



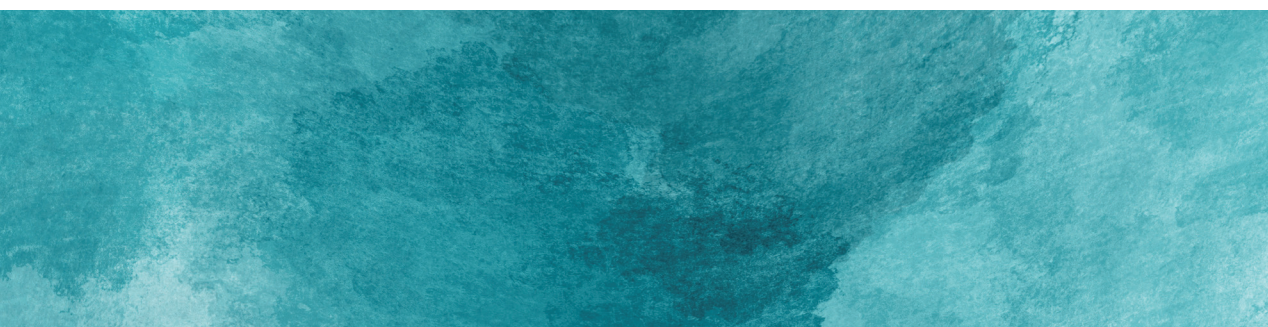
GUIDEWELL

Creating Better Health *Together*

2021 GuideWell Social Impact Report

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CREATING BETTER HEALTH TOGETHER

A MESSAGE FROM OUR PRESIDENT AND CEO

GuideWell is a family of health solutions companies that serves more than 46 million people across the United States, Puerto Rico and the U.S. Virgin Islands. Our enterprise is driven by a straightforward mission – to help people and communities achieve better health.

We strongly believe that everyone deserves access to quality, affordable and equitable health care, and that we must build a health care system that works for everyone. The transformational events of the past two years – the COVID-19 pandemic, the social justice movement and fundamental shifts in how health care is delivered – have shined a new light on disparities in the U.S. health care system. Neither demographics nor geography should determine health outcomes. We must get soaring health care costs under control, and provide access to coverage for the millions of people who remain uninsured.

This report describes how GuideWell sets out to ensure our products and services are accessible and affordable, meet the needs of underserved populations, address systemic inequities and contribute to the holistic well-being of our communities. I believe when we show up with this mindset every day, we get closer to fulfilling our mission. It is both our social responsibility and a business imperative.

We also recognize that, beyond individual and community health, we must be stewards of environmental health as well. The state of our planet profoundly shapes our well-being. To that end, this report will also lay out the steps GuideWell is taking

to fight climate change, act more sustainably and address the disparate impacts of environmental degradation on vulnerable populations.

Importantly, we cannot do this alone. Health care is not a single player sport, and we will not effectively move the dial unless we collectively come together to embrace new ideas and perspectives. That is why GuideWell has an extensive, valued network of partners and collaborators whose work strengthens and advances our own, and why we believe in elevating voices that speak to the diverse needs of our communities. Ultimately, we believe in creating better health together.

While this is our first comprehensive social impact report, we have a deep track record of work that reflects our commitment to the communities we serve. We are eager to share stories of our most meaningful initiatives. Teams across every corner of the GuideWell enterprise have played a role in our efforts to support customers and members in a rapidly changing environment during a very challenging period.

We are proud of our progress, but realize there is much more to be done. This is by no means a moment to rest on our laurels. On behalf of our Board of Directors and our 18,000 employees, I want to reiterate our commitment to remain at the forefront of innovative solutions to create a healthier world.

Thank you,

Pat Geraghty
President and CEO, GuideWell and Florida Blue

“**Health care is not a single player sport, and we will not effectively move the dial unless we collectively come together to embrace new ideas and perspectives.**”



OUR APPROACH

WHO WE ARE

GuideWell is a not-for-profit mutual holding company, and the parent to a family of forward-thinking companies focused on advancing health care. We are at the forefront of the health care evolution – innovating, collaborating and advocating for a health care system that works better for everyone.

Established in 2014, the GuideWell organization includes:

- Florida Blue, the leading health insurance company in Florida
- Triple-S Management, the leading health care services company in Puerto Rico
- Florida Blue Foundation, a philanthropic affiliate committed to delivering on GuideWell's mission
- GuideWell Health, a portfolio of clinical delivery organizations
- GuideWell Venture Group, a portfolio of companies, including Onlife Health and PopHealthCare, focused on creating human-first, innovative health solutions for health plans
- GuideWell Source, a provider of administrative services to state and federal health care programs
- WebTPA, a market leading administrator of self-funded employer health plans

In total, GuideWell and its affiliated companies comprise more than 18,000 employees and serve **more than 46 million people** in 45 states, plus Washington, D.C., the U.S. Virgin Islands and Puerto Rico.

HOW WE BRING OUR MISSION AND VALUES TO LIFE

GuideWell is committed to helping people and communities achieve better health. In advancing that mission, we embrace new ideas and perspectives that empower our businesses to overcome health industry challenges and deliver exceptional, personalized and affordable care to our members. Core to our enterprise is the belief that everyone deserves equal

access to quality health care coverage. At GuideWell, we have both the vision and scale to address systemic health inequities and dedicate resources to specific, underserved communities.

**Respect • Integrity • Inclusion
Imagination • Courage • Excellence**

Our values serve as our cultural anchors, bringing our family of companies together around a shared purpose to serve our members, communities and each other. In 2021, GuideWell added “inclusion” to our

core values. The addition highlights our promise and commitment to equity and belonging. We are smarter and stronger when everyone belongs.

“At GuideWell, we have both the vision and scale to address systemic health inequities and dedicate resources to specific, underserved communities.”



SOCIAL IMPACT AT GUIDEWELL

At GuideWell, social impact is a day-to-day imperative. Our businesses each set out to make a meaningful, tangible difference in the health of the people we support. We set clear strategies that drive impact on several fronts, from affordable, equitable health care to a healthier environment. Our social impact approach is designed to generate social, environmental and economic value for all of our stakeholders: members, customers, patients, health care providers, employees, communities at large, business partners and society as a whole.

OUR COMMITMENT AND HOW WE MEASURE OUR IMPACT

GuideWell has prioritized environmental, social and governance (ESG) areas where we are best positioned to drive significant impact:



Holistic Health:

We recognize that there is no one-size-fits-all approach to health care. Our holistic approach ensures that the people we support receive proper medical, behavioral and social services at the right time by meeting them where they are in their health journey.



