

GUIDEWELL



# 2024 IMPACT REPORT

The Power of Partnership: Creating a Healthier Future



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Certified  
2024  
USA



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# Creating a Healthier Future

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

# Our Mission

To help people and communities achieve better health.

GUIDEWELL



## A Force for Good

A Message from our President and CEO:

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

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

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

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

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

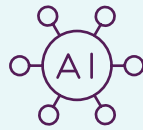
On behalf of the GuideWell Board of Directors, I want to express my deepest appreciation to our team members, health care workers, and partners who dedicate themselves every day to bringing our mission to life. Thanks to your unwavering commitment, we're making a real difference and building a healthier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

**Pat Geraghty**

President and CEO, GuideWell and Florida Blue

# 2024 Impact Highlights

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



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



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



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



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



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



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

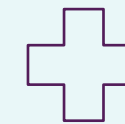


**Supplied 20.8 million meals** to more than 139,000 individuals in Florida, and **awarded \$2.4 million** in Florida Blue Foundation grants to six organizations to strengthen food security.



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

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



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



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



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



# Advancing Health Together

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

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

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

Established in 2014, the GuideWell family of companies encompasses:

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

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

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

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

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

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

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

**Florida Blue | Sanitas Medical Centers** have 60 locations across Florida where Sanitas provides primary care.

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

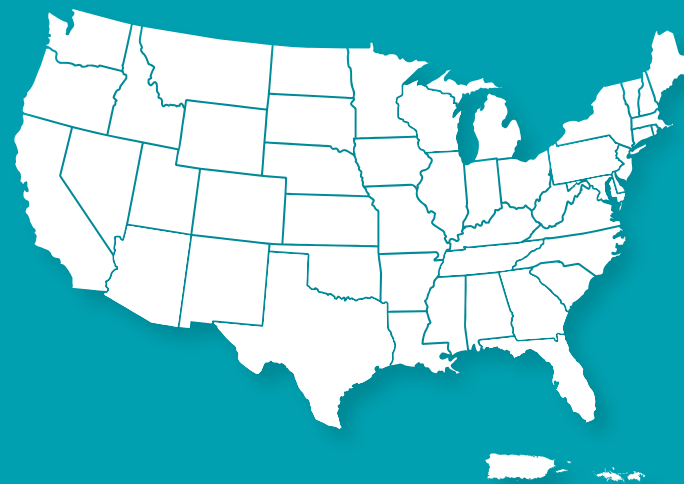
**Lucet** leverages technology and behavioral health solutions to connect people to mental health services and support.

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

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

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

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



# GUIDEWELL

# Living Our Mission and Values

## Our Mission

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

## Our Values

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

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

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

# Cultivating Our Culture

Our shared values bring our companies together around the common purpose of serving our customers, communities, and each other. They also lay the foundation for our company culture: **Be Well, Work Well, Guide Well.**



## Respect

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



## Integrity

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



## Inclusion

We believe access to quality affordable care is a right, and helping everyone belong makes us smarter and stronger.



## Imagination

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



## Courage

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



## Excellence

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



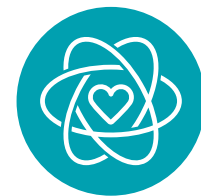
## be well

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



## work well

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



## guide well

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

# Strengthening the Health Care System

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



# An Enterprise-Wide Commitment

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

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

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

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



## 2024 GuideWell Impact Scorecard

Goal	Result
To improve outcomes for members with diabetes by addressing the barriers that contribute to disparities. These include implementing solutions for those at highest risk (severe mental illness and gestational diabetes)	<b>MET</b> by implementing solutions for three at-risk populations
To increase members' use of self-service digital tools for mental well-being	<b>EXCEEDED</b> 50,000 users
To boost the percentage of families that become food secure as a result of receiving food-related services	<b>MET</b> 35% increase
To achieve 45% of managers with a Best Manager Index at or above 80% on the annual employee survey by 2025	<b>MET</b> minimum milestone target by achieving 40% in 2024
To achieve high participation rates in impact education programs among GuideWell Board of Directors and Officers	<b>MET</b> 100%
To reduce greenhouse gas emissions by 58% (compared to the baseline year of 2017)	<b>EXCEEDED</b> by achieving 60%
To reach 100% compliance training across GuideWell Board members, employees, and contingent resources	<b>MET</b> 100%

# Harnessing AI Responsibly

## Benefits of AI

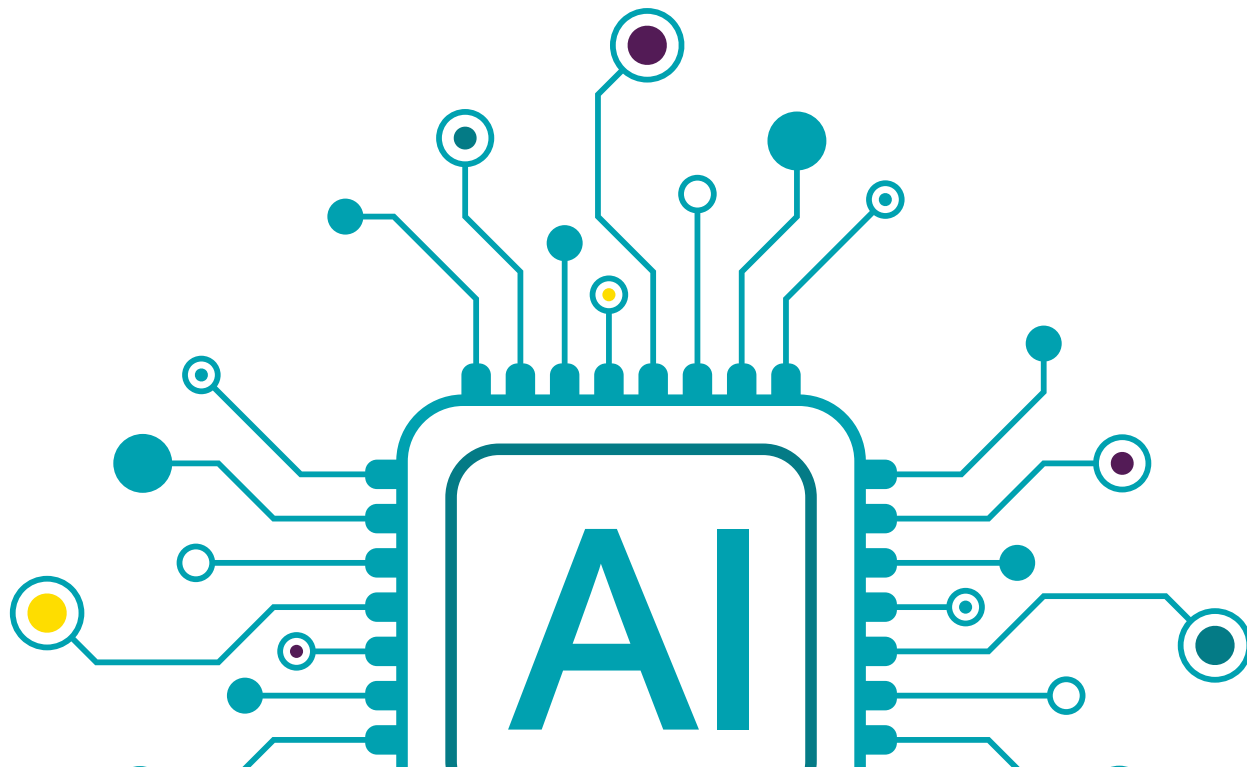
**Why it matters:** AI can help us address the rising costs of health care, which can delay people from getting the care they need and potentially lead to more expenses down the road.

