partnered with [Rebuilding Together Tampa Bay](#) to make a meaningful difference for a Pinellas County mother impacted by the storms and who serves as a caregiver to a child with special needs and an aging parent.

Maria Campos, a Florida Blue employee impacted by the storms, said although she lost power – many of her neighbors had it worse. That's why she rolled up her sleeves to join several of the disaster response efforts.



Following Hurricanes Helene and Milton, our community crisis response teams stepped up to address the needs of our members and communities.



"At the end of the day, we are just human beings helping each other. It doesn't matter if you are an employee or the CEO, we all have the same color blood running inside us. I didn't have it as bad as many others – my house was intact, and I still had my car – so I went straight to help others get back on their feet."

- Maria Campos
Florida Blue Employee



Triple-S Hurricane Ernesto Response

Earlier in the season, Hurricane Ernesto caused significant flooding in Puerto Rico. In its aftermath, Triple-S team members volunteered at Cemedor de la Kennedy and Banco de Alimentos de Puerto Rico, assembling food deliveries for families and older adults in need.

Fundación Triple-S provided a \$10,000 donation

to Cemedor de la Kennedy and Banco de Alimentos de Puerto Rico to support their critical work



Triple-S employees donated their time to support hurricane recovery efforts in Puerto Rico.

GRI Content Index

The information in the 2024 report has been prepared with reference to the 2024 Global Reporting Initiative (GRI) standards.*

Statement of Use	GuideWell has reported the information cited in this GRI content index for the period 1 January 2023 to 31 December 2023 with reference to the GRI Standards.
GRI 1 Used	GRI 1: Foundation 2023



DISCLOSURE	DESCRIPTION	LOCATION
GRI 2: General Disclosures 2023		
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2-5 a	External assurance	Pg. 38-40
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2024 IMPACT REPORT

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