Inclusive Business Practices:

Our diverse and inclusive workplace values the unique perspectives and contributions of all of our employees. We work closely with members, patients, customers, employees, providers, suppliers and other health care organizations to foster and implement diverse, equitable and inclusive DEI practices both internally and externally.



Environmental Sustainability:

We know that environmental conditions directly impact population health. That is why we promote environmentally-responsible behavior and practices throughout our operations so that we may better serve our members, strengthen community health and protect our planet.



Within these areas, in 2021, GuideWell set the following social impact goals to monitor our progress:

OBJECTIVE	GOALS
Holistic Health	<ul style="list-style-type: none"> • Increase the number of Florida Blue members with diabetes who are prescribed and adhere to statin medication, a critical medication that can reduce illness and death in those at high risk of cardiovascular disease • Reach 15,000 members and employees with GuideWell's mental well-being tools • Improve mental health resilience among members and employees • Achieve 20% of families reporting they are food secure after receiving services from Florida Blue Foundation grantees
Inclusive Business Practices	<ul style="list-style-type: none"> • Expand our diverse talent pipeline for "manager level" employees and improve readiness for promotion • Empower and promote social and economic inclusion by achieving 20% diverse supplier spend, including 5% with Black-owned businesses, by 2025
Environmental Sustainability	<ul style="list-style-type: none"> • Implement a platform to measure our carbon footprint in tons of CO₂ generated, with a goal to reduce our footprint by 3% • Reduce administrative and member paper consumption by 5%

In addition to these metrics, this report captures initiatives from across the GuideWell Enterprise that support our broader commitment to helping people and communities achieve better health.

2021 marks GuideWell's first social impact report. In 2022, we intend to expand our social impact approach and goals to comprehensively cover key impact areas in which GuideWell and its partners currently operate, and to report our progress against validated ESG frameworks. The 2021 report has been prepared with reference to the 2021 Global Reporting Initiative (GRI) Standards*. Given the rapidly evolving space of ESG frameworks, we will continue to evaluate these topics in the future and, accordingly, our ESG disclosures will evolve over time.

*See GRI Content Index on pg. 37.



Helping
people and
communities
achieve
better health

IMPACT SUMMARY



75+ years working to make quality, affordable health care accessible to all Floridians



\$25 million pledged over five years to advance health equity in our communities



6.5 million people provided with essential health and well-being services



1.5 million meals provided and \$3.8 million invested to improve food security



10.6% of our supplier budget spent on diverse suppliers, with plans to increase our diverse supplier spend to 20%



\$3.8 million invested to provide unconscious bias and cultural competency training to 3,000+ health care professionals



71% of our total workforce is women



10% reduction in carbon footprint, with goal of 50% by 2024



8.2% reduction in paper consumption, equal to 11.7 million pages



80% reduction in our annual kitchen and cafe waste



HOLISTIC HEALTH

GuideWell believes that health is shaped by much more than what happens when a patient is at a doctors' office or hospital. We believe in whole person care, including physical, mental and social health. We recognize that there is no one-size-fits-all approach to health care. Our fast-changing health care environment requires holistic solutions tailored to the unique needs of communities and individuals. As part of our commitment to helping people and communities achieve better health, we work closely with hundreds of trusted partners to break down barriers, address social determinants of health and identify factors negatively impacting the health of our communities.

As we grow and enhance our delivery of whole person health, we are addressing the need for greater affordability, accessibility and equity in order to advance health outcomes and serve as a driving force for change and innovation in health care.

IMPROVING HEALTH CARE ACCESS

GuideWell believes we can advance health outcomes by increasing access to high quality and affordable care for all.

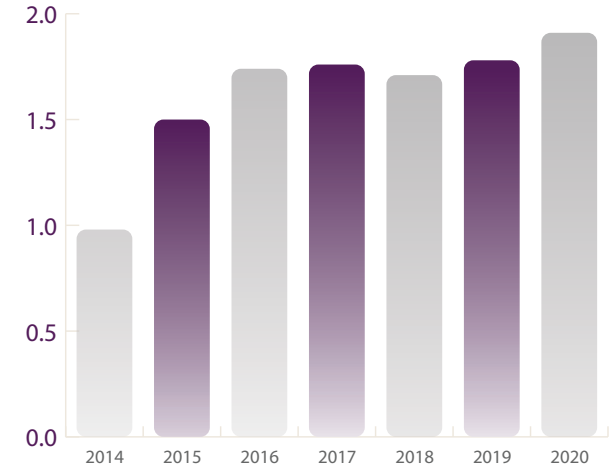
PRIORITIZING AFFORDABILITY

Giving back to our policyholders: GuideWell is a policyholder-owned, mission-focused organization. As part of the GuideWell family of companies, Florida Blue – the Blue Cross Blue Shield plan in Florida and GuideWell's largest subsidiary – works to make quality, affordable health care accessible to all Floridians. Unlike publicly traded or investor-owned health insurance companies, GuideWell's business model aligns our interests with our policyholders and members. Our members and policyholders are at the center of every strategic decision, and we constantly explore sustainable and scalable solutions that drive down costs for the communities we serve.

For more than **75** years, Florida Blue has worked to make quality, affordable health care accessible to all Floridians.

Insuring Floridians in the individual market: One way we help protect access to affordable health insurance is through our longtime support of the individual marketplace. Florida Blue is the largest single-state provider of individual market plans in the country.

Since 2018, individual market enrollment in Florida has steadily increased



Sources: Health Insurance Marketplace Open Enrollment Reports; Marketplace Open Enrollment Period Public Use Files (Department of Health and Human Services)

Expanding employer-sponsored plans: We are acutely aware that COVID-19 has exacerbated challenges for employers and employees alike, particularly those who have gotten sick or lost their jobs during the pandemic. Approximately half of all Americans – roughly 167 million people – depend on employer-sponsored health insurance through their jobs or a family member's. The past two years have been especially hard for small business owners, who employ nearly half of the state's private-sector workforce. A 2021 survey by Florida's Small Business Development Center found that more than 84% of small

business owners feel the pandemic has had a moderate or large negative effect on their business. We continue to expand Truli for Health (Truli), an innovative health insurance product designed for Florida's small and medium-sized employers struggling to cover and manage health costs for their employees. Through partnerships with leading, local health care systems and physician groups, including our own GuideWell Health clinics, Truli offers cost-effective premiums, and in-person and virtual support to help create a healthier, more productive workforce.