Health insurers like Florida Blue and Triple-S are continually looking for ways to make internal processes more efficient and pass these operational savings to our members.

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

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

– Lana Bender Ph.D.  
VP of AI and Behavioral Science



## Building Our AI Governance and Framework

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

Our AI governance framework is grounded in six guiding principles:

### 01 Transparency

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

### 02 Fairness

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

### 03 Human Oversight

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

### 04 Risk Management

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

### 05 Privacy

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

### 06 Robustness

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

## Boosting Productivity with GuideWell Chat

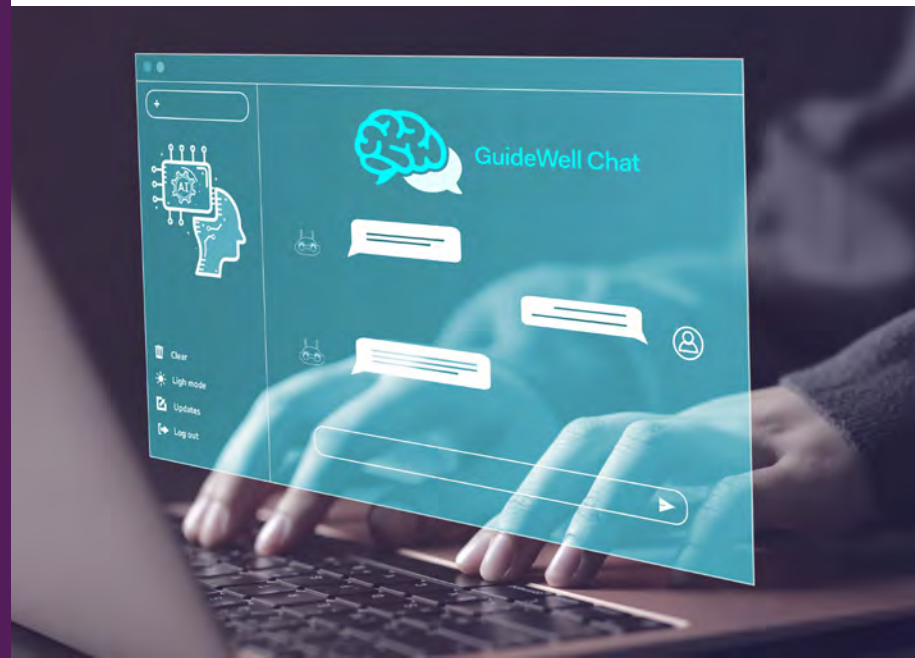
**What it is:** **GuideWell Chat** is an in-house, generative AI solution aimed at transforming how GuideWell employees perform their work.

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

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

**This tool has been rolled out to more than 9,000 team members,** with sample use cases like:

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



## Reducing Barriers to Care Powered by AI

### Simplifying Faster Prior Authorizations:

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

### By the numbers:

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

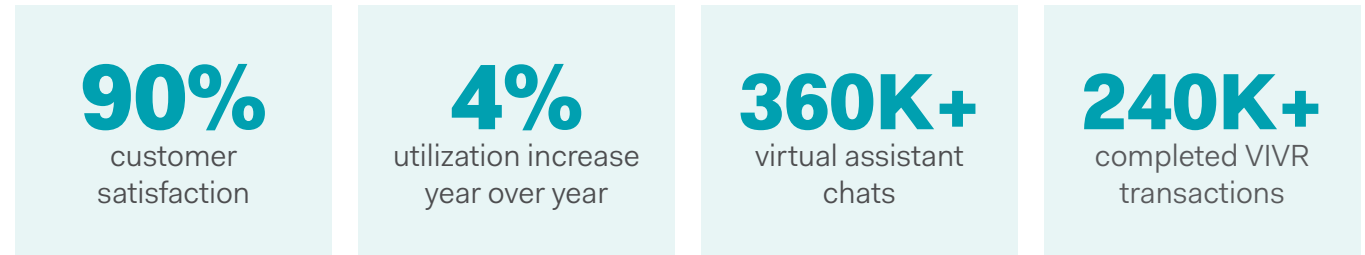
### Providing 24/7 On-Demand Help for Members

This year, we partnered with Kore.ai to deploy a multi-channel customer contact platform that delivers seamless, on-demand help to our members.

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



### By the numbers:



### Reducing Provider Burnout

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

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

progress notes from visits, reducing manual paperwork.

**Use cases:** Care teams at FHCP have leveraged these AI tools to respond to patients' non-urgent medical questions and automate clinical documentation in real time.

## Identifying At-Risk Members

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

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



# Improving Access and Affordability

Everyone deserves high-quality health care, and at GuideWell, our mission is to make it affordable and accessible to all.

