

A photograph of a woman in a grey t-shirt and teal pants holding the hands of a toddler. The toddler is wearing a white t-shirt, teal jeans, and a purple polka-dot scarf. They are standing on a wooden floor in front of a large window. The image has a torn paper effect at the bottom.

GUIDEWELL

2025 IMPACT REPORT

Empowering
People for
Better Health



The Jaguars and Florida Blue packed and delivered Thanksgiving meals to older adults in Jacksonville.

CONTENTS

03

Defining Our Purpose

- Message from Our President and CEO 05
- 2025 Impact Highlights 07
- Our Commitment 09

11

Strengthening the Health Care System

- Championing Affordability for All 13
- Reimagining Care Delivery 23
- Building Tomorrow's Workforce 27

31

Embracing Responsible Innovation

- Harnessing AI to Improve Health 33
- Removing Barriers for Providers 34

35

Improving Health Outcomes

- Supporting Healthy Lives 37
- Fostering Mental Well-Being 43
- Strengthening Food Security 49

53

Empowering Our People

- Leading with Transparency, Ethics, and Integrity 55
- Cultivating a Future-Ready Workforce 56

59

Building Healthy Communities

- Investing in Our Communities 61
- Growing Resilient Communities 63
- Giving Back through Volunteerism 64

Defining Our Purpose

Established in 2014, GuideWell is a leading not-for-profit health services company focused on transforming health through connected, compassionate, and technology-enabled solutions. Driven by innovation, we create integrated health solutions that empower our customers to live their healthiest lives.



Our
Mission
Helping
people and
communities
achieve better
health.

GUIDEWELL



Guided by Purpose, Inspired by People

A Message from our President and CEO

People come to us in the moments that define their lives — when a child spikes a fever in the middle of the night, when a parent gets a diagnosis they never expected, or when someone is simply trying to stay healthy while juggling work, family, and everything life throws at them. Health care should make those moments easier. It should see people, understand their lived experiences, and support them with clarity and compassion.

The truth is, the system doesn't always deliver on that promise. Costs continue to rise, care is fragmented, and the weight of demographic and economic pressure is making health care out of reach for too many families. At the same time, remarkable innovation is all around us, from new therapies to AI tools that can remove friction and help people navigate care with more confidence.

This is the moment for GuideWell to step forward with purpose.

Our mission has always been grounded in people and community. As a not-for-profit company, we reinvest our resources where they have the greatest impact: improving affordability, expanding access, and strengthening the supports that help people live healthier lives. That is the responsibility we carry, and it shapes every decision we make.

We are building a future where care is more connected and more personal. Where technology amplifies human touch rather than replaces it. Where someone facing one of the hardest days of their life feels less alone because the system around them is designed to help, not hinder. We want to build a health care system where better outcomes, easier experiences, and healthier communities all add up to something people can feel in their everyday lives.

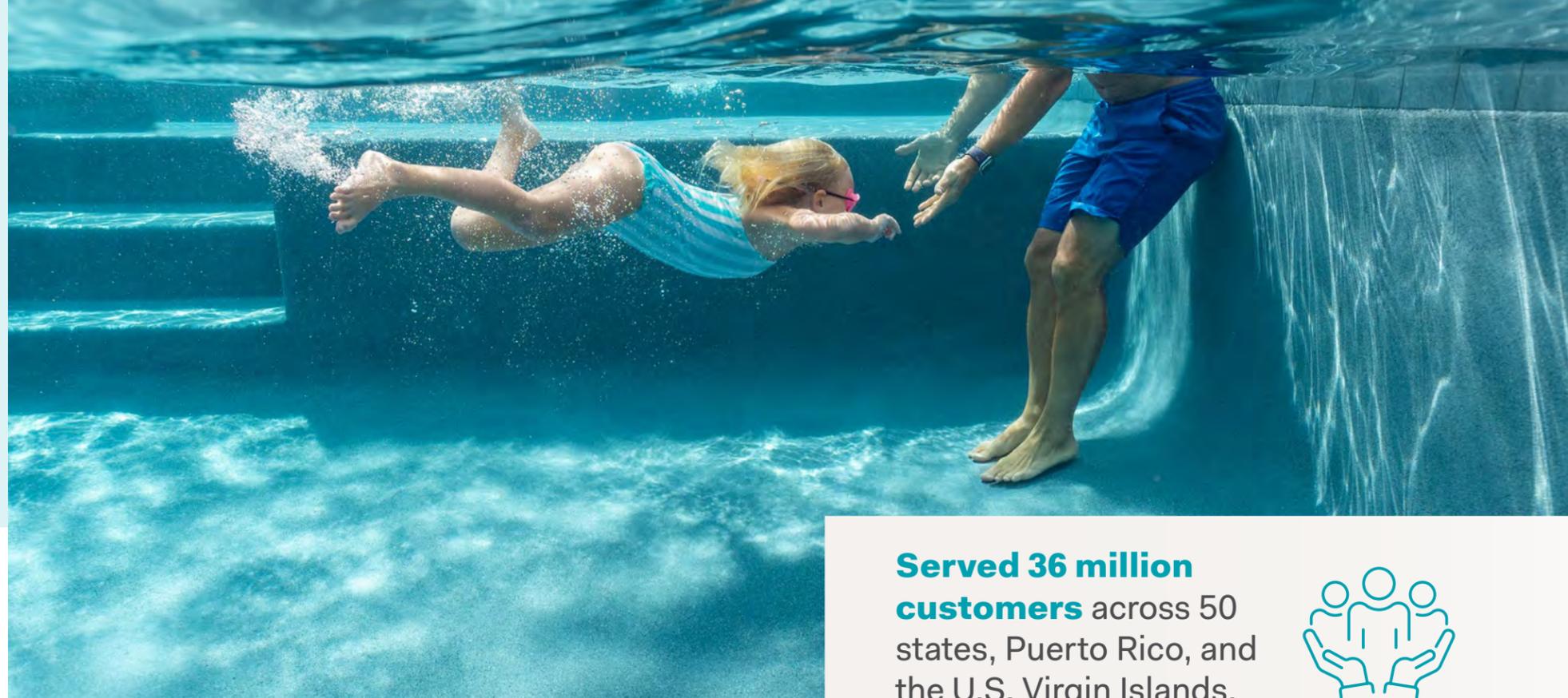
GuideWell is at an inflection point, and we are moving with clarity and urgency. I'm inspired every day by how our teams show up for the people we serve, and I'm confident in the path ahead. With our Board, our employees, and our partners across the health care ecosystem, we're shaping a system worthy of the trust people place in us.

Let's keep moving toward a healthier, more connected, and more compassionate future for all.

Brian D. Pieninck

President and CEO, GuideWell and Florida Blue

2025 IMPACT HIGHLIGHTS



- Food security solutions
- Community impact
- Mental well-being solutions
- Workforce impact

Served 36 million customers across 50 states, Puerto Rico, and the U.S. Virgin Islands.



Provided 24.8 million meals through food security grantees and contributions to Feeding Florida, North Texas Food Bank, and Banco de Alimentos de Puerto Rico.

Provided \$24 million in charitable giving to improve the health of local communities.

Awarded \$200,000 in Fundación Triple-S grants to eight nonprofit organizations in Puerto Rico to provide healthy food for students and older adults and invested **\$25,000 to commission a study** on food security.

Contributed \$3.2 million to 174 United Way chapters across the U.S. and Puerto Rico, with GuideWell matching every dollar donated by an employee.

Increased adoption of our in-house generative AI solution, resulting in **98%** of teams adopting the tool.

Connected 62,000+ Florida Blue members to a mental well-being app, doubling engagement from **1.6% to 3.2%**.

Florida Blue Foundation and Fundación Triple-S **partnered with the American Red Cross** to support families in the Caribbean following Hurricane Melissa.

GuideWell employees volunteered **38,000 hours**.

Awarded \$325,000 in Fundación Triple-S grants to 13 nonprofits dedicated to reducing social isolation.

Awarded \$3.1 million in Florida Blue Foundation grants to eight nonprofit organizations in Florida to improve maternal health outcomes for moms and babies.

Our Commitment

At GuideWell, we are a not-for-profit, mission-driven health services company dedicated to advancing our mission to help people and communities achieve better health.

Our health plans anchor the company, including Florida Blue and Triple-S, which collectively serve millions of members. Our reach extends far beyond traditional health insurance. Our health services include clinics, health management support, and health plan administrative services.

Together, we form an integrated ecosystem, all working toward a shared goal of delivering high-quality, compassionate health care.

Driven by a bold vision, we're committed to advancing innovation, community connection, and people-centered health care.