Reaching patients in Puerto Rico: In August 2021, GuideWell announced our intention to acquire Triple-S Management, a health services company that includes Puerto Rico's Blue Cross Blue Shield plan and serves more than 1 million customers – nearly one-third of the island's total population. As a result of the acquisition, which closed February 1, 2022, GuideWell is now positioned to expand our innovative care offerings and foster healthier communities in Puerto Rico, and beyond.



GUIDEWELL **EMERGENCY DOCTORS**

Operated by CRUCIAL CARE

Expanding solutions for Florida's aging population: Through our acquisition of Triple-S Management, we also hope to drive more affordable and culturally relevant care solutions, including broadening our Medicare Advantage offerings to the growing and aging Spanish-speaking populations we serve.



Delivering low cost, high value emergency care: Through our GuideWell Emergency Doctors network, we provide convenient, cost-effective urgent and emergency care from board certified emergency medicine physicians and trained staff. A visit to GuideWell Emergency Doctors typically costs patients approximately a third of the cost of a traditional ER visit and results in 30% fewer hospital admissions.

INCREASING ACCESSIBILITY

Personalized support right in your neighborhood: We believe that quality health care is personal health care. That is why in 2006 Florida Blue Centers were established, offering in-person and virtual one-on-one, personalized support to the community, including members and non-members. Florida Blue Centers have been designed to minimize potential barriers to quality care by connecting members to the specific resources they need.



Over the last year, Florida Blue Centers have served as significant hubs of information during the COVID-19 pandemic and individual market open enrollment seasons. Our locally based neighborhood nurses, community specialists and service specialists provided personalized support to our members virtually and over phone. From helping patients with

questions about COVID-19 and testing site locations, to navigating customers through insurance sales and services, our staff was always ready to assist. Florida Blue Centers' offerings offer preventive wellness programs, care consulting, fitness activities, nutrition advice and 1:1 health coaching.

In 2019, social workers, known as community specialists, with deep-rooted community relationships were added to Florida Blue Centers. These specialists are trained to help seniors or those with low income or chronic illnesses or issues that may be getting in the way of their health, like housing, transportation, employment and food insecurity. Their services are offered at no charge to members or community visitors.

Culturally-competent care: In furthering our mission to provide language-concordant and culturally competent care, we strengthened our partnership with Sanitas and built new, fully Spanish-bilingual medical clinics across the state. Sanitas includes nine Sanitas Medical Centers and 24 primary care offices across Florida that offer members unlimited, no-copay primary care doctor visits and free virtual care. Plans are currently under way to expand to five additional locations.

In 2021, to address financial and accessibility challenges that were exacerbated during the COVID-19 pandemic, Florida Blue launched myBlue

Connected Care, which gives members receiving care at Sanitas Medical Centers the convenience of seeing a clinician virtually for \$0 co-pay without losing the ability to visit their care team in-person when needed. The plan was designed to support young people entering the insurance marketplace, and those with chronic conditions, with a focus on the Hispanic population.



Member stories



▶ KEVIN'S STORY

Kevin, a Florida Blue member, was feeling depressed and unhealthy after a particularly tough year.

“I felt like people didn’t understand me. I was in bed a lot, but I didn’t really sleep well,” he said. “That was a low point in my life. It made me feel insignificant.”

After visiting a Florida Blue Center, Kevin met Regine, a Florida Blue nurse, and the two became fast friends: “At first he was very shy, and I said, ‘You know what? You are not alone. We are here.’ We got his blood pressure under control. We had classes. We set different goals. I think he likes coming here,” said Regine.

Today, Kevin is feeling much better. “I feel more comfortable out in the world now,” he said.



▶ ED'S STORY

At 70, Ed Henry was told he needed a double-lung transplant. “It’s probably the most difficult surgery you can get,” said Ed.

“My case manager was responsible for getting me the liquid oxygen I needed when no one else could,” said Ed. “It’s what kept me alive.”

Today, Ed appreciates what most of us take for granted. “Being able to breathe is a feeling that you want to rejoice instantly. When I get up in the morning ... I always thank Florida Blue.”



▶ LEON'S STORY

Leon was devastated when he was told he needed to be put on dialysis: “I could not think about it because I would just break down in tears and cry. Why did this happen to me? They told me my kidneys were going bad and I needed to go on dialysis. The odds are 1000 to 1 that you can come off of dialysis.”

After his diagnosis, Estella, a Florida Blue Care Consultant, got in touch with Leon.

“My nurse, Estella, at Florida Blue, started calling just to say, ‘Leon, I am here to help you.’ She really stayed on my case – what I ate, and everything,” said Leon.

Estella explained what his diagnosis meant and how his medications and procedures helped his health. With Estella’s support, Leon was able to make significant lifestyle changes, and today, no longer needs dialysis.

ENABLING BETTER OUTCOMES FOR VULNERABLE POPULATIONS

Trusted in-home care: Through PopHealthCare, and its national value-based medical group Emcara Health, we are working to make it easier for vulnerable patients and seniors to access care through in-home supportive care available 24/7 (including assisted living facilities and other institutional settings). By preventing unnecessary hospital visits, home care can improve health outcomes and help lower individual and system-level health care costs. In October 2021, PopHealthCare and Emcara also joined Moving Health Home, an alliance working to change federal and state policies to support the shift to home-based care.



Diane's Story

"I fell and fractured my pelvis. Because I had been in the hospital, I was contacted by PopHealthCare. To be honest with you, initially, I was very cautious. I said, 'I already have people coming to the house, why do I need someone else?'

Within a day or two, a Nurse Practitioner came out at no cost to me, spent a solid hour with me and probably did the most thorough home physical exam I've ever had. I was very appreciative, because I was in pretty rough shape at the time. We immediately hit it off. I had some other underlying conditions that had not been addressed and she immediately addressed them. She hasn't taken the place of my primary doctor, but she's working in conjunction with, and I like that."

PopHealthCareSM
A GuideWell Company

PRIORITIZING DRIVERS OF HEALTH

GuideWell believes everyone deserves access to quality, affordable and equitable health care, and the opportunity to attain their full health potential. We understand that certain economic and social barriers exist that may prevent many from being as healthy as possible. Our mission to help people and communities achieve better health drives our commitment to consider and address these barriers in our work.

While GuideWell has a long history of championing DEI throughout many areas of our business, the COVID-19 pandemic and its disproportionate impact on Black and Latino populations, coupled with 2020's social justice movement, forced us to take a hard look at who we are and who we want to be as a company. As a health solutions enterprise, it was clear that we must do more in our efforts to address systemic inequities in health and within our organization. Since then, we have taken bold and measurable steps to achieve health equity.