## Where a Florida Blue Member's Health Care Dollar Goes

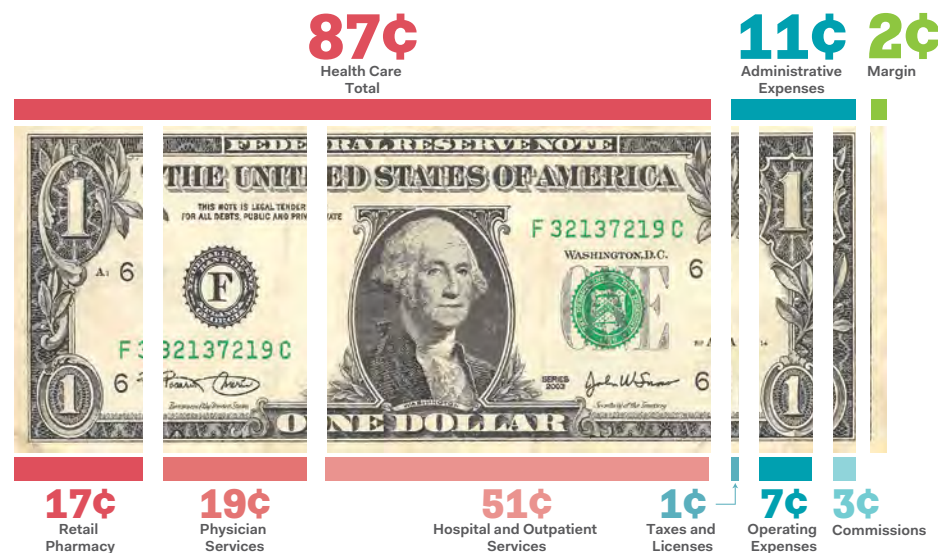
At Florida Blue, we are committed to being good stewards of our members' health care dollars and putting policyholders' money where it matters: their health. The main drivers of rising health care costs are the direct costs of medical care — a combination of prescription drugs and services provided by hospitals, doctors, and medical facilities.

- **87¢ of every premium dollar goes towards medical expenses:** Hospital care, doctor visits, and prescription drugs
- **11¢ goes towards administration:** Support for members and providers, product and network development, customer service and support, care navigation, quality programs, and other business operations
- **2¢ is our profit margin:** A responsible margin to maintain financial stability and sustain our mission-driven work

We're reinvesting our profits to enhance our capabilities and better support the well-being of our members and communities.

Florida Blue members who obtain coverage through the individual marketplace or their employer pay us premiums.

This graphic illustrates how those premium dollars are used.



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

– Jeff Goddard  
EVP & Chief Financial Officer, GuideWell

## Putting Members First with Value-Based Care

**What it is:** Value-based care prioritizes value over volume. Simply put, value-based care rewards providers for high-quality, cost-effective care and health outcomes rather than for the volume of services they provide.

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

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

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

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

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

Sanitas and Florida Blue partnered with this leading value-based oncology group to enhance cancer care for patients across Florida. A central pillar of this new oncology care model was the seamless communication and coordination between the primary care provider and the oncology team.

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

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

– Dr. Dan Virnich  
CEO, The Oncology Institute

## Negotiating Fair Contracts

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

### What we do:

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

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

**The bottom line:** Our goal is to negotiate fair contracts with providers without increasing costs for our members. We also protect members from balance billing. This is when a doctor or hospital charges more than insurance will pay, leaving members with an unexpected bill.

## Making Medication Affordable

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

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

We have a different model. Our PBM, Prime Therapeutics, is owned by Blue Cross and Blue Shield health plans. Because of this arrangement with Prime, we are able to pass value and lower costs through to our members and customers. This unique ownership structure ensures that Prime's goals are aligned with those of health insurers and their members, not external shareholders.

### What makes Prime Therapeutics different:



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



Commitment to  
**Transparency**



Focus on **Value-Based** Contracting



**Integrated** Medical-  
Pharmacy Management



## Ways We Made Medication More Affordable



### Lowering Cost of Insulin

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



### Helping Seniors with Prescriptions

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

### How we're helping:

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

### Beyond cost savings:

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



### Delivering Affordable Prescriptions

With most of our plans, members pay less when ordering a 90-day supply by using home delivery, rather than going to a retail pharmacy every month.

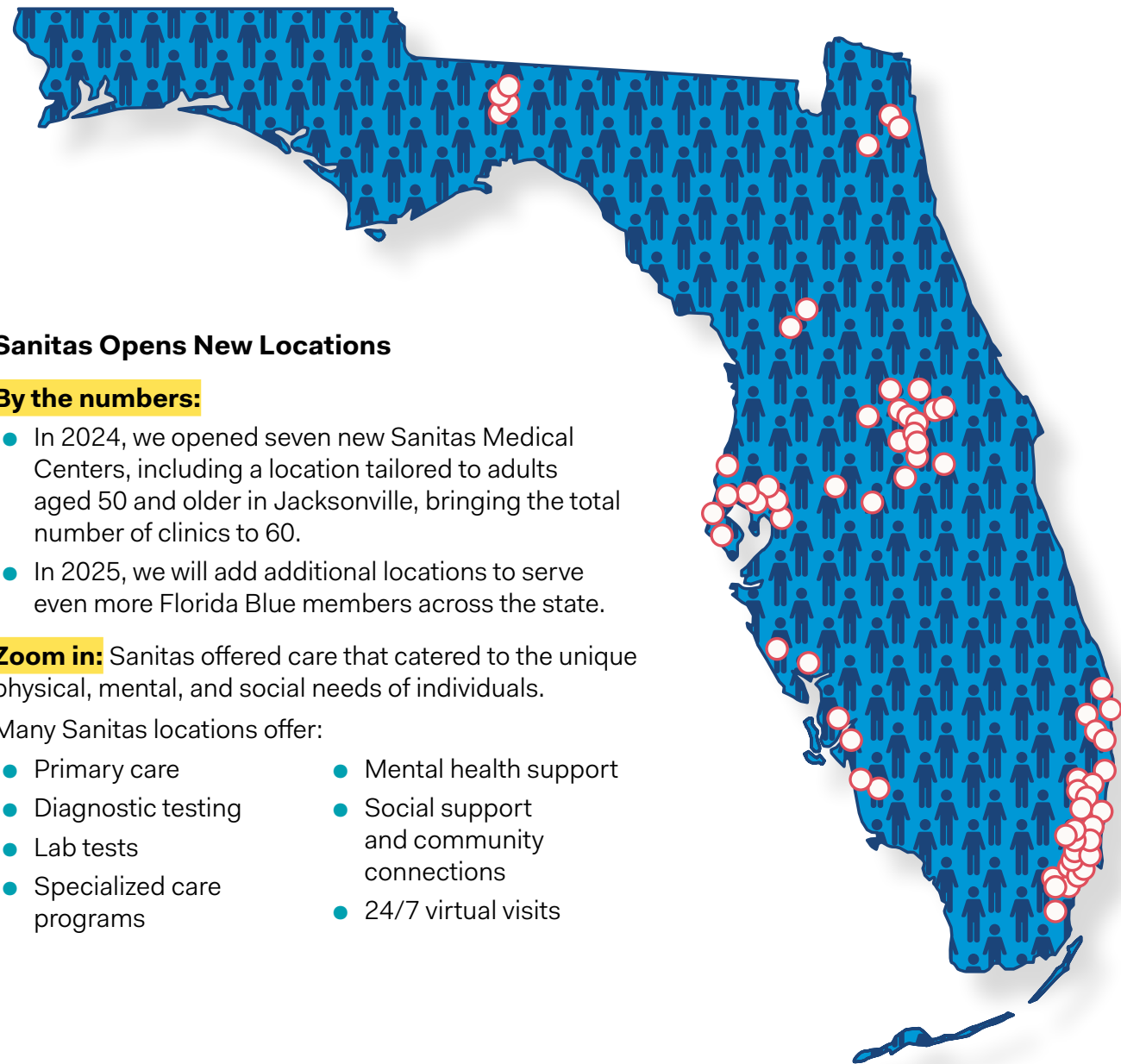


### Comparing Prescription Drug Costs

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

# Improving Access to Care

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



## Sanitas Opens New Locations

### By the numbers:

- In 2024, we opened seven new Sanitas Medical Centers, including a location tailored to adults aged 50 and older in Jacksonville, bringing the total number of clinics to 60.
- In 2025, we will add additional locations to serve even more Florida Blue members across the state.