The GuideWell portfolio of companies include:

Health Plan Coverage

Florida Blue

The oldest and largest health insurer in Florida and a member of the Blue Cross Blue Shield Association. With health solutions varying from individual, group, and Medicare health plans to personalized care programs and mental well-being support, Florida Blue serves more than 6 million members across all 67 counties in Florida.

Triple-S

The exclusive Blue Cross Blue Shield plan serving Puerto Rico, offering comprehensive health care, as well as life, property, and casualty insurance products to two out of every three people across the island.

Florida Health Care Plans

Delivering health coverage and high-quality integrated care with over 30 locations throughout Florida's Volusia, Flagler, Seminole, Brevard, and St. Johns counties.

Truli for Health

In collaboration with leading local hospital systems and providers, Truli for Health provides Florida's workforce access to affordable, patient-centered, value-based care through small and mid-sized employers.

Capital Health Plan

Health coverage and quality health care provider for Florida's Medicare recipients, state employees, and business owners at clinical locations throughout Tallahassee, FL.

Clinical Care Sites

Florida Blue | Sanitas Medical Centers, Florida Health Care Plans, GuideWell Emergency Doctors, Capital Health Plan, Salus, and GuideWell Primary Care:

A portfolio of care delivery organizations providing primary, specialty, and urgent care at over 100 Florida and Puerto Rico medical centers and affiliate clinics.

Behavioral Health and Complex Care Management

Lucet

Managed behavioral health services provider that offers tech-enabled support to payers, providers, and health plan members, as well as home-based, whole-person care for high-risk patients.

Health Plan Administrative Services

WebTPA

Serving nearly 3.8 million lives, the company is one of the country's largest, most flexible third-party administrators for specialized employer health care benefits. Through its

affiliate, Communitas, WebTPA is also an industry leader in health care management.

GuideWell Source

Aiding the government and consumers through improved processing of Medicare claims in Washington, D.C., Florida, Puerto Rico, and beyond.

Community

Florida Blue Foundation

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

Fundación Triple-S

The philanthropic branch of Triple-S focused on food security, mental health, loneliness, and social isolation in Puerto Rico.

Our Model Matters

At GuideWell, we believe that a better health care model is possible — one that prioritizes people over profits.

GuideWell exists to improve health, not maximize shareholder returns. Our operating model allows us to reinvest into care, coverage, and communities. We advance

innovative programs and local partnerships that expand access, improve health, and drive positive change.

As a not-for-profit, GuideWell is driven by a commitment to our members and customers, rather than shareholder interests.

We believe this vision sets us on a path to become:

A leading not-for-profit health services company, reinvesting our resources to serve members and communities.

A true pioneer in technology-enabled innovation, developing experiences that feel more personalized and connected.

A model for integrated health value, building a system that delivers more accessible and affordable care.

Our Vision

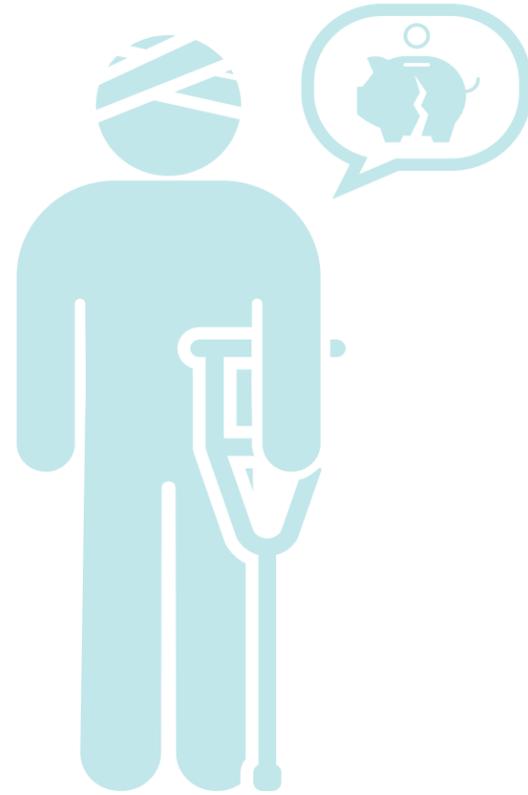
To lead the nation in transforming health through compassionate, connected, and technology-enabled care that delivers personalized value and empowered living.

Strengthening the Health Care System

To create a more effective and compassionate health care system, we must tackle the affordability crisis head-on while reimagining how care is delivered. We are committed to making health care more accessible and affordable for everyone and developing the next generation of health care professionals.

Championing Affordability for All

We recognize the high cost of health care and prescription drugs, coupled with the increased cost of living, are straining household budgets. Addressing this affordability crisis is our top priority because everyone deserves peace of mind when it comes to their health care.



What we did:

Advocated for affordable coverage.

Throughout 2025, we championed the extension of the enhanced premium tax credits, which helped more than 24 million Americans afford coverage through the Individual Marketplace.

Empowered members through education.

We helped consumers understand and prepare for Open Enrollment through Florida Blue's Stay Covered campaign, and highlighted the value of health insurance by addressing the risks of being uninsured.

Helped members maximize coverage.

Launched educational videos to help Florida Blue members understand their health plan benefits.

Designed products and networks to meet members' needs.

We created health plans with networks of hospitals, doctors, and specialists to cater to the needs and budgets of our members and communities.

Provided more choices for members.

We expanded coverage options by offering Medicare Advantage plans in all 67 Florida counties, introduced Blue Select in Puerto Rico, and expanded our BlueMedicare™ Patriot plan to support older veterans.

Connected people to financial resources.

Community Specialists at our Florida Blue Centers connected community members to financial assistance, government benefits, and local support services.



Community Specialists at Florida Blue Centers answer questions and refer individuals to helpful resources and support.

**IMPACT
IN FOCUS**

MEMBER SPOTLIGHT

Warren D.

Warren, a Central Florida small business owner, was diagnosed with stage 4 lymphoma. With Florida Blue, he accessed life-saving care and a team of dedicated doctors who helped him navigate his treatment.

Despite a challenging journey, including chemotherapy, infusions, and CAR-T therapy, Warren beat his cancer.

"I was blown away by the level of support and care that I received through my health plan benefits," Warren recalls. "[Florida Blue] helped me navigate the system, answered my questions, and made sure that I had access to the best possible care."

**Florida Blue was
with me every
step of the way."**



[Read Warren's full story here](#)



Helping Businesses Thrive

Rising health care costs, regulatory changes, and economic uncertainty make it challenging for both large and small employers to offer quality benefits while managing expenses.

Why it matters: Companies that offer affordable, comprehensive health coverage tend to see lower health care costs along with a healthier, more productive workforce.

How Florida Blue helps:



For large businesses

Florida Blue provides coverage to help self-funded employers control costs, as well as extra protection for employees who could face high medical costs from critical illnesses or accidents.



For small businesses

Florida Blue offers health plan solutions designed to help them save and manage health care costs for business owners and employees.

The bottom line: Regardless of size, businesses benefit from having access to coverage and support that protect both their employees and their bottom line.



Read more about how we're helping businesses navigate complex health care costs.





GuideWell Emergency Doctors clinics in Florida offer a more affordable and efficient alternative to traditional emergency rooms.

Reducing Hospitalizations & ER Visits

Too many people turn to the ER for nonemergencies or go to the hospital for conditions that can be treated elsewhere. We're guiding members on where to go for care so we can reduce health care costs and ease strain on hospitals.

Why it matters: Unnecessary hospital visits — especially to the ER — can lead to increased costs, longer ER wait times, and gaps in care.

How we helped:

- Reached out to members using artificial intelligence, predictive modeling, and behavioral science to identify members at risk for unnecessary ER trips and who are more likely to skip important health screenings.
- Launched a pilot program in ZIP codes where people with asthma frequently went to the ER. Through this care navigation effort, **82% managed their condition without needing to go to the ER.**
- Educated members about the top drivers of unnecessary ER visits and making informed choices about when and where to seek care. These efforts resulted in **325,000 fewer ER visits.**

Going to the ER is

12x
more expensive
than going to a
primary care
doctor

10x
more expensive
than going
to an urgent
care center



Choosing the Right Care



Supporting Cancer Patients with Health Navigators

Helping members proactively manage their care improves outcomes and avoids costly hospitalizations and unnecessary ER visits.

How we're helping: In collaboration with [Evolent](#), which connects patients with complex conditions to care, we're matching cancer patients and their families with care navigators and easy-to-use digital tools to support them through their health journey. Florida Blue introduced this comprehensive solution for its Medicare Advantage members.