Advancing Health Equity

GuideWell is deeply committed to improving health equity for its employees, members, customers and communities. We've pledged \$25 million over 5 years

through the Equity Alliance, an initiative formed in 2020 with a focus on DEI and advancing health equity in our communities. To date, we have invested nearly \$13 million in initiatives throughout the state.

Addressing root causes of inequity:

Through the Equity Alliance, GuideWell launched a dashboard to help us more accurately track social determinants of health and analyze how they impact overall health outcomes. In 2021, we were among 40 leading organizations that signed the Health Evolution Forum's Health Equity Pledge, committing to collect and share data on race, ethnicity, language, sexual orientation and gender identity (RELSOGI) to develop national best practices that reduce disparities in health care delivery and health outcomes. We began an initial assessment, which found that this data was only available on 22% of members. Our goal is to eventually collect this data on 50% of our members. Onlife Health also developed a Social Determinants of Health Community-Based Index, a mapping tool that identifies and analyzes health vulnerabilities in communities and neighborhoods across the U.S.

We've pledged \$25 million over 5 years through the Equity Alliance.



Improving Diabetes Outcomes Among Black Americans

Black Americans are 60% more likely to be diagnosed with diabetes and twice as likely to die from the condition. GuideWell is working to change that by helping our members get and stay on statin medications. Statins can help reduce illness and death in those at high risk of cardiovascular disease, a leading cause of death for diabetics.

In 2021, 62% of members* with diabetes were prescribed a statin medication and 73% adhered to that medication - exceeding our initial goal of 71% adherence.

*Commercial HMO and PPO members

Supporting underserved populations:

GuideWell believes every community has its own unique fabric. And while many communities flourish, there are a disproportionate number of under-resourced neighborhoods that experience economic disparities. That is why as part of our Equity Alliance commitment, Florida Blue launched the **Growing Resilient Communities** initiative to improve prosperity and reduce generational poverty in five ZIP codes in four cities: Fort Lauderdale (33311), Jacksonville (32206), Orlando (32805) and Tampa (33612 & 33613). The initiative identifies critical ZIP codes and partners with community organizations to build cross-sector collaboration with government, nonprofits, faith institutions and local businesses to address health, education, housing and other needs.

Among our results in 2021:

- Announced \$3.5 million investment for our Growing Resilient Communities initiative to improve prosperity and reduce generational poverty in four Florida regions
- Broke ground on the Heart of West Lakes Health and Wellness Center as part of the Lift Orlando purpose-built community initiative, in partnership between Florida Blue, Orlando Health and AdventHealth
- Invested \$1.7 million in collaboration with the Tampa Innovation Partnership to provide better health, housing, employment and other opportunities in two of Tampa Bay's poorest ZIP codes
- As part of our Partners In Education for Business Success (PEBS) program, provided 980+ Florida high school students with professional and technical skill development through our paid internship program, with 18 interns graduating into full-time employees in 2021, and invested more than \$1 million to expand the program to Ft. Lauderdale
- Helped launch the nonprofit Lift JAX to revitalize Jacksonville's historic Eastside neighborhood and eradicate generational poverty
- Recognized by the Florida Chamber Foundation as one of the first official "ZIP code adopters" in their Florida 2030 Blueprint; an effort encouraging organizations to take a leadership role and adopt high-poverty ZIP codes across the state



GuideWell Innovation and the Florida Blue Foundation also partnered to host the Growing Resilient Communities Challenge to identify solutions aimed at empowering sustainable economic stability and long-term resiliency. The four-month competition in 2021 was dedicated to identifying social innovators and organizations that have the potential to enable individuals, business owners and leaders to design their own paths to economic stability. We launched the challenge in four Florida regions, and later invited finalists from each region to a virtual Statewide Challenge.

\$100,000 in awards was distributed to fund solutions to build economic prosperity and healthy communities across the state.



Poverty Solutions Group, winner of the 2021 Growing Resilient Communities Challenge

Founded in 2020, at the height of the pandemic, Central Florida nonprofit Poverty Solutions Group (PSG) offers resources to empower individuals and households to achieve economic stability by addressing systemic barriers that perpetuate communitywide poverty.

“Poverty has always plagued the Central Florida community but during the pandemic we saw an alarming rate of growth,” said Poverty Solutions Group Executive Director Lynette Fields. “There was a critical need for an organization to stand in the gap by offering essential resources that could uplift and enable members of the community to have sustainable incomes. We’re honored to serve the Central Florida community and

are delighted at this opportunity to expand our support through the challenge funding.”

The organization offers training, allies and a network of support to residents with an income below the federal poverty line to help them develop their own plans for economic stability and then work closely with them for the next 18 months to help implement their plans. Entrepreneurship is one pathway out of poverty, however, those who are low-income often don’t have the resources to launch new ventures. PSG will use the \$40,000 grand prize and \$5,000 finalist award to support the organization’s next phase, which involves developing a formalized process to assist budding entrepreneurs.

In addition, GuideWell has supported the following initiatives:

- **#FloridaGives:** Florida Blue Foundation annually donates \$50,000 to five nonprofits across state in #FloridaGives social media campaign on Giving Tuesday, a global day of giving.
- **Sports Partnerships:** Across the state, we worked with the Miami HEAT, Miami Marlins, Orlando Magic, Tampa Bay Lightning and the Jacksonville Jaguars to provide food, masks, pill boxes, reusable grocery bags, hand sanitizers and other important supplies.
- **Florida Health Literacy Grants:** Fourteen programs across the state of Florida have been awarded one-year, \$5,000 Florida Blue Foundation grants to benefit adult education, ESOL and family literacy students.
- **United Way:** As part of GuideWell's matching gift campaign, 17% of GuideWell employees across the country contributed more than \$1.52 million to 95 different United Way chapters. The Florida Blue Foundation matched those gifts with a \$2/\$1 match.

Other important steps that we've taken to improve health equity include:

- Recognized Juneteenth – a day that marks the end of slavery in this country – as a corporate holiday
- Formed strategic community partnerships to help train police officers on how to create positive interactions in diverse communities (ex: Miami HEAT and the Miami Police Department training)
- Developed a health equity dashboard to make key data about our Commercial and Medicare Advantage members more accessible and to better understand gaps in their health status
- Hosted in-house discussions and sessions focused on race, justice and equity

Our ongoing commitment to DEI: GuideWell recently appointed our first ever Chief Health Equity Officer, Dr. Kelli Tice. The new position reflects GuideWell's commitment to improve health equity for its employees, members, customers and communities and proactively address long-standing social, health and racial inequities. Over the last two years, Dr. Tice has been instrumental in helping to educate the communities we work in and our employees as part of our response to the COVID-19 pandemic. In the newly created position, Dr. Tice is responsible for creating solutions that improve health outcomes and address health inequities for our customers and communities.