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

Many Sanitas locations offer:

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



## Triple-S Expanding Salus Clinics in Puerto Rico

Triple-S opened its third SALUS urgent care center in Puerto Rico with integrated primary, specialty, dental, and pharmacy services.

These centers helped members on the island get medical care for conditions that couldn't wait, without the high cost of visiting the ER.



SALUS urgent care center in Puerto Rico ribbon-cutting ceremony.



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

**What's new:** FHCP opened two new facilities in Orange City and Melbourne in 2024. Across its 35 locations in Florida, FHCP offered on-site pharmacy services within its clinics, leading to shorter wait times, lower costs to members, and the ability to transfer prescriptions on the same day.



The new all-in-one facility in Central Florida offers primary care, laboratory, and drive-thru pharmacy services.

## Helping People Get Covered

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

### Without insurance, it costs:



**\$3,100**  
for an ER visit



**\$7,500**  
to treat a  
broken leg



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

### Providing Seamless Coverage Solutions

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

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

#### What we're doing:

- GuideWell continued its efforts to reach those who lost Medicaid to help them get an individual marketplace plan for as low as \$0 per month.
- We've also empowered consumers to take control of their health coverage by educating them about the Special Enrollment Period and qualifying life events, allowing them to change or obtain Affordable Care Act (ACA) coverage outside of the annual Open Enrollment Period.



### Helping Older Veterans Find Care

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

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



### Benefits of our BlueMedicare Patriot PPO Plan include:

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



# Removing Barriers to Care

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



## Delivering In-Home Health Care Emcara Health Expanded into Puerto Rico

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



Emcara Health team members in Puerto Rico partner with primary care providers to extend care into the home.

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

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

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

## Reducing Preventable ER Visits

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

### GuideWell Emergency Doctors: Lower-Cost Alternative to the ER

GuideWell Emergency Doctors bridged the gap between standard urgent care and the ER, ensuring that patients received the right level of care for their medical needs without the unnecessary stress and high costs associated with traditional ER visits.

The clinics were designed for rapid response and effective treatment of emergency medical issues, leading to shorter wait times and quicker access to care.



### ER Diversion

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

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

**Results:** 82% of asthma patients in the pilot program did not visit the ER during the following 12-month period.

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

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

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

### Reducing Disease Complications

In 2024, Triple-S rolled out two educational programs to spread awareness and to help members reduce disease complications, thereby cutting down unnecessary visits to the emergency room.

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





### Florida Blue Centers: Health Care at the Community Level

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

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

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

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

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

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



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

Helped  
**73,762**  
people achieve  
healthier outcomes

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

Performed  
**16,887**  
health screenings

Hosted  
**2,605**  
wellness events

Performed  
**739**  
diabetic retinal exams

Administered  
**1,386**  
vaccines

### Leading Care Management Support

Managing chronic conditions unsupported can leave patients feeling isolated and overwhelmed.

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

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

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

#### A Heart Full of Gratitude

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

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



#### By the numbers:

In 2024, Florida Blue Care Teams engaged nearly 60,000 members including 11,000 Florida Blue Medicare members and 47,320 individual and group members.

Commercial Members	Medicare Members
<b>71%</b> of those engaged completed a full care program	<b>52%</b> of those engaged completed a full care program
<b>19%</b> reduction in ER visits	<b>12%</b> reduction in ER visits
<b>36%</b> reduction in patient hospitalizations	<b>36%</b> reduction in patient admissions/hospitalizations

### Pregnancy and Postpartum Support

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

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



### Lending a Ride to Health Appointments

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



**23,654 members used their transportation benefit in 2024.**

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



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

## Investing in the Future of Health Care

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

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

### Bringing Together Scholarship Students, Faculty, and Chairs

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

***"It made it a lot easier for me to attain my dreams."***

*"It made it a lot easier for me to attain my dreams,"* said Ralston Alcime (pictured), a radiology student at Valencia College and recipient of the Florida College Foundation's Nursing and Allied Health Professionals endowment.

*"When I found out I was awarded this (scholarship), this was the universe telling me (to) pursue my career, go hard and don't stop or give up."*



Ralston Alcime, a radiology student at Valencia College, credits a scholarship for helping him pursue his academic goals.

+

+

+

### Building a Strong Community Foundation

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

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

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



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

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

### By the numbers:

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

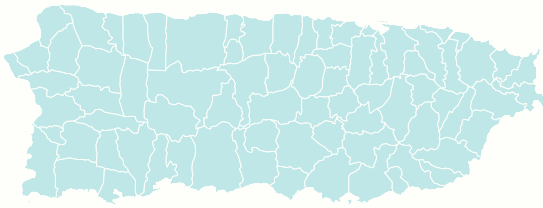


The Florida Classic Night of Distinction kicks off the weekend and recognizes individuals for their contributions to the game.