Health navigators help members:

- Understand their diagnosis and treatment options
- Access necessary resources and support services
- Manage symptoms and side effects
- Stay on track with their care plan

Members in the program had a **40% reduction** in hospital and ER visits and **95% patient satisfaction**

Improving Medication Management

Florida Blue deepened our commitment to making medications more affordable, accessible, and easier to manage for members.

National drug costs are rising



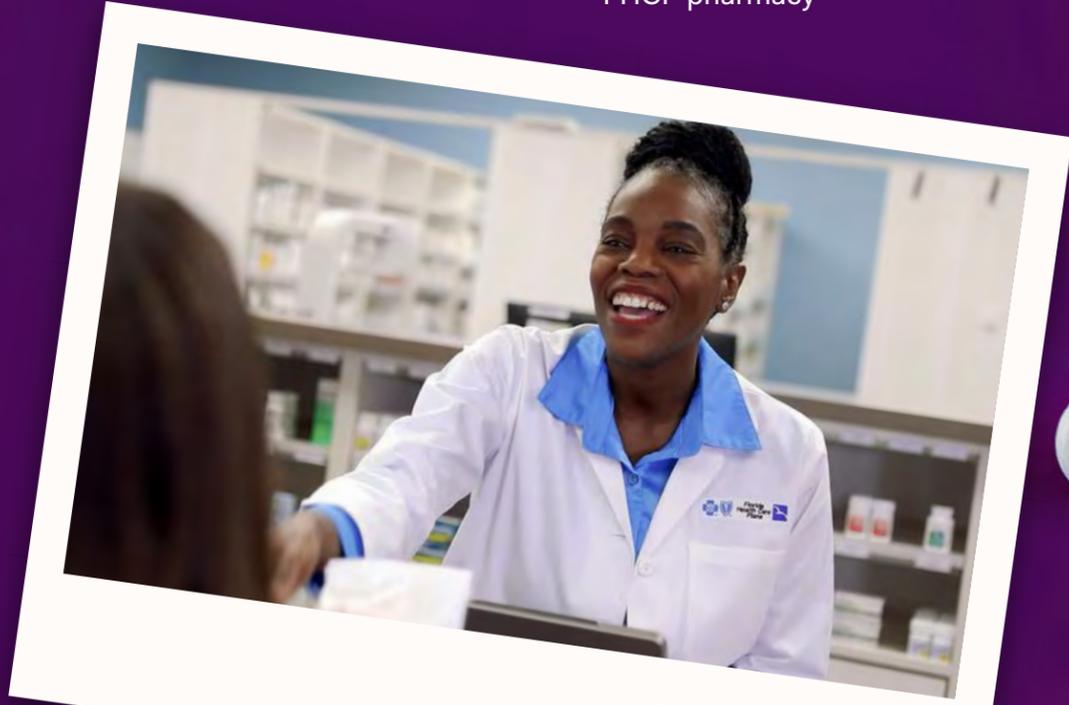
How we took action:

- **Expanded FlexAccess:** Helps members find cost savings which can reduce copays to \$35 or less for most drugs.
- **Introduced Advocate+ Pharmacy Match:** Connects members with the most cost-effective pharmacy to fill their specialty medication with dedicated support along the way.
- **Offered IntegratedRx networks:** We partner with doctors' offices and hospital pharmacies to make it easier for members to access and save on certain specialty medications, like self-administered oncology drugs.
- **Helped older members manage medications:** Supports Florida Blue Medicare members by proactively resolving medication issues, providing one-on-one pharmacist support, and offering a prescription payment plan.

Reducing Rx Spend for FHCP Members

FHCP offers a range of pharmacy solutions to help members save on prescription medications. With 18 on-site pharmacies and partnerships with other specialty pharmacies, FHCP provides:

-  Convenient access to affordable medications
-  Co-pay assistance cards to reduce out-of-pocket costs
-  Low to no-cost prescriptions for certain preventive medications when filled at an FHCP pharmacy
-  Free mail-order delivery with up to 90-day supplies for eligible medications



FHCP full-service pharmacies are members-only, and offer shorter wait times, and same-day medication transfers.



Reimagining Care Delivery

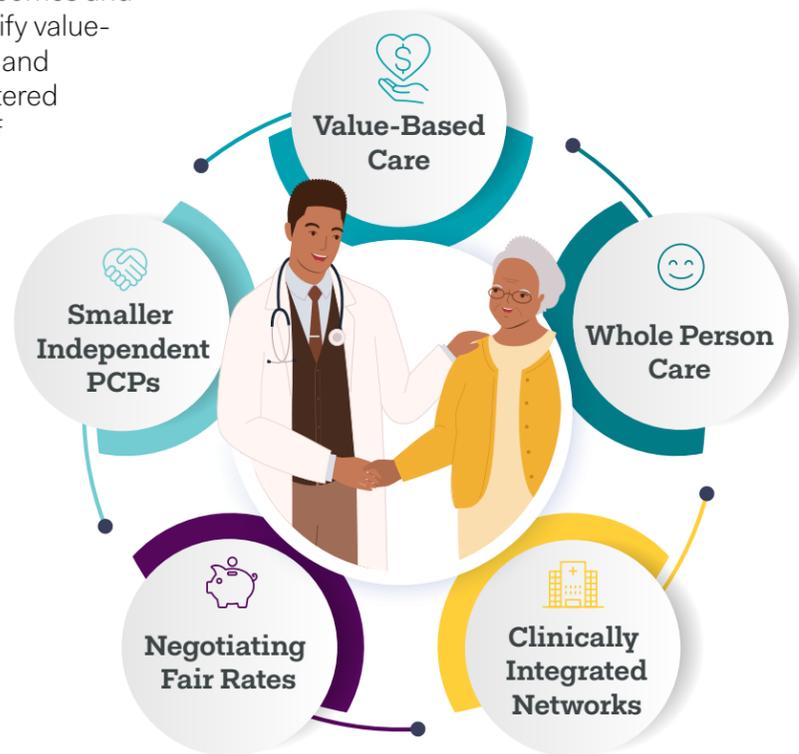
Why it matters: Building a more connected, affordable, and people-centered health care system lies in integrated, value-based models that deepen relationships with community providers, create seamless experiences, and prioritize outcomes.

Partnering with Providers

We're transforming health care to make it more affordable, higher quality, and centered on the patient — with a focus on keeping people healthy, not just treating illnesses.

What we're doing:

- **Advancing value-based care** by rewarding doctors and hospitals for delivering high-quality care, leading to improved health results, reduced hospital readmissions, and enhanced patient satisfaction.
- **Enabling whole-person care** in primary care clinics to ensure providers are solving for underlying social and economic factors that contribute to poor health outcomes.
- **Building regional Clinically Integrated Networks (CINs)** to drive better health outcomes and experiences. These networks unify value-based providers by sharing data and resources, enabling patient-centered care scaled to meet the needs of each community.
- **Negotiating fair rates with providers** to create a network of care teams that make high-quality care more affordable for our members.
- **Supporting smaller independent primary care practices** by connecting them with Accountable Care Organizations (ACOs) that can provide data analytics, care coordination, and operational support.



The bottom line: We envision a health care system that's hyperlocal, with a curated network of doctors and providers committed to delivering high-quality, affordable care.

GuideWell Clinics

Florida Blue | Sanitas Medical Centers

Each of our Florida Blue | Sanitas Medical Centers embraces value-based care, exemplifying the kind of collaboration the health care industry needs.

Each location features:

- Care teams, led by Sanitas doctors.
- Primary care, lab tests, and coordinated support for complex health concerns — like diabetes and mental well-being — and access to 24/7 support through the mySanitas app.



Triple-S Salus Clinics

Our four Salus clinics exclusively serve Triple-S members, offering access to preventive, diagnostic, and urgent care with \$0 copays.

By the numbers:

- Served **204,327** individuals
- Helped **22,765** members with preventive exams
- Provided **58,809** imaging tests



FHCP Care Centers

Florida Health Care Plans (FHCP) opened a new care center in Daytona Beach. The integrated model is designed to provide members with a comfortable and convenient care experience.

Services include:

- Personalized care coordinated by primary care providers
- On-site lab for quick and convenient service
- A full-service pharmacy with drive-through access



Accessing Convenient Care

We're expanding convenient, flexible, and modern ways for members to access care — anytime, anywhere.



Why it matters:

People want care that fits their lives. Convenience, speed, and simplicity help members get the right care faster — leading to better experiences and better outcomes.