“As a family physician with a background in public health, I have always championed efforts to remove barriers to care and help people thrive and achieve their best health. Each of us deserves affordable, high-quality care and I am fortunate to lead this strategy for a mission-driven organization that is taking a leading role in improving health equity and diversity.”



Dr. Kelli Tice,
Chief Health Equity Officer

Prioritizing Mental Health

With the pandemic's heavy toll on the mental health of our communities, GuideWell has expanded our collection of self-help tools and personalized resources to help members focus on their well-being. From the Better You Strides online wellness and rewards program to meQuilibrium, which uses data-driven insights to help people build resilience and reduce stress, we aspire to provide the highest quality mental and behavioral health services.

In 2021, we aimed to increase engagement among Florida Blue members and employees with our current digital mental and behavioral tools and track their improvement. We were able to assist 16,339 more members and 2,939 more employees this year compared to last year. Our goal was to have 26% of participants report increased resilience as a result of the program, and we exceed it, with 37.7% of participants reporting improvement.

We also launched a community awareness and education campaign with the Tampa Bay Lightning called "Strike the Stigma" to encourage conversation surrounding mental health. We also invested \$5.2 million in mental well-being initiatives for children, families and seniors, including opioid reduction.

The issue of addiction is one of the United States' leading mental health priorities, as overdose deaths continue to skyrocket across the country. In June 2021, Florida Blue and New Directions Behavioral Health teamed up with the nonprofit Shatterproof to offer Floridians access to ATLAS®, an easy-to-use digital resource that helps users identify trusted addiction treatment counselors and care. Additionally, the Florida Blue Foundation is one of the largest financial contributors to the fight against the opioid crisis in Florida and helped expand Project Opioid from Orlando to a statewide initiative.





1.5 million meals provided and \$3.8 million invested towards improving food security across Florida

From November 2020–October 2021, Florida Blue Foundation's food security grantees served a total of 246,982 individuals and provided over 59.9 million meals (an average of 243 meals per person). In 2021, our aim was to have 20% of grantees report to the USDA Food Security Survey they were food secure after receiving the Foundation's support. Thanks to the Foundation's efforts, we exceeded our goal and over 30% of grantees reported they were food secure.

Ensuring Food Security

A lack of food security can be detrimental to health, development and well-being. That is why GuideWell is actively helping more individuals get better access to nutritious food and the other resources they need to achieve their best health.

The Florida Blue Foundation continued to build on a multi-year initiative around food security solutions, which includes strengthening food infrastructure and systems across Florida; promoting direct service for families for healthy food access; and working with partner organizations throughout the state.

We have also teamed up with professional sports teams like the Orlando Magic, Tampa Bay Lightning and Miami Marlins to further our impact on food insecurity in local communities.

- **Orlando Magic's Block Out Hunger Campaign:** Ten meals were donated by Florida Blue to Second Harvest Food Bank of Central Florida for every block made by a Orlando Magic basketball player in the 2021 season, resulting in 3,180 free meals.
- **Florida Blue & Miami Marlins' Farm Share Truck:** The refrigerated semi-truck hauled an average of about five million pounds of food a year to assist those battling food security. During the unveiling of the truck, Florida Blue volunteers teamed up with the minor league baseball team to distribute free meals for 500 local families.
- **Tampa Bay Lightning's Bolts & Blue Faceoff Against Hunger:** Florida Blue and the Lightning Bolts hosted community events featuring free meals, health screenings, cooking classes and demonstrations.



Through our volunteer program, employees offer their time, talent and expertise to support worthy causes and help make a difference in their communities, contributing over 60,000 volunteer hours every year on average. Despite the COVID-19 pandemic, in 2021, employees reported volunteering 30,000 hours.



Tampa Bay Lightning's Bolts & Blue Faceoff Against Hunger: Florida Blue and the Lightning Bolts hosted community events featuring free meals, health screenings, cooking classes and demonstrations.

Helping 6.5 million Floridians access essential health and mental well-being services

The Florida Blue Foundation is Florida's largest foundation focused on health. More than \$8 million in grants were awarded in 2021 to address food security, mental well-being and health equity and addressing economic disparities in underserved Florida communities.



Raising Up Community Champions

GuideWell regularly recognizes like-minded community health advocates and organizations that tackle health inequities and are actively working to create a better health system. Now in its 18th year, the Florida Blue Foundation's Community Health Symposium and Sapphire Awards brings together experts in community

health to learn from each other and to recognize the people, programs and organizations that have a positive impact on the health outcomes of at-risk populations in Florida. In 2021, nine organizations were honored for their efforts to improve mental well-being, health equity and food security across Florida.



Ability Housing
is working to build strong communities by providing quality affordable housing in Jacksonville to families and individuals with a disability and/or those experiencing or are at-risk of homelessness.

DACCO Behavioral Health
is one of Florida's largest community-based providers of mental and behavioral health services, serving about 4,000 people a year in Tampa through substance abuse treatment programs and another 56,000 through prevention and outreach services.

Dr. Jeffrey Goldhagen
is a trailblazer for child health equity by conceptualizing, designing and implementing innovative health and well-being systems to ensure the highest quality of care for children marginalized by societal or environmental factors.

Dr. Jeffrey Goldhagen

El Sol Jupiter's Neighborhood Resource Center
provides health, legal, youth development, adult education, vocational training and nutrition education services to primarily day laborers, their children and families in Jupiter.

Fleet Farming
is an Orlando-based, nonprofit urban agriculture program of IDEAS For Us and provides edible landscaping to schools, community centers, affordable housing units, businesses and individuals to increase local food accessibility.

Karen Woodall
is the executive director for the Florida People's Advocacy Center and leads the Center's efforts to increase social and economic justice by facilitating and providing training in civic engagement at Florida's state capitol.

UF Health Total Care Clinic
provides high quality holistic health care to the most vulnerable members of the Jacksonville community

Dr. Ross Jones
Medical Director

UCF Restores
is a nonprofit research center and treatment clinic in Orlando that offers intensive and evidence-based therapy through both one-on-one and group therapy, along with emerging technology such as virtual reality, to help break down the barriers to care and address mental well-being.

Starting Right, Now
is a nonprofit devoted to ending homelessness for unaccompanied youth by providing a stable home.

icki Sokolik
Executive Director

Community Giving

We are deeply attuned to the immediate needs of the communities we serve and operate in.