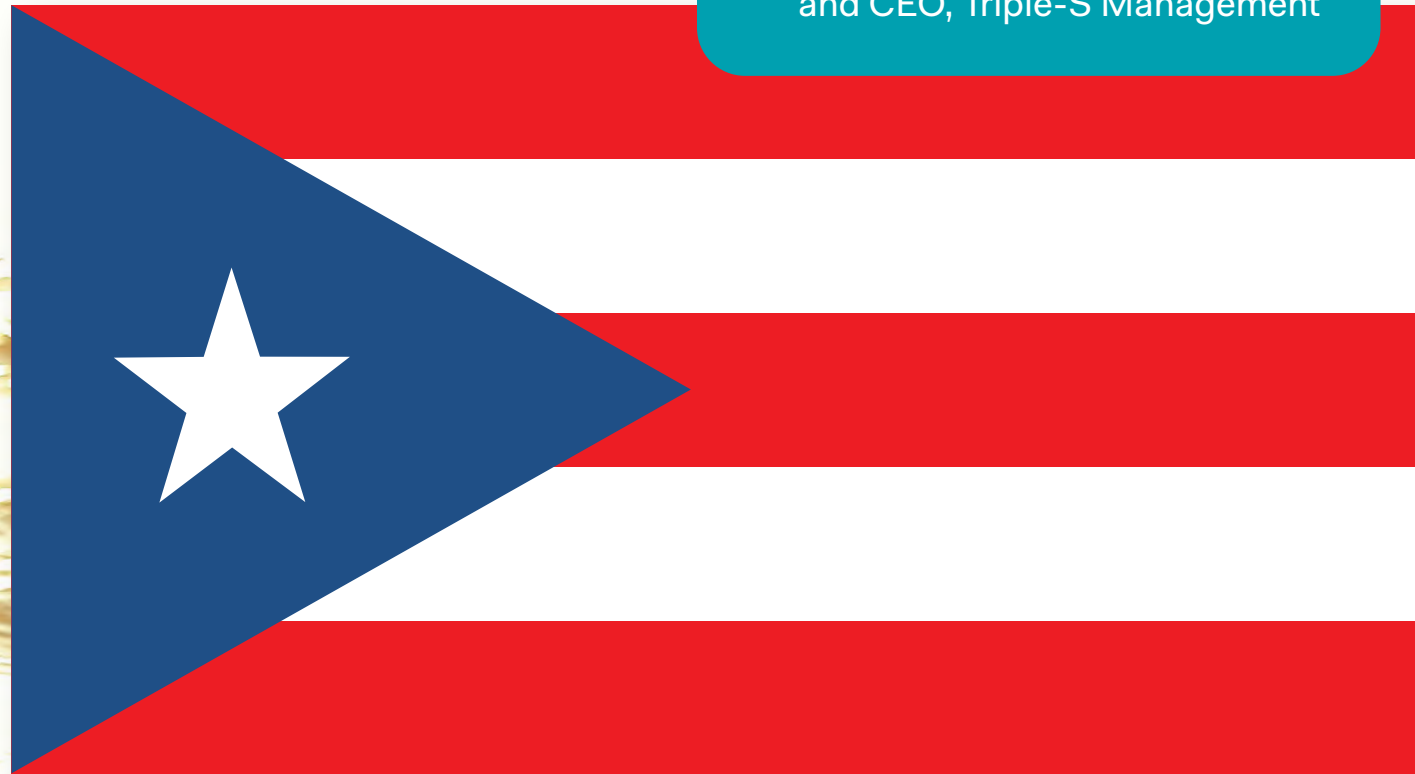
The Florida Classic is a friendly annual college rivalry game between Bethune-Cookman University and Florida A&M University.

# Strengthening the Health Care System in Puerto Rico



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

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



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



### Advocating for Equal Funding in Puerto Rico

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

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

The goal is to achieve funding parity with the average rate that Centers for Medicare and Medicaid Services (CMS) assigns to the rest of the states.

**Puerto Rico receives 39% less U.S. health care funding, and 21% less than the U.S. Virgin Islands.**

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

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

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

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

Specifically:

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



### Building a Foundation for The Future of Health

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

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

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

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

### Creating the Health Workforce of Tomorrow

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

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

*“I’ve had to cover the expenses for my doctoral studies with loans,”* said one of the recipients, neurology resident Julio Antonio Nieves-Soto. *“This scholarship alleviates the burden of student debt and allows me to dedicate myself to my training.”*



- This year, Triple-S held its 24th Golf Tournament with more than 200 players, raising \$120,000 to benefit the Fundación Triple-S scholarship fund that aims to develop and retain high-demand health professionals in Puerto Rico.

- The Triple-S endowment fund at the University of the Sacred Heart and Universidad Ana G. Méndez contributed a total of \$1.5 million since inception to the Scholarship Fund Program for Exceptional Students.

# Helping Businesses Thrive

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



of all Florida businesses are small businesses.\*



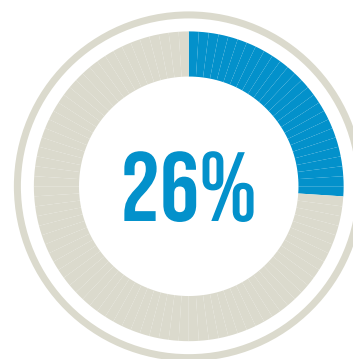
of Florida workers are employed by small businesses.\*

\*Source: U.S. Small Business Administration (SBA)

## Advancing Affordability: Truli for Health

Truli for Health (Truli) is an affordable, locally-driven HMO plan built for small and mid-sized groups. Since its inception five years ago, Truli has expanded to 18 counties with hospital systems and provider partners from across the state.

Truli's membership comes from industries that traditionally may not have been able to offer insurance to employees, like automotive repair, manufacturing, and local restaurants. The Construction and Retail Trade industries make up 40% of Truli groups and account for 43% of Truli membership.



Increase in employer groups in 2024

*"We proudly serve a vibrant mix of businesses and communities across the state to help advance our company's mission. Neighborhood by neighborhood, I am energized by the work we are leading to help drive innovative local solutions and support the well-being of individuals and communities."*

– Juan Chaluja  
Senior Vice President,  
Florida Blue Commercial Markets

## Offering Alternate Funding Solutions to Small Businesses

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

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

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



## Creating Custom Health Plans

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



### WebTPA's 2024 Highlights:

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

## Prioritizing Employee Health and Well-Being

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

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



# Addressing Drivers of Health

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



# Reducing Health Disparities

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

## Empowering the Future with the Equity Alliance

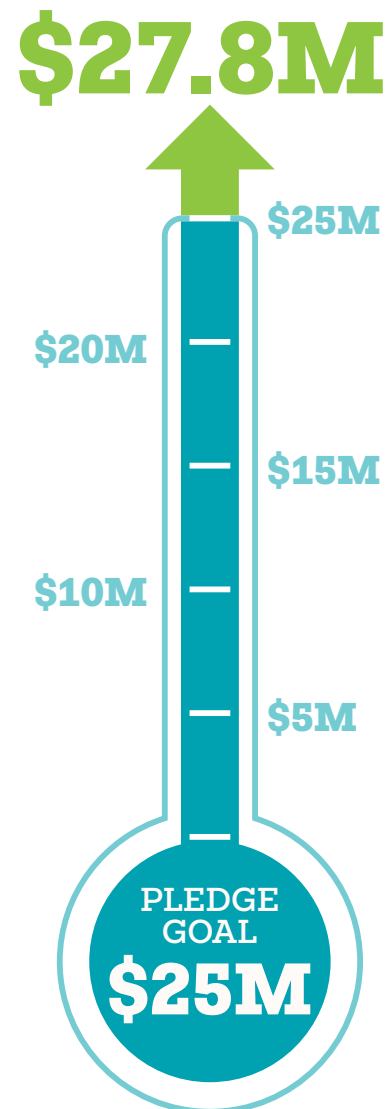
**What it is:** GuideWell created the Equity Alliance in 2020, pledging to invest \$25 million over five years in business initiatives and grants to nonprofit organizations devoted to reducing health disparities.