How we're expanding convenient care:

- Florida Blue launched BlueVirtualCare with Amwell, giving members 24/7 access to board-certified doctors for general medicine, behavioral health, and dermatology — providing a cost-effective option for care anytime it's needed.
- Florida Blue enhanced its digital and AI-enabled tools to help members quickly find doctors, view their insurance cards, make payments, and access personalized support — anytime.

These tools have earned an **80%-member satisfaction rate.**



The first MiConsulta MD space is located at Plaza Las Américas, the largest shopping center in the Caribbean, and is available seven days a week.

IMPACT IN FOCUS

CARE INNOVATION

SPOTLIGHT: MiConsulta MD

Triple-S introduced [MiConsulta MD](#), an easily accessible space in a busy shopping center that combines technology and medical care. Members walk in, tap a button, and instantly connect with a licensed physician who guides them through diagnostics using in-station tools — all in a private, secure setting. No copay or deductible required. Triple-S plans to expand these spaces in 2026 to broaden access across Puerto Rico.

Building Tomorrow's Workforce

To ensure our communities have access to quality care for generations to come, we are investing in the people who will lead and transform our health care system.

Empowering Health Care Professionals in Puerto Rico

To combat the critical shortage of doctors and other health professionals on the island, Fundación Triple-S is making significant investments in students who are committed to practicing in Puerto Rico.

- In partnership with the Fundación para el Futuro de la Salud or Foundation for the Future of Health, Fundación Triple-S awarded **\$238,000 in scholarships** to 21 medical, nursing, and pharmacy students and professionals.
- The scholarship program expanded to include nine new scholarships in high-demand fields such as neurosurgery and advanced nursing, ensuring we are supporting the island's most urgent health care needs.



During a ceremony, Triple-S CEO Thurman Justice congratulates scholarship recipients.

Supporting the Next Generation in Florida

From aspiring social workers to groundbreaking entrepreneurs, GuideWell is supporting the future leaders who will shape the health of our communities for years to come.

- In partnership with KPMG and Orlando Health, GuideWell hosted and supported the **Plug and Play** health program to accelerate the growth of eight health care startups.
- A gift to Florida State University (FSU) established a new endowed scholarship for students in the social work bachelor's degree program, building the pipeline of these essential professionals.
- Florida Blue Foundation provided scholarships to students at Florida Agricultural and Mechanical University (FAMU), breaking down barriers to higher education degrees in health care, and helping students achieve their academic and professional goals.
- Through the Path to Prosperity scholarship program, a partnership with the Florida Prepaid College Foundation, Florida Blue Foundation awarded 32 scholarships to students in Florida's most under-resourced ZIP codes to help reduce childhood poverty through access to higher education. Since our partnership began in 2021, we've awarded a total of **116 scholarships**.



Eight innovative health care startups have successfully graduated from the Plug and Play health accelerator program, transforming their ideas into pilots and further validation.



Florida Blue scholarship recipient Ty Mariano Andrews, a sophomore majoring in Physical Therapy, received \$2,500.

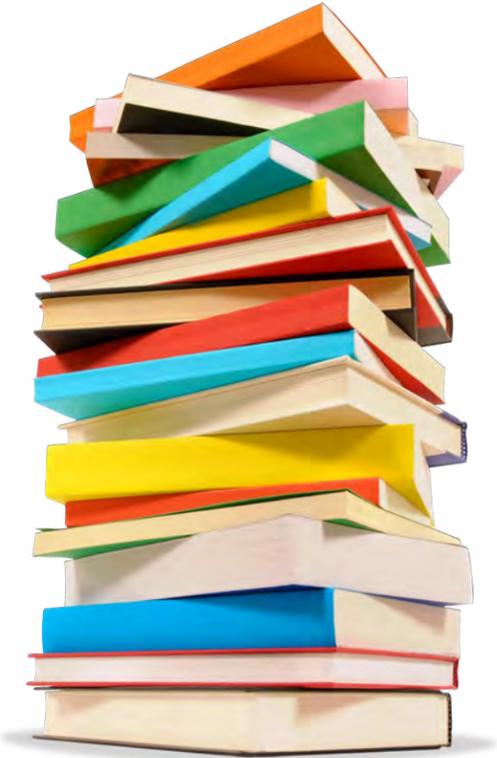


IMPACT IN FOCUS

STUDENT SPOTLIGHT: Demetrius

Demetrius Hall, a recipient of the Path to Prosperity Scholarship, was the first in his family to graduate from high school and attend college.

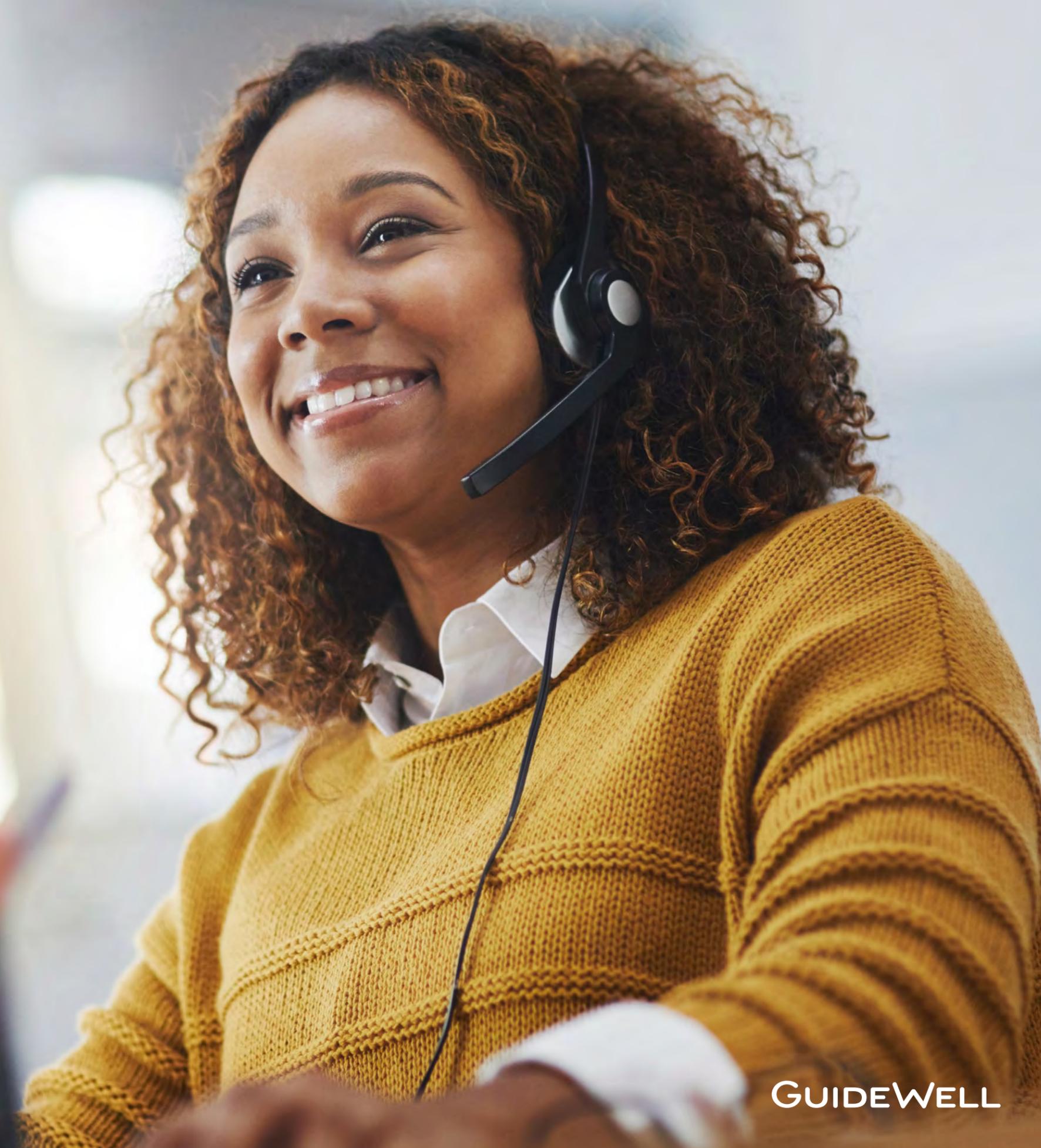
Outside of school and working, he participated in the Big Brothers Big Sisters School-to-Work program, further demonstrating his drive to succeed.



Demetrius Hall with his Big Brothers Big Sisters School-to-Work program mentor, Frank Crum.

Embracing Responsible Innovation

We are committed to harnessing the power of technology and artificial intelligence to create a simpler, more personalized, and effective health care experience. Our dedication to responsible innovation ensures that we ethically leverage data to improve member outcomes and empower our teams.