- **Hurricane response:** GuideWell and Florida Blue spearheaded relief and recovery efforts along the Florida coastline in the wake of Hurricane Dorian and Hurricane Sally, by facilitating prescription refills, making free-of-cost telehealth visits possible through Teladoc, and providing bilingual emotional support through New Directions Behavioral Health.
- **Surfside support:** We provided on the ground assistance and monetary relief to those impacted by the devastating building collapse in Surfside, Florida. Florida Blue, in partnership with New Directions Behavioral Health, also activated its free emotional support helpline for all South Florida residents.
- **Project Opioid:** The Florida Blue Foundation continues to help combat the opioid epidemic through this state-wide effort to curb the opioid epidemic. The Florida Blue Foundation implemented Project Opioid in Orlando and expanded it across the state in 2021 with the launch of six local coalitions in Duval, Orange, Tampa Bay, Palm Beach, Broward and Miami-Dade. The coalitions are led by regional “super advocates” that work to unite business, nonprofit, government and faith-based communities to develop localized strategies to reduce opioid overdoses and overdose deaths by 50% in the next three years.



CASE STUDY: COVID-19 RESPONSE

Over the last two years, GuideWell has contributed significant resources to support the communities we serve during the COVID-19 pandemic.

In a multi-year effort starting in 2020, more than **\$100 million in health care cost relief was provided by Florida Blue** to members of its individual, fully insured employer group and Medicare Advantage plans.

Florida Blue extended its premium payment period and expanded the 'Better You Strides' Reward program, making it possible for eligible individuals to earn up to \$500 in 2020 towards health care service costs for participation in the program's health and wellness offerings (a \$400 increase over the previous program). We also increased access to virtual health care services and waived select costs for Medicare Advantage members and mobilized Florida Blue Centers to provide support and education to local communities.

At the start of the pandemic, helping to identify and fast-track an affordable and innovative solution for rapid testing was critical to containing the virus. In 2020, GuideWell, in collaboration with XPRIZE, OpenCovidScreen, other Blue Cross and Blue Shield plan partners, and other innovative organizations announced the \$6 million XPRIZE Rapid Covid Testing Competition to accelerate the development of high-quality, low cost, quick reporting COVID-19 testing. Winning teams were announced in 2021 and received additional support to help accelerate the adoption of their solutions on a massive scale. In addition, GuideWell launched the COVID-19

Health Innovation Collaborative, an initiative that seeks to connect diverse innovative health-technology companies across the country to bring forth solutions that address gaps in response to global health pandemics.

We also worked to increase access to the COVID-19 vaccine for vulnerable and at-risk populations, partnering with community leaders and organizations to host dozens of vaccine events in underserved communities, correctional facilities, homeless shelters and food banks. This included free, on-demand educational webinars and community outreach in communities where individuals might not have equitable access to vaccinations or might have vaccine hesitancy. Since March 2020, the company has invested over \$7 million in community contributions to help provide access to testing and health care, food security and other essential needs associated with the COVID-19 pandemic.

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INCLUSIVE BUSINESS PRACTICES

At GuideWell, we foster a culture of inclusion and belonging by responding to the needs of our communities, building an inclusive culture, and increasing supplier diversity.

Responsive Governance

GuideWell has taken an integrated approach to our ESG priorities, with responsible practices embedded across all facets of the organization and its subsidiaries. As a private company, GuideWell is not required to publicly disclose our ESG progress; however, we feel it is critically important to be held accountable for continuous improvement and meaningful, measurable outcomes. Our goal is to build a sustainable and resilient foundation for the delivery of quality health care services and long-term value for our members, employees and communities.

Accountability starts at the top: Our Board of Directors is made up of 10 established professionals with world-class experience in health care and corporate management, including GuideWell's CEO. The Board is responsible for providing oversight and direction for GuideWell's ESG strategy, setting specific metrics in consultation with external subject matter experts and ensuring accountability across the organization. Each Board member serves on two of the following committees: audit and compliance, board governance and nominating, finance, and talent and compensation. Starting in 2021, each committee focused on specific areas of ESG responsibility. Committees meet on an ongoing basis and oversee these areas to ensure GuideWell follows best practices and achieves ongoing compliance.

Board of Directors Committees' 2021 ESG Areas of Focus

Audit and Compliance	<ul style="list-style-type: none"> • Ensure best practices in diverse procurement • Ensure all provider partners abide by GuideWell ESG principles • Promote best practices in all compliance matters • Minimize fraud, waste and abuse • Assess ESG-related risks
Board Governance and Nominating	<ul style="list-style-type: none"> • Ensure continued diversity and inclusion with respect to Board composition • Promote best practices in corporate governance
Finance	<ul style="list-style-type: none"> • Advocate for all vendors and suppliers to abide by GuideWell's ESG principles • Ensure corporate development strategic investments and securities investment decisions are consistent with GuideWell's ESG principles, including having diversity in the process
Talent and Compensation	<ul style="list-style-type: none"> • Ensure fair and equitable treatment of all employees • Ensure fair and market pay and benefits for all • Ensure continued diversity and inclusion with respect to senior leadership (officer and director) composition

An enterprise-wide commitment: Our ESG commitments are a key component of GuideWell's Enterprise performance scorecard. Specific metrics are set on an annual basis in consultation with internal and external subject matter experts. Measuring our corporate and leadership performance, including ESG measures, has long been an integral part of our governance practices, and we are committed to continuing to evolve our approach. In 2022, measurable indicators for the Board's ESG focus areas will also be added to our Enterprise scorecard. Importantly, the Enterprise scorecard is directly tied to employee compensation, ensuring that our commitments are effectively supported throughout the entire organization.

Building an Inclusive and Diverse Workforce

GuideWell employs more than 18,000 people across the U.S, Puerto Rico and the U.S. Virgin Islands. We value our engaged, productive and diverse workforce that represents more than 46 million consumers who depend on us as partners in their health. Maintaining an inclusive, engaging and welcoming workplace is central to every level of our business.

Inclusion as a core value: To promote diversity of thought and experience at GuideWell, we chose to strengthen our core company values – the non-negotiable beliefs that guide our everyday behaviors – by adding “inclusion.” We believe that health equity is a

right and that helping everyone belong makes us smarter and stronger. Although inclusion is not new to GuideWell, it is more important than ever for us to formally recognize it as a value that we expect all colleagues to embrace.