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

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

Some of the noteworthy accomplishments include:

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



## Protecting Maternal Health – Here and Now

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

**State of play:** Hundreds of women die each year due to pregnancy-related complications. Thousands more have unexpected outcomes during labor and delivery.

Certain racial and ethnic groups are disproportionately affected.

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

By understanding our members and what environmental barriers they are facing, we can understand where to best deploy maternal health solutions such as blood pressure cuff kits.

## Investing in Maternal Health

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

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

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

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





## Improving Maternal Mental Health

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

**How it works:**

- New moms complete a survey online about their pregnancy and overall well-being through an app.
- Those identified as high risk for anxiety and depression are referred to our Healthy Addition registered nurses or mental health specialists.

- Those at risk for food insecurity or financial stressors are referred to social workers to get the support they need.

**By the numbers:**

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



## Reducing Premature Births with an Innovative Approach

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

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

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

**By the numbers:**

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



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

## Supporting High-Risk Employees

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

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

***“In view of the high rate of premature births in Puerto Rico and the need to address social determinants of health in the population, Triple-S supported this pilot project to improve maternal and infant care in Puerto Rico.”***

-Dr. José Novoa  
Chief Medical Officer, Triple-S

## Healthy People 2030 Champion

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

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

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

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



## Tackling Diabetes Head On

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

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

**Why it matters:** Medical spending is 2.6 times higher for those with the condition compared to those without it.

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

**Diabetes doesn't impact the population equally, as low-income communities and racial minorities are disproportionately affected.**

**Accurate and actionable data** allows us to identify disparities and develop targeted solutions.

## Strengthening Our Data

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

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

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

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

## How we're taking action:

- **GuideWell's** maternity care support team identified members with high-risk conditions, including gestational diabetes, high blood pressure, and preeclampsia, and provided education and holistic support to help improve health outcomes.
- **Florida Blue** has partnered with the American Heart Association, the Preeclampsia Foundation, and Florida Woman Care to distribute blood pressure cuff kits to high-risk mothers. This is an innovative model that was adopted by the Florida Perinatal Quality Collaborative, and to date, we have distributed about 867 cuffs.
- **Sanitas** teams empowered patients in low socioeconomic areas through education and shared decision-making to reduce HbA1c levels. In addition, they screened for social drivers of health and connected Haitian-Creole members to providers for care.



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

- **Emcara Health** had dedicated case managers and in-home clinicians to check blood sugar levels. They also offered chronic disease education, screening for Social Determinants of Health (SDOH), and after-hours on-call and medication support for members with diabetes.

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



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

## Guiding Our Decisions

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

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

We are also assessing our vendor and care partners to ensure they are also considering their processes and practices, ensuring quality care for all.



## Serving a Broad Range of Communities

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

### Sharing Multi-Cultural Insights

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

**Zooming in:** The report findings included:

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

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

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

**“I want my health insurance company to be involved in my community.”**

% Agree + Strongly Agree



**52%**  
Black / African American  
Especially in South FL (57%)



**45%**  
Hispanic  
Especially in South FL (50%)



**40%**  
Asian / Pacific Islander



**28%**  
White / Caucasian

## Helping Members Get Care in Their Languages

### Why it's important:

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

### How we're helping:

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

## Promoting Health Literacy

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

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

## Breaking Down Language Barriers

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

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

## Raising Awareness in HIV Testing

### Why it's important:

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

**What we're doing:** In South Florida, where HIV rates are among the highest, Florida Blue partnered with Sanitas and various community organizations to encourage myBlue members to get tested. These are members enrolled in the low-cost health plan from Florida Blue HMO.



**Sanitas** now provides dedicated specialists to support HIV patients.



## Meeting Members Where They Are

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

### Results in numbers:



**9,977**  
members  
reached


**1,307**  
needs  
identified

**699**  
cases  
resolved

**45**  
community-based  
organizations  
supported  
members

## Fostering Mental Well-Being

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

There is  no health **without mental health.**

## Offering Personalized Mental Health Support and Tools

### Reducing Wait Times for Behavioral Health

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

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

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

### Use of Digital Self-Service Tools Surges

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

**Florida Blue added 1,000 mental health providers to its scheduling technology,** dramatically shortening the wait to see a provider.

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

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

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

## Helping Members Flourish

### We started with a survey:

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

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





Your Health Solutions Partner

## Sanitas Medical Center

### Integrating Behavioral Health

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

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

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

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

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

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

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

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

# Florida Blue

Foundation

## Florida Blue Foundation Supports Nonprofits

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

Specifically, the grants assisted with programs aimed at:

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

**Florida Blue Foundation** committed **\$2.4 million** in funding to help **seven nonprofit organizations.**



## Shatter the Stigma Through Sports Partnerships

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



### Tampa Bay Lightning Strike the Stigma Symposium

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

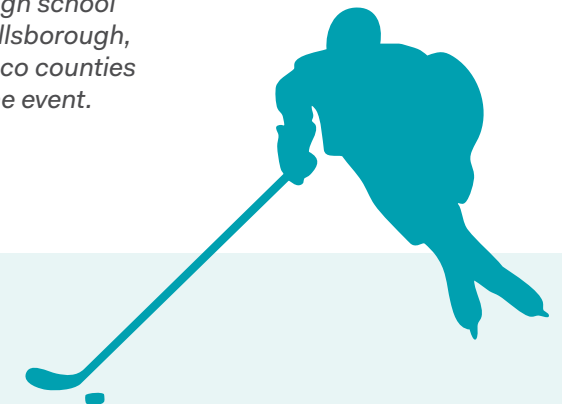


Florida Blue and the Tampa Bay Lightning held their 3rd annual "Strike the Stigma" symposium to provide students and teachers with resources to help them flourish.

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



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



### Miami HEAT Mindfulness Sanctuary

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



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



### Inter Miami CF Soccer Brings Families and Communities Together

Through education, health, and soccer, Florida Blue and Inter Miami CF collaborated on community efforts to improve the well-being of people in underserved neighborhoods in South Florida.