Harnessing AI to Improve Health

At GuideWell, people remain at the heart of every decision. By harnessing the power of AI, we're able to accelerate access to care — helping members get the support they need faster, with less friction.

Why it matters: Responsible AI can accelerate processes and uncover insights that lead to better, faster care.

Our approach: We've maintained a commitment to using AI for approvals, never for denials, and always with human oversight.

How we're implementing AI to help our members:

Human led design: We use AI to support decision-making, with our people always in the loop to ensure safety, fairness, and accountability.



Always-on member support: Our conversational AI delivers 24/7 care navigation, guiding members to information, services, and next steps when they need it.



Faster access to care: AI streamlines prior authorization and claims review, reducing delays and helping members get the care they need sooner.



Smarter and improved outcomes: AI helps identify care gaps and integrates social drivers of health, enabling more timely, targeted interventions.



The bottom line: Our AI solutions are designed to reduce administrative burdens, which not only speeds up decision-making but also helps make health care more affordable for everyone.

78% of AI-enabled prior authorizations are approved in under 90 seconds



Industry Leader

In 2025, GuideWell joined a broad coalition of major health plans, pledging to implement voluntary prior authorization reforms to create a more efficient, affordable, and sustainable health care system for all.

HHS Secretary Robert F. Kennedy, Jr. and CMS Administrator Dr. Mehmet Oz hold a roundtable discussion on prior authorizations with health insurance CEOs, including GuideWell CEO Brian Pieninck and former GuideWell President and CEO Pat Geraghty, in Washington, D.C. (Official HHS Photo by Amy Rossetti)

Removing Barriers for Providers

In addition to improving outcomes, technology is helping reduce administrative burdens for providers and improve interactions for members.

Why it matters: Physician burnout is a pressing issue, with doctors spending two hours on administrative tasks for every hour of direct patient care.

At GuideWell, we're committed to alleviating this burden and empowering clinicians to focus on what matters most — delivering high-quality patient care.

What we're doing:

- Our FHCP mobile app uses augmented ambient listening for providers to expedite patient encounters, **reducing physician messaging time by 20%**.
- WebTPA and care management sister company, Communitas, are piloting an AI tool to speed up the decision-making process for approvals, with human oversight for each transaction, cutting authorization time in half.



Improving Health Outcomes

True health extends beyond the clinical setting, encompassing mental, social, and physical well-being. GuideWell is dedicated to a whole-person approach, addressing critical social and economic factors like mental health and food security that profoundly impact health outcomes.



Florida Blue

Supporting Healthy Lives

Our commitment to improving health outcomes goes far beyond traditional health insurance. We're in our communities, connecting people to care, services, and support in their time of need.

Florida Blue Centers by the numbers

- **66,000** health coaching sessions
- **4,500** people enrolled in health programs
- **10,000** health screenings

Compassion in Action

Our 35 Florida Blue Centers serve as community hubs, where anyone — member or not— can get support navigating their health.

How Centers help:

- Nurses provide A1C screenings, blood pressure checks, personal health assessments, one-on-one coaching, condition management programs, and monthly health presentations.
- Centers host fitness classes, wellness workshops, and social activities that help build community.
- Community specialists connect individuals to food assistance, transportation, financial support, and other local resources.

Earl, a Florida Blue Community Specialist, is dedicated to helping our members navigate their health journeys with care and compassion.



COMMUNITY SPECIALIST SPOTLIGHT: Earl

Earl encouraged a Florida Blue member to get a preventive mammogram through our mobile mammography unit — making a lifesaving difference.

After the member's breast cancer diagnosis, Earl stayed by the member's side — offering steady reassurance and support to her and her family throughout treatment. Their journey came full circle in a joyful moment when she rang the bell at our Florida Blue Clearwater center to celebrate being cancer-free.

Supporting Members Through Personalized Care Teams

Florida Blue also offers dedicated Care Teams — including registered nurses and social workers — who support members virtually and by phone between doctor visits.

By the numbers:

In 2025, Florida Blue Care Teams engaged **57,000 members**, including 13,000 Florida Blue Medicare members and 44,000 individual and group members.

How Care Teams help:

Care Teams build deep trust with members and help prevent complications by tracking health progress, providing coaching, and supporting members with complex needs and chronic conditions.

Connecting Members to Essential Support in Puerto Rico

Triple-S also brings personalized support to the members it serves.

- Community health workers in Puerto Rico **supported 5,530 Triple-S members** through home and community visits, helping them overcome barriers such as transportation, food insecurity, and access to care. They also **resolved 1,181 social needs** and coordinated volunteer programs to strengthen support for under-resourced families on the island.
- Social workers in Puerto Rico supported more than **900 Triple-S members** in 2025, addressing urgent social needs such as abuse, neglect, violence, and access to mental health services.

Managing Chronic Conditions

Six-in-ten Americans live with a chronic disease, driving 90% of the nation's \$4.5 trillion in health care costs.

Tackling Diabetes Together

GuideWell is advancing programs to help individuals manage diabetes and improve long-term health.

Advancing diabetes solutions:

- Using AI to close care gaps for our Florida Blue members.
- Providing targeted case management for high-risk FHCP members — **40%** with depression **lowered their A1c** blood sugar test by at least one point.
- Tracking Florida Blue members with severe mental illness who may be more prone to developing diabetes.
- Connecting Florida Blue members to Sanitas' Chronic Care Program to improve A1c levels and reduce ER visits.
- Equipping Triple-S members with tools and workshops through the "I Control My Diabetes" program.
- Helping participants in Florida Blue Center Weight Management to Prevent Diabetes Classes **reduce their A1c results by 6.6%**.
- Linking GuideWell Emergency Doctors patients with elevated blood sugar to primary care through the "My Friend Sugar" program.
- Supporting expectant mothers with gestational diabetes or other high-risk conditions through Florida Blue's Healthy Addition® program.



Improving Outcomes for Moms and Babies

Across GuideWell, we're driving innovative initiatives to increase access to maternal health resources and support.



New mom, Alana, poses with her baby girl, Ava, and members of the pregnancy care team at Sarasota Memorial Healthcare Foundation, which received a 2025 grant from Florida Blue Foundation.

Maternal health initiatives in action:

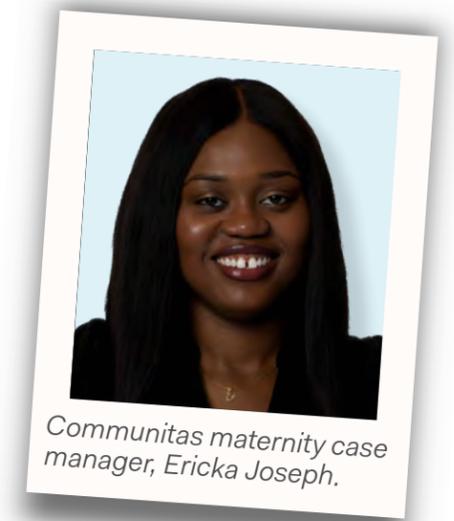
- Triple-S committed to expanding its group prenatal care model to additional hospitals in Puerto Rico to reduce preterm births.
- Triple-S convened health leaders and the March of Dimes to advance maternal and child health solutions.
- Florida Blue partnered with Canopie to expand prenatal and postpartum mental health support.
- Florida Blue Foundation **invested \$3.1 million** to support doulas, mobile clinics, telehealth services and nurse navigators statewide.
- Florida Blue is coordinating with the Florida Perinatal Quality Collaborative in bringing OB emergency simulation training to rural hospitals to improve readiness for high-risk situations.
- Florida Blue expanded its maternal Social Drivers of Health (SDoH) dashboard to include infant outcomes, guiding targeted programs like blood pressure cuff kit distribution, diaper banks, and car seat safety events.
- Communitas maternity case managers guide members from prenatal planning through postpartum care.



Instructors and students work together during simulation training at Advent Health Zephyrhills Hospital.

“Ericka, your kindness and encouragement made such a difference.”

-Member



Communitas maternity case manager, Ericka Joseph.

Fostering Mental Well-Being

Mental health is essential to overall health. We are committed to shattering the stigma around mental illness and creating a system of care that addresses the whole person.

Providing Resources, Tools, and Support

By the numbers: For 75% of people, the conversation about mental health begins with their primary care doctor.

That's why we're working with our full network of primary care providers to connect their patients — our members — with tools, resources, and services to improve mental health and well-being.