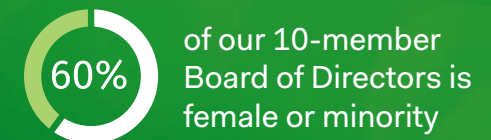
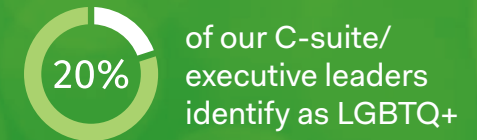
Promoting diversity across and within:

We believe in hiring people who represent the communities we serve while creating a workplace that fosters a sense of belonging for everyone. Our Board, management and overall workforce composition reflect that.

Embracing ERGs: We have 14 GuideWell employee resource groups (ERGs) to encourage everyone within the organization to bring their whole selves to work and to network, socialize and stay engaged with their colleagues. These groups help employees develop their leadership skills and put their interests and passions to work, while being strategic partners in our workforce and communities. The ERGs create forums for LGBTQ+ employees, Black, Indigenous and People of Color, veterans, disabled employees, women, Hispanic employees, Asian American and Pacific Islanders and other groups to build community, support one another and influence positive change.



GuideWell's workforce diversity in 2021



Recruiting new diverse talent: When GuideWell launched the Equity Alliance in 2020, we pledged to invest and focus on improving diversity, equity and inclusion in both our communities and our workforce. In 2021, we strengthened our recruiting pipeline by launching several initiatives in collaboration with Florida's historically Black colleges and universities.

- We created the **Leadership Equity Alliance Program (LEAP)** in partnership with INROADS, a non-profit organization that helps diverse, minority students get placed in corporate internships, to target, retain and promote Black talent and leadership. Upon LEAP graduation, interns are hired directly into a management training program.
- Our **Pharmacy Clerkship Program** was similarly established in partnership with Florida A&M University to equip talented youth with the opportunity to pursue a nontraditional pharmacy career path. The first-time pass rate for the 2021 class on the required North American Pharmacist Licensure Examination was 89.9%. This was an increase of approximately 7% points over the year prior. The results also surpassed the current state average of 85.3%.

Meet Our First Class of LEAP Interns



"I aspire to hold a leadership position, and I believe this program will help me develop the skills and qualities that a leader needs."

- Nick Arbury, LEAP Intern



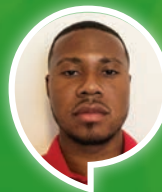
"From this internship, I plan on soaking up all the information I learn and putting it to use anywhere I can in my life."

- Donte Bush, LEAP Intern



"My expectations of the program are to develop my leadership and development skills, gain work experience and develop and refine necessary skills for leverage in the business world."

- Kaiser Penny, LEAP Intern



"I look forward to applying what I have learned in school, gaining experience and enhancing my leadership skills."

- Armand Demosthenes, LEAP Intern



Recent recognitions: A testament to the commitment and dedication of our employees and partners, we have received multiple “Great Place to Work” awards, including “Best Place to Work for Disability Inclusion,” “Best Places to Work for LGBTQ Equality,” and “2020 Best Places to Work Honoree.”

Florida Blue was recognized by Forbes as one of America’s 2021 Best Large Employers, ranking 45th overall and 1st in the insurance industry category. Florida Blue is also proud to

be the only large employer group in Florida to receive the Pro Patria Award for outstanding, sustained support of America’s Guard and Reserve employees. In addition, we were selected as one of Florida Trend’s Florida 500, and ranked 5th globally in the Association for Talent Development BEST Awards list. WebTPA’s San Antonio office was named a Best Place to Work for 2021 and its Dallas office was named a top workplace by the Dallas Morning News.



An Internal Commitment to Diversity, Equity & Inclusion

To establish a strong foundation for a comprehensive DEI strategy for the organization, we wanted to better understand where GuideWell stood in terms of organizational leadership and employee diversity.

Our assessment showed that 87.5% of leaders acknowledged that their team members who attended a leadership training were ready for advancement. Our assessment also indicated that 68% of director level roles were filled by internal employees. We plan to build on this momentum in 2022.



68%
of director level roles were filled by internal employees.

Ensuring Equitable Practices Among Suppliers and Partners

At the beginning of 2021, GuideWell renewed and restated its commitment to a more inclusive supply chain, with a network of qualified and certified diverse suppliers. Over the course of the year, we initiated new business relationships, provided mentorship and training opportunities, and helped our suppliers to act on ESG and diversity initiatives.

Leveraging our spending power: GuideWell has embarked on a conscious effort across the enterprise and in the communities we serve to work with more diverse businesses.

- **Partnered with Accenture's Diverse Supplier Development Program:** Our inaugural class included four certified minority-owned, women-owned, disability-owned and small business firms, who were matched with four Florida Blue executives. The goal is to help these Florida companies not only grow their individual businesses, but strengthen local communities.
- **Launched an internal supplier database:** The database tracks diverse supplier spend and our preferred network of diverse suppliers.
- **Sponsored the National Minority Supplier Development Council Annual Conference:** The council is the largest certifying body for minority-owned businesses in the country. John Trevathan, chief procurement officer and vice president of corporate services at Florida Blue, spoke at the 2021 conference and shared best practices.

In 2021, we spent 10.6% of our supplier budget with diverse suppliers and 0.93% with Black-owned businesses. By 2025, we plan to increase our diverse supplier spend (which includes Hispanic, veteran and LGBTQ+ owned businesses) to 20% and our commitment to Black-owned businesses to 5%.



Supplier Spotlight: World Wide Technology (WWT)

We believe GuideWell's workforce and vendor relationships should mirror the populations we serve, and have aligned with suppliers like World Wide Technology (WWT) that share our core values.

"As we know, America is becoming more diverse over time and there are a lot of communities that have not been afforded the same opportunities as others," said **Brian Sharpless, Director of Diversity Business Development for the Global Enterprise Sales organization at WWT.** "Partnering with companies that are intentional about supporting these communities – and bringing them to a more even playing field – is extremely important to us."

WWT is a top-performing, Black-owned, end-to-end technology solutions provider. Over the past year, WWT has provided GuideWell with a range of services, from end-user hardware to software security.

WWT also aims to generate economic opportunities throughout their supply chains and local communities. The company promotes and supports a variety of philanthropic causes, including community organizations that empower other minority-owned businesses and promote interest in science, technology, engineering and math (STEM) for students and young adults in historically underrepresented communities.



“ I am extremely optimistic about our future and the reason why is because GuideWell considers this more than just a vendor relationship, but a true partnership. ”



Upholding an inclusive code of conduct among all our partners: We believe in the importance of inclusive business practices that consider the lived experiences of underrepresented groups and individuals, and ensure that all provider partners, vendors and suppliers abide by GuideWell's ESG principles. We also recognize that solving complex issues – like reducing health inequities – requires collaboration, strong community partnerships and innovative thinking.