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



*Florida Blue and Inter Miami CF partnered to host a youth soccer clinic.*



### Addressing Senior Loneliness and Isolation

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

#### Surgeon General Visits Puerto Rico

Former U.S. Surgeon General Dr. Vivek H. Murthy visited Puerto Rico to participate in an event on advancing social connection and health. Fundación Triple-S brought together experts from the public and private sectors as well as non-governmental organizations and members of the community to discuss the issue.

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



*Former U.S. Surgeon General Dr. Vivek H. Murthy and Triple-S Chief Medical Officer Dr. José Novoa host a discussion on the detrimental impact of social isolation and loneliness.*

#### Fundación Triple-S Supports Nonprofits to Address Social Isolation

**State of play:** Many young Puerto Ricans leave the island in search of job opportunities, resulting in a 11.8% population loss from 2010-2020. Usually, the parents and grandparents are left behind, ending support networks in many families.

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

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



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

**Triple-S is tackling senior loneliness in Puerto Rico,** where the rapidly aging population is at high risk.



# Caregivers Need Help Too

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

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

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

## Florida Blue: Caregiver Resources

### Why it matters:

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

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

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

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

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



## Triple-S Continues to Support Caregivers with Contigo Cuidador Programs

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

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

**What else:** Triple-S also partnered with organizations like Dementia Friends to

host seminars on how to recognize the symptoms of dementia and help patients go about their daily lives.

### By the numbers:

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



# Strengthening Food Security

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

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

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

## Florida Blue Foundation Invests in Food Security Programs

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

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

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



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

## Nourishing Neighborhoods and Empowering Communities

When families experience generational poverty, they often struggle to access the resources they need, including nutritious food.

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

The investment is part of our Growing Resilient Communities initiative to break the cycle of poverty in some of the most under-resourced communities in Florida.



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

Since launching the initiative in 2021, we have invested **\$13 million** into specific neighborhoods in Tampa, Fort Lauderdale, Miami, Jacksonville, and Orlando.

## Deb's Food Store Reopening

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

The store will also serve as an important community hub with job skills training, a credit union branch, and other resources to help address generational poverty.



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



## Addressing Food Insecurity Through Sports Partnerships

### Miami Marlins Farm Share

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



Miami Marlins Foundation and Florida Blue teamed up with Farm Share to wrap a refrigerated food truck that provides five million pounds of food across Florida.



Tampa Bay Lightning, Florida Blue, and Feeding Tampa Bay served more than 200 families at the annual Bolts & Blue Faceoff Against Hunger event aimed at strengthening food security in the Tampa Bay area.



### Tampa Bay Lightning Faceoff Against Hunger

Florida Blue and the Tampa Bay Lightning hosted the Bolts & Blue Faceoff Against Hunger event in the Tampa Bay community. During this event, we provided a host of food, health care services, and activities. These included onsite meals, take-home family meal kits, cooking demonstrations, haircuts, street hockey, and vision screenings.

### Florida Panthers Goals for Food

We were proud to partner with the Florida Panthers and Harvest Drive on the "Goals for Food" program. Florida Blue and the Panthers contributed 650 meals for every goal scored by a Panthers player during a home game, further helping fight food insecurity in South Florida.

In addition, close to 100 members from the three organizations volunteered to pack and distribute 22,000 pounds of food, feeding 1,000 families in South Florida.



The Panthers scored 168 goals at home, leading to 109,200 meals donated.



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



### Orlando Magic Block Out Hunger

Florida Blue teamed up with the Orlando Magic, to combat food security.

For every block the Magic had throughout the season, Florida Blue donated 10 meals to Second Harvest Food Bank of Central Florida.



Florida Blue and Jacksonville Jaguars join forces to host a food distribution event in time for the holiday season.

### Delivering Hope with the Jacksonville Jaguars



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

## Volunteering to Help Local Communities Reduce Hunger

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

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

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

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



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

# Equipping a Workforce for the Future

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

GUIDEWELL



# Advancing an Inclusive Growth-Oriented Workplace

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

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

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

## Helping Everyone Belong: GuideWell Communities

**What it is:** Our 16 employee resource groups, known as GuideWell Communities, are employee led and open to all employees. They give team members an opportunity to build relationships, develop leadership skills, and contribute to GuideWell in ways that go beyond their formal roles.



## CareWell, the Newest GuideWell Community



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

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

## Caring for Our Colleagues

### Lift by GuideWell

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

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

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

### How Lift helps employees:

- 5,500+ grants provided to employees totaling \$5.4 million since the program's inception
- In 2024, 649 grants were provided to employees totaling \$485,515

### Lift in Action:

Kawanis Patterson, a supervisor at First Coast Service Options and Novitas Solutions, was hit hard by two hurricanes that damaged her home just months apart. With her director's encouragement, she turned to Lift by GuideWell for help. Despite initial doubts, the program provided significant support, covering her car repair deductible and a late car payment, helping Kawanis in her time of need.

**90.8% of employees report regaining their financial stability.\***

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



## Upskilling Our Workforce

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

### Expanding Learning and Development Offerings

- GuideWell Expert Insights is a new video series featuring top leaders and individual contributors who are experts in their roles.
- The Skills of the Future Challenge focuses on five skill benchmarks critical to the future of work, including innovation and AI.
- GuideWell University offers online training skills most critical to our company's success and has seen a significant increase in completed benchmarks, a key indicator of employee readiness.

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

In 2024, **employees completed 25,123 benchmarks in GuideWell University**, a big leap from 2,428 last year.

The number of learners surged to **14,738 from 1,000** learners a year ago.

**1,593 learners demonstrated skill improvement in 2024** compared to 89 in 2023, showcasing the platform's effectiveness in developing role-specific competencies.



## Developing Future Leaders

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

"The Ignite program was truly transformative! It provided me with the tools, insights, and confidence to become a better leader."  
*-Ignite Program Participant*



Leadership Academy graduates of 2024.

### GuideWell has four key development programs to nurture our future leaders:

#### 01 Leadership Academy

Accelerates director readiness for officer roles.

#### 03 Unleashing Leadership Talent

Accelerates the readiness of senior managers to become directors.

#### 02 Ignite

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

#### 04 Launching New Leaders

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

# Creating a Best Place to Work

## Benefits for Our Team Members

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

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

– Pat Geraghty  
President and CEO, GuideWell

## 2024 Recognition and Awards

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

### Some of the accolades in 2024 included:

Fortune magazine selected Florida Blue for the **2024 Fortune Best Workplaces in Health Care List**. This is Florida Blue's first time being named to this prestigious list, this year coming in at 9th place in the large category.

Fortune and Great Place to Work ranked Florida Blue **#16** on their annual **Best Workplaces for Women** list.