With the help of provider partners, we:

- Encouraged **62,000 Florida Blue members** to use meQuilibrium (meQ), a digital self-help tool with personalized resources that empowers members to build resilience and reduce stress. Member engagement doubled in 2025.
- Helped Florida Blue members schedule new patient therapy appointments through Lucet™, a company that uses technology to expedite access to mental health support.

86% of Florida Blue members using Lucet's scheduling tool booked new patient therapy appointments within seven days.

Outreach to Florida Blue primary care network, includes:

- **77 value-based primary care provider groups**
- **Nearly 2 million members**

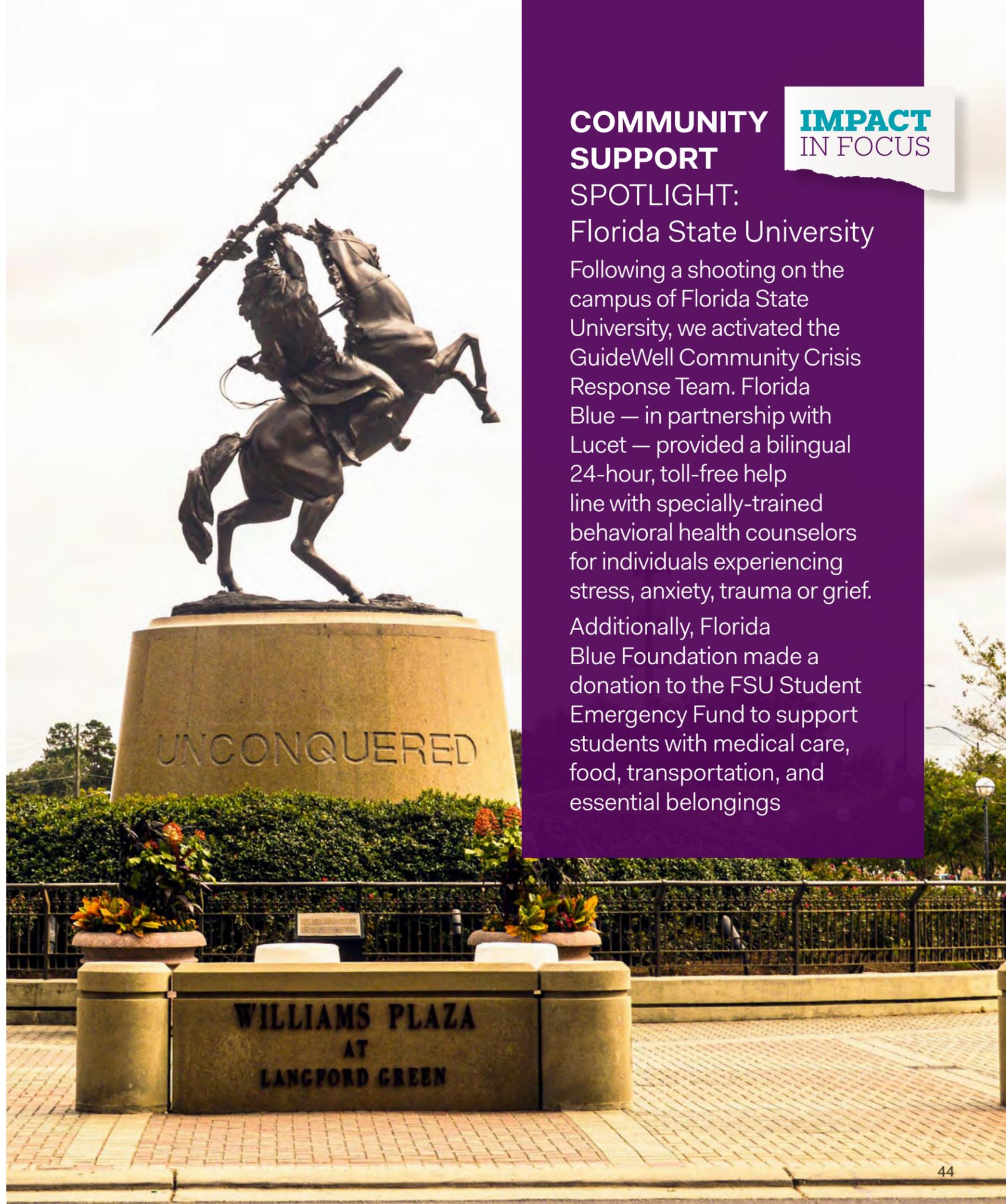
Supporting First Responders

We recognize the immense mental toll that crisis situations take on our communities' first responders. FHCP provides direct, accessible mental health support for local firefighters to ensure these heroes get the confidential care they need.

Impact in action:

- As part of its "Fit for Duty" program, FHCP added mental health screenings for anxiety, depression, and stress, and in 2025, **screened 370+ firefighters** from nine municipal departments, connecting those in need with mental health providers.
- The FHCP team hosted on-site workshops on mental well-being and self-care for **42 firefighters**, equipping them with tools and resources to manage their mental health.

Florida Blue Foundation **invested \$3.15 million in mental well-being grants to nine community-based programs** to address critical mental health needs and help grow the pipeline of mental health professionals.



COMMUNITY SUPPORT

IMPACT
IN FOCUS

SPOTLIGHT:

Florida State University

Following a shooting on the campus of Florida State University, we activated the GuideWell Community Crisis Response Team. Florida Blue — in partnership with Lucet — provided a bilingual 24-hour, toll-free help line with specially-trained behavioral health counselors for individuals experiencing stress, anxiety, trauma or grief.

Additionally, Florida Blue Foundation made a donation to the FSU Student Emergency Fund to support students with medical care, food, transportation, and essential belongings

Teaming up for Mental Health

Florida Blue partnered with local sports teams across the state to break down the stigma surrounding mental health.



Tampa Bay Buccaneers: The “Game Plan for Wellness” men’s health initiative created a safe space for men to discuss physical and mental well-being with experts and peers.



Miami HEAT: We opened a third “Mindfulness Sanctuary” in a local high school, providing a dedicated, peaceful space for students and teachers to de-stress and recharge during the school day.



Tampa Bay Lightning: For the fourth year, the “Strike the Stigma” event brought together **350 high school students** for a symposium on youth mental health, where they had the opportunity to become certified in teen Mental Health First Aid.

Inter Miami CF: Our partnership supported the Special Olympics Unified Team for the fifth consecutive year and provided local children with sports equipment and unforgettable experiences that focus on improving well-being.



Fostering Connection in Puerto Rico

Social connection is a fundamental human need, yet social isolation and loneliness are growing public health concerns that represent significant risks to both physical and mental health.

In Puerto Rico, Triple-S is fostering a culture of connection through research, investment, and community action.

- Fundación Triple-S commissioned a study on [social isolation](#) and launched a working group with community leaders to create a national strategy for social connection.
- Fundación Triple-S awarded **\$325,000 to 13 nonprofits** dedicated to reducing social isolation and loneliness through the Good Neighbors Social Connection Fund.
- The “Socializar es Saludable” (Socializing is Healthy) Tour brought **400 older adults** together for in-person events with music, entertainment, and health education across two municipalities.



Researchers present the findings of social isolation and loneliness study at Triple-S during the Action Forum for Social Connection.

Key Survey Findings:

- Loneliness impacts pre-teens as young as 10 years old.
- 3 out of 5 students report moderate or high levels of loneliness.
- 1 in 3 adults report moderate or high levels of loneliness.
- Those who report high levels of loneliness experience a higher frequency of chronic diseases such as depression, hypertension or cardiovascular disease.



This event in Humacao included dance therapy to foster social connection.

Supporting Our Caregivers

An estimated 63 million Americans serve as unpaid caregivers, a role that can take a significant toll on people's physical and mental health. We are expanding our resources in Florida and Puerto Rico to provide support to caregivers.

What we're doing:

- Florida Blue made it easier for caregivers to find support through our floridablue.com/caregiver hub, which features a "Caregiver Connections" Facebook community, online resources, and in-person support groups at our Florida Blue Centers.
- Through the "Contigo Cuidador" program, Fundación Triple-S provided **29 free workshops to 5,121 caregivers** on topics like choosing a care home and managing patient emotional health.
- Triple-S Advantage, our Medicare Advantage company in Puerto Rico, introduced "Contigo En Mente" (With You in Mind), a first-of-its-kind dementia care plan to support both members and their caregivers.
- Through the Dementia Friends movement, Fundación Triple-S **educated 4,096 people**, certified the first dementia-friendly elementary school, and certified four new municipalities. The organization promotes inclusion and understanding by raising awareness of early dementia signs through talks and workshops.