One way we are effecting positive change is by offering free unconscious bias and cultural competency training to our providers and designing courses with our community partners that build awareness, knowledge and practice of health equity. The Florida Blue Foundation awarded a four-year, \$3.8 million Health Equity Train-the-Trainer grant to Orlando Health, United Way of Broward County and Moffitt Cancer Center to train more than 3,000 health care professionals who

provide services to patients and families who are environmentally, economically or socially disadvantaged. The program utilizes a cultural and linguistic competency curriculum that addresses the knowledge, attitudes and skills required to provide equitable care.

Our Partners Weigh In on the Health Equity Train-the-Trainer Program



"Developing the curriculum for this program provides an opportunity to improve care and advance health equity. There is so much talent here in the health care field and a train-the-trainer program allows us to leverage that talent to help so many others."

Dr. Patrick Hwu
CEO of Moffitt Cancer Center



"Identifying community health care organizations and professional associations is key to building awareness, knowledge and practice of health equity across the Central Florida region and later, our state."

Quibulah Graham
Corporate Director of Diversity & Minority Business Development at Orlando Health



"The critical resources provided to trainers will not only help alleviate the health disparities common among the disadvantaged, but we will also be able to analyze the data received in order to evaluate gaps and provide more resources to better impact our community."

Kathleen Cannon
President and CEO of United Way of Broward County



Environmental Sustainability

At GuideWell, we understand the critical role the environment plays in the health of every community. We believe in delivering health care sustainably, and promoting environmentally responsible practices throughout our business.

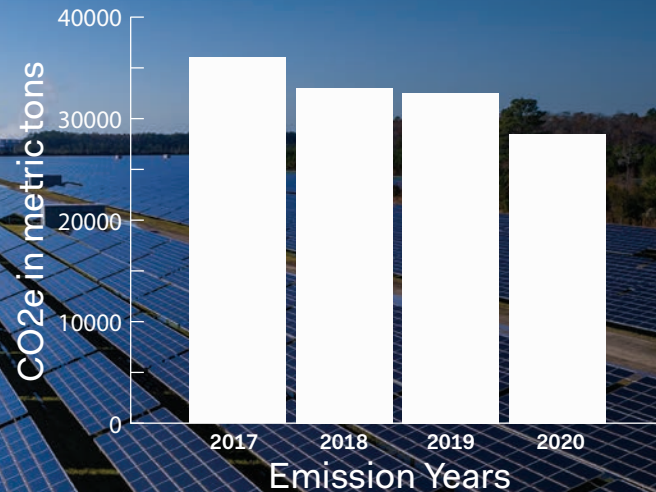
Championing solar power: Florida Blue was the first corporate participant to sign onto Jacksonville Electric Authority's SolarMax program. We are committed to making all 14 of our Jacksonville facilities 100% solar powered. We also track and analyze our greenhouse gas emissions through the Climate Registry and, thanks to a combination of initiatives, have so far been able to reduce our carbon footprint by 22% since 2017 and receive gold level certification.



Tackling climate change head on. GuideWell is helping to identify and elevate community-led solutions for economic stability and long-term resiliency. We also seek to establish and maintain partnerships with providers and suppliers that positively impact social determinants of health, including climate change-related health issues.



Decreasing Emissions over 4 years



Reducing Our Carbon Footprint

In 2021, we implemented an audited platform to measure and improve our carbon footprint by 3%, and pledged to reduce paper consumption by 5%, or approximately seven million pages.

GuideWell exceeded both goals by reducing our carbon footprint by 10% and reducing our paper consumption by 8.2%, or nearly 11.7 million pages. By partnering with PrintReleaf, a carbon offset program, we offset our internal paper usage by replanting 536 trees.

We learned about how to further reduce our carbon emissions and have established a new carbon footprint reduction goal. By 2024, we will reduce our carbon footprint of Scope 1 and Scope 2 emissions by 50% based on a 2017 baseline.


Increasing energy efficiency: Florida Blue recently switched to LED lighting in all seven corporate campus office buildings and installed high efficiency HVAC systems. In 2021, our Jacksonville campus earned Energy Star certification for superior energy performance. Energy Star certified buildings on average use 35% less energy and generate 35% less greenhouse gas emissions.

Improving water management. Florida Blue uses reclaimed water and captured rainwater for landscape watering and stocks our retention ponds with carp to reduce the need for chemicals. Since 2013, we have


reduced water usage at our Jacksonville facilities by 21%.

Cutting food waste: Florida Blue added food dehydrators to several campuses, which has helped us reduce our annual kitchen and cafe food waste by 80% since 2019. The material emitted from the dehydrators is then used as a soil amendment to the kitchen's compost pile and in its exterior landscaping. We have also switched from single-serve plastic containers to biodegradable items to eliminate additional tons of plastic from the waste stream.

Reducing paper waste: In 2021, we minimized the amount of paper in our business operations and reduced administrative and member paper consumption by more than 11.7 million pages. Partnering with PrintReleaf, we calculated how many trees were harvested to produce that paper and reforested the number of trees that were consumed. In 2021, we offset the equivalent of 4,464,719 pages by reforesting 536 trees. We are also in the midst of a larger paperless migration to further reduce waste and encourage our members to go paperless.



This year, our Jacksonville campus earned Energy Star certification for superior energy performance. Energy Star certified buildings on average use 35% less energy and generate 35% less greenhouse gas emissions.



Since 2013, we have reduced water usage in our Jacksonville facilities by 21%.



Reduced administrative and member paper consumption by more than 11.7 million pages.

Global Reporting Initiative (GRI) Content Index

The 2021 report has been prepared with reference to the 2021 Global Reporting Initiative (GRI) Standards.

Statement of Use	GuideWell has reported the information cited in this GRI content index for the period 1 January 2021 to 31 December 2021 with reference to the GRI Standards.
GRI 1 Used	GRI 1: Foundation 2021

DISCLOSURE	DESCRIPTION	LOCATION
GRI 2: General Disclosures 2021		
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2-2 a	Entities included in the organization's sustainability reporting	Pg. 4
2-3 a	Reporting period, frequency and contact point	Pg. 8
2-5 a	External assurance	Pg. 27
2-7 a	Employees	Pg. 28
2-9 a-b	Governance structure and composition	Pg. 27
2-12 a	Role of the highest governance body in overseeing the management of impacts	Pg. 27
2-22 a	Statement on sustainable development strategy	Pg. 3
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GUIDEWELL

Creating Better Health *Together*