Dementia Friends movement by the numbers:

57

workshops held

150

students certified

148

employees certified



Strengthening Food Security

Food is more than just fuel. What we eat plays a significant role in our overall health and well-being, which is why we are working to make good nutrition more accessible.

From partnering with sports teams and community-based organizations, to boots-on-the-ground volunteering, we are tackling food insecurity from every angle.

Why it matters: Food insecurity is one of the most significant social drivers of health in the country, contributing to **increased risks** of chronic diseases including obesity, heart disease, and certain types of cancers.

- In 2025, the federal government shutdown, affordability crisis, and other factors contributed to increased demand for food aid.



Investing in Communities

- Florida Blue Foundation awarded **\$3 million in grants**, supporting eight community-based food programs to reduce the burden of chronic health conditions and increase access to healthy food in rural communities.
- GuideWell provided nearly **24.8 million meals** through Florida Blue Foundation's food security grantees and contributions to Feeding Florida, North Texas Food Bank, and Banco de Alimentos de Puerto Rico.



Florida Blue and its Foundation supported the opening of new on-campus and mobile food pantries at the University of Central Florida and Valencia College, giving students free access to nutritious food so they can focus on their education.

In Orlando, two new refrigerated trucks funded by our Florida Blue Foundation are allowing United Against Poverty to bring fresh, healthy food directly to neighborhoods that need it most.



Fundación Triple-S invested **\$200,000 in eight nonprofit programs** in Puerto Rico to provide healthy food for students and older adults who live alone. In addition, they **invested \$25,000** through partnerships with Nutriendo Puerto Rico to commission a study on food security in Puerto Rico.

Teaming up to Tackle Hunger

Across Florida, we're partnering with local sports teams to amplify our impact.



Tampa Bay Lightning: The "Bolts & Blue: Face Off Against Hunger" event provides health and wellness services alongside on-site and take-home meals.



Miami Marlins: A drive-through food distribution served **1,000 families**, with a goal to distribute 5 million meals across Florida as part of the Farm Share program.



Orlando Magic: For every blocked shot throughout the season, the team donates 10 meals to the Second Harvest Food Bank of Central Florida. Since the partnership started, **more than 26,000 meals** have been donated.



Florida Panthers: The team's on-ice goals for food program translated to **over 103,000 meals** delivered to families in Broward County.



Jacksonville Jaguars: Florida Blue and Jacksonville Jaguars staff sorted **3,667 pounds of food** at Feeding Northeast Florida, providing more than **3,000 meals** to local families. They also partnered with the City of Jacksonville to deliver fresh meals to 143 seniors at 100 addresses across 27 ZIP codes.



FC Naples: Florida Blue launched a new Goals for Food partnership with the FC Naples soccer team. For every goal scored during the next home season, we will make a donation to a local food bank.

Partnering for Hunger

Our commitment goes beyond philanthropic support. Throughout the year, teams rolled up their sleeves to stock shelves, sort food, and deliver meals in their local communities.



Our WebTPA San Antonio team partnered with Communities Under the Bridge to serve meals and provide donations to individuals facing homelessness.



Teams at WebTPA volunteered at Irving Cares, working in their food pantry to help organize and prepare food bags.



Florida Blue team members in Central Florida helped clean and stock shelves in the Member Share Grocery and Member Marketplace and took inventory in the Emergency Food Pantry.



Triple-S teams volunteered at El Comedor de la Kennedy in Puerto Rico to sort and pack food for families across the island.



FHCP partnered with the Boys and Girls Clubs of Volusia/Flagler Counties and the Society of St. Andrew and Farm Share Florida to distribute fresh food and produce to **over 275 households** in Volusia County.

Empowering Our People

From the boardroom to every team member across the organization, our impact is driven by our people and our shared commitment to driving a culture of compliance and ethical business conduct.

Leading with Transparency, Ethics and Integrity

At every level of the organization, we're focused on putting our members first. This commitment starts at the top with our board.

Our GuideWell Board of Directors — leaders with deep experience in health care, finance, technology, and corporate management —

provides strong oversight and strategic direction.

Their work is supported through four Board committees that reinforce a culture of accountability.

Audit, Risk & Compliance Committee

– Oversees financial reporting, audit practices, enterprise risk management, and compliance.

Board Governance & Nominating Committee

– Ensures strong governance practices and leads the nomination of highly qualified directors.

Talent & Compensation Committee

– Guides human resources strategy, including compensation, benefits, and CEO performance.

Finance Committee

– Advises on the financial aspects of strategic investments, reviews the annual financial plan, and monitors key financial issues.

Cultivating a Future-Ready Workforce

Building a workforce ready for tomorrow starts with the work we do today. At GuideWell, we know we're on a journey — and we're committed to preparing our people with the tools, skills, and support they need to better serve our members.



Why it matters: The future of health care requires new capabilities, new mindsets, and new ways of working. Becoming future ready doesn't happen overnight, but we're taking meaningful steps to equip our teams for a rapidly changing world.

Upskilling at Scale

We are continuing to evolve how our employees learn, develop, and grow so that building new skills becomes part of our everyday culture.



More than 12,650 employees engaged in online learning activities designed to spark growth and build foundational future-ready skills.

Courses include the Lean Competency System, the Innovation Mindset Journey, and Leading in the Age of Generative AI — giving employees more ways to explore, experiment, and expand their capabilities.

Our Generative AI Academy offers role-based learning pathways, ethical AI training, and advanced modules for developers.





Laying the Foundation for Enterprise AI Adoption

We recognize that we're still early in our AI journey. But each step is helping us build momentum.

GuideWell Chat, an in-house generative AI solution:

- **Adopted by 98% of teams**, demonstrating strong interest and readiness to embrace new tools.
- Integrating AI has allowed teams to refocus time on higher-impact work.

Building confidence with hands-on learning:

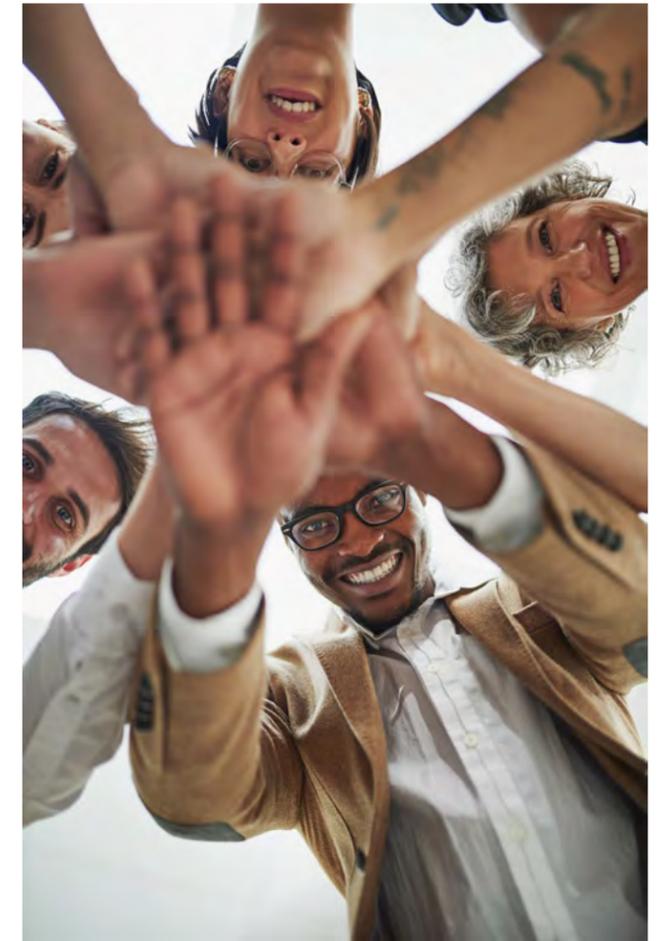
- Through **65+ workshops**, more than **1,342 employees** learned how to use AI effectively and responsibly.
- Ongoing pilots with leading industry platforms and partners are helping us understand how AI can improve day-to-day efficiency.

Championing a Performance-Driven Culture

Why it matters: A future-ready organization depends on a culture where people feel supported, trusted, and empowered. As we raise the bar on performance, we're equally committed to strengthening employee well-being.

What we're doing:

- Investing in digital wellness tools to promote resilience and connect employees to resources that support their emotional, physical, and financial health.
- Using a data-driven approach to identify how managers create high-trust, high-performance environments, we developed the Best Manager Index. In 2025, **57% of managers had an index of 80% or higher**, a **43% increase** from the year prior.
- Enhancing connection and well-being through our 16 employee resource groups – GuideWell Communities – which foster belonging, leadership, and collaboration.



IMPACT
IN FOCUS

FUTURE-READY SPOTLIGHT: The Lean Community

The Lean Community is sparking a culture of continuous improvement by equipping employees with future ready skills. With support from the Lean Competency System (LCS), teams engaged in hands-on training, certification, and real-world coaching that turned new skills into everyday practice. These efforts are elevating performance and building stronger, more efficient teams across the enterprise.

Building Healthy Communities

Our commitment to the health of our communities extends far beyond the walls of our business. Through strategic investments, charitable giving, and employee volunteerism, we are working to build healthier, more resilient communities.

GUIDEWELL



Investing In Our Communities

We are building cross-sector partnerships and investing in community-based solutions to address the unique challenges our neighbors face.

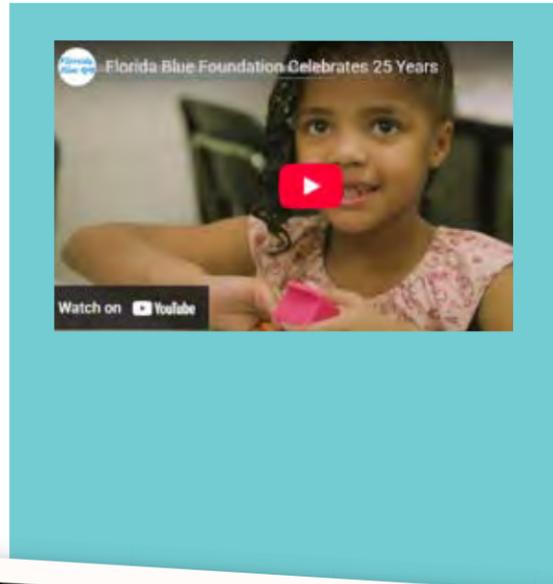
A Year of Impact

- In 2025, GuideWell provided **\$24 million in charitable giving** to improve the health of local communities.
- Through the GuideWell Gives Employee Giving Campaign, we contributed **\$3.2 million to 174 United Way chapters** across the U.S. and Puerto Rico, with GuideWell matching every dollar donated by an employee.
- Our philanthropic affiliates — Florida Blue Foundation and Fundación Triple-S — worked hand in hand with community-based partners to amplify their reach and impact.

Celebrating Milestones in Philanthropy

Florida Blue Foundation marked 25 years of impact, having:

Awarded 6,500+ grants	Invested \$244+ million
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Fundación Triple-S celebrated eight years of giving back, supporting programs that promote food security, maternal health, and social connection. They also hosted their annual golf tournament, raising **\$113,000 to support children, seniors, and scholarship recipients.**



Annual golf tournament raised money to support a scholarship fund, foster homes, and the Muscular Dystrophy Association

Providing Disaster Relief Following Hurricane Melissa



Our foundations also jump into action following emergencies.

Why it matters: Natural disasters disrupt lives, strain health care systems, and create significant community hardship.

When Hurricane Melissa devastated parts of Jamaica, Cuba, and the central Caribbean — destroying schools, health centers, and critical infrastructure — Florida Blue Foundation and Fundación Triple-S stepped in. Their donation to the American Red Cross supported immediate relief and long-term recovery in the hardest-hit communities.

Removing Barriers to Health

Health happens in the places where people live, work, learn, and play.

To improve community well-being, we must address the social drivers of health that shape daily life — from transportation and literacy to safe spaces and economic opportunity.



Florida Blue Foundation supported the Rotary Club of Fort Lauderdale's "Rotary Connection" shuttle, which connects people experiencing homelessness to hospitals, clinics, and other essential services.



Florida Blue Foundation awarded grants to 14 organizations through the Florida Literacy Coalition to improve literacy and health literacy skills, which are linked to overall health.



Florida Blue Foundation funded accessibility enhancements through the Florida State Parks Foundation, which includes an EcoRover all-terrain wheelchair, enabling visitors with mobility challenges to independently explore natural spaces.

Lifting Up Community Champions

For the 20th year, Florida Blue Foundation hosted its [Community Health Symposium](#), bringing together nonprofits and community partners to discuss and celebrate local efforts that bolster community health.

- The 2025 theme — “Transforming the Future of Health” — focused on balancing technological innovation with human connection.
- During the [Sapphire Awards](#), nine organizations, programs, and individuals were recognized for their outstanding community impact.
- Award recipients collectively received **\$525,000** to continue their local efforts.



Giving Back Through Volunteerism

Our commitment to community health is powered by our people. Last year, GuideWell employees volunteered **38,000 hours**.

From hosting back to school supply drives and visiting with the elderly to beach cleanups and building homes for those experiencing homelessness, the spirit of service is embedded in our culture.



Growing Resilient Communities

Launched in 2021, Growing Resilient Communities is GuideWell's place-based strategy to promote economic mobility and strengthen historically under-resourced ZIP codes in Florida. We work alongside residents and local partners to build solutions that are community-led, sustainable, and rooted in local strengths.



Supported renovations at Dillard High School 6–12, creating an on-campus office for a paid internship program that helps prepare students for future careers.



The Florida Blue Florida Classic, a premier HBCU football matchup, serves as an economic catalyst for the Orlando community and supports local education initiatives, neighborhood revitalization, and community development.



How we took action:



September Service Days

As part of a month-long volunteer initiative, team members packed thousands of meals, assembled self-care kits for students, and collected diapers for families in need.



GuideWell Gives Take Action Day

Employees partnered with organizations like United Against Poverty, cleaning, stocking shelves, and preparing essential items for families.



Triple-S Di Presente Program

Throughout the year, 1,300 employees volunteered **5,300 hours**.



Triple-S Abraza La Isla

Through its "Embrace the Island" initiative, 1,000 team members visited retirement communities in all 78 municipalities, **spending time with 3,000 older adults** across the island.



WebTPA Summer of Service

Employees created blankets for NICU babies, served meals, sorted donations at shelters, and supported food distribution efforts.



FHCP Gives Back

Team members participated in multiple volunteer projects throughout the year, including walks, food distributions, and a school supply drive for teachers and students.

Recognizing Our Community Champions

We proudly named Anisa Justice from Florida Health Care Plans (FHCP) our **2025 GuideWell Volunteer of the Year** for her dedication to the Special Olympics of Florida.



I learned that I have a lot more love that I can give. I didn't know I was capable of loving other people as much as volunteering has taught me to love. Outside of being a mom, this is the most rewarding thing I've ever done in my life."

-Anisa Justice

2025 Recognition and Awards

GuideWell companies continued to be recognized for their workplace culture.

Some of the accolades in 2025 included:

- GuideWell earned a spot on the **Fortune 500** list for the first time.
- Fortune ranked Florida Blue **#24** on their annual **Best Workplaces for Women** list.
- Florida Blue was named a **Great Place to Work** for a second year in a row.
- Florida Blue was named one of **America's Greatest Workplaces by Newsweek Magazine**.
- U.S. News & World Report listed GuideWell as one of **2025-2026 Best Companies to Work For**.
- GuideWell came in at **#5** nationally by J.D. Power in the **2025 U.S. Healthcare Digital Experience Study**.
- WebTPA was named a **Best Place to Work in San Antonio**.
- WebTPA was named a **Top Workplace in Las Colinas**.
- WebTPA was named a **USA Today Top Workplace**.
- FHCP was voted **Best Health Care Plan** in Volusia and Brevard Counties, and **Best Pharmacy** in Brevard County.
- GuideWell Source was named as one of Jacksonville Business Journal's **Best Places to Work**.
- GuideWell Source received a **Best Practice Award** for its compliance and ethics program.
- Triple-S was recognized by **United Way Puerto Rico** as a top 12 community investor.

GRI Content Index

The information in the 2025 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 2025 to 31 December 2025 with reference to the GRI Standards.
GRI 1 Used	GRI 1: Foundation 2025

DISCLOSURE	DESCRIPTION	LOCATION
GRI 2: General Disclosures 2025		
2-1 a-d	Organizational details	Pg. 10
2-2 a	Entities included in the organization's sustainability reporting	Pg. 9, 10
2-3 a	Reporting period, frequency, and contact point	Pg. 15, 16
2-5 a	External assurance	Pg. 55
2-7 a	Employees	Pg. 56-58 and 64-68
2-9 a-b	Governance structure and composition	Pg. 55
2-12 a	Role of the highest governance body in overseeing the management of impacts	Pg. 55
2-22 a	Statement on sustainable development strategy	Pg. 9-10
2-29 a	Approach to stakeholder engagement	Pg. 13



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2025 IMPACT REPORT

For more information and videos about GuideWell's impact activities, visit
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