## 2024 Recognition and Awards Continued

Florida Blue came in at **#67** in **Fortune Best Workplaces for Millennials Top 100** list.



WebTPA was named a **Best Place to Work in San Antonio**.



Florida Blue was listed **#38** on **Fortune's Best Workplaces for Parents** in the large company category.



FHCP received the **First Coast Worksite Wellness Council Platinum Healthiest Company** award.



Florida Blue received the **Pro Patria Award** by the **Employer Support of the Guard and Reserve (ESGR)**.



GuideWell Source was named as one of **Jacksonville Business Journal's Best Places to Work**.



Florida Blue was named a **Best Place to Work for People with Disabilities** after earning a score of 100 on the Disability Equality Index.



U.S News & World Report listed GuideWell as one of **2024-2025 Best Companies To Work For** and **Best Companies To Work For - Healthcare Services**.



Florida Blue received full recognition as a **Healthy People 2030 Champion**.



WebTPA was named a **USA Today Top Workplace**.



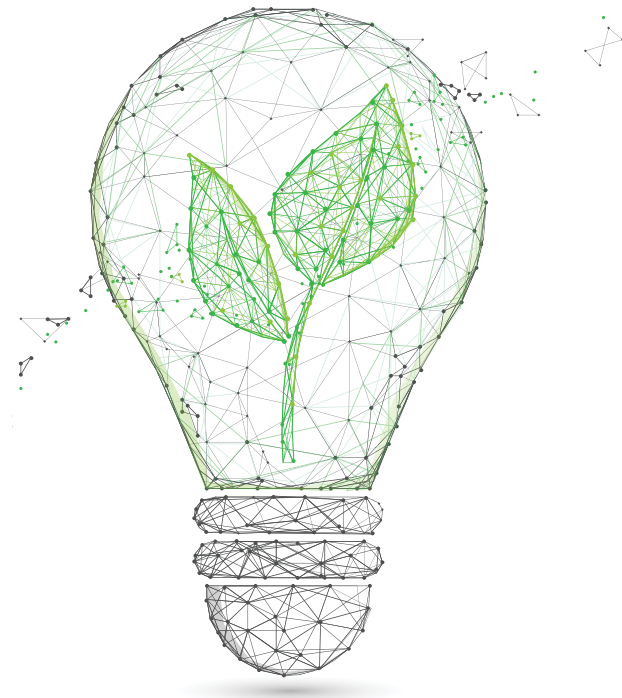
# Giving Back to Our Communities

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



# Supporting a Healthy Environment

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



## Exceeding Goals to Curb Greenhouse Gas Emissions

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

### By the numbers:

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

### Key drivers of our emission reductions include:

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



We use specially trained canines to deter geese and minimize the need for chemical repellents at our office headquarters in Jacksonville, FL.

## Partnership with Florida Chamber

Through our partnership with the Florida Chamber, we are working to educate and influence small and mid-size businesses across the state on safety, sustainability, and health by:

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

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

– Mark Wilson  
President and CEO  
Florida Chamber of Commerce

## Implementing Sustainable AI Practices

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

**Developing algorithms** that required less computational power

**Using more energy-efficient hardware** optimized to focus on energy performance

**Utilizing green data centers** that employed efficient cooling technologies

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

**Smart energy management of facilities, resources, and consumption** across the GuideWell enterprise

**Carbon reduction simulation models**

**Supplier selection and choosing more sustainable partners**

# Engaging with Our Neighbors

## Investing Where We Live

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

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

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

– Susan Towler  
Executive Director,  
the Florida Blue Foundation

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

## Community Health Symposium and Sapphire Awards

Supporting local communities goes beyond charitable giving. Every year, Florida Blue Foundation hosts a Community Health Symposium to bring nonprofit organizations together to discuss and celebrate local efforts that bolster community health. The 2024 theme was "shared issues, local solutions" and what we could do collectively to achieve better health at the community level.



2024 Sapphire Award recipients.

**Tell me more:** Nine nonprofit programs, organizations, and individuals were recognized at the 2024 Community Health Symposium with Sapphire Awards for their exemplary work to improve health outcomes. The awardees shared \$525,000 in prize money, enabling each to continue their local community-based work.

**Spotlight:** One of the Sapphire Award recipients was Lift Orlando, a nonprofit organization that invests in programs and partnerships that address social drivers of health. They also provide cradle-to-career education, and health and wellness support.



Lift Orlando, which is also a Growing Resilient Communities Partner, received the first-place award for exemplary organization and \$100,000.

## United Way Employee Giving Program

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



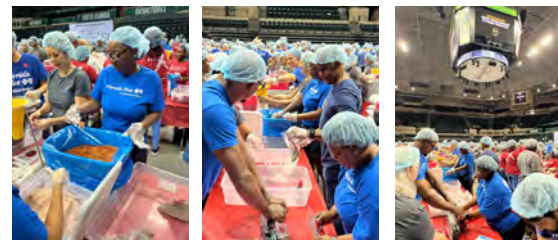
## GuideWell's Commitment to Volunteering

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

### National Day of Service

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

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



*In Central Florida, volunteers cleaned up gardening beds at 4Roots Farm, a farm campus where residents can learn to prepare food and farm crops using sustainable practices.*



### Launching the GuideWell Gives Platform

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

**Tell me more:** The site also serves as a one-stop-shop where team members can donate to the United Way and other nonprofit organizations during our annual Employee Giving Campaign.

In addition, team members can also use the technology to track nonprofit board participation.



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

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

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

### Brenda by the numbers:

Individual service hours: <b>1,306</b>	Amount raised: <b>\$18,800+</b>
Volunteers mobilized: <b>500+</b>	Triple-S corporate donation to CAP: <b>\$45,000</b>

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



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

## Creating a Lasting Impact at Triple-S

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

### 2024 by the numbers:

Number of employees who volunteered: <b>1,306</b>	Number of organizations where they volunteered: <b>30+</b>	Total volunteer hours: <b>5,362</b>
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As part of the company's 65th anniversary celebration, 668 Triple-S team members volunteered at 77 nursing homes in 65 towns.

## Community Disaster Relief – Helping After the Storms

### Responding to Hurricanes Helene and Milton

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

- We donated \$1.5 million on behalf of the Florida Blue Foundation to many organizations supporting those impacted by the storms.
- Our leaders assembled 400 emergency kits filled with items such as first aid kits, LED flashlights, rain ponchos, and emergency drinking water.

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

- Florida Blue deployed volunteer teams across Tampa to distribute basic items such as food and supplies.
  - One team provided 3,000+ meals and served 750 families at Feeding Tampa Bay.
  - Another team worked alongside county officials to distribute meals and supplies to 500 Tampa families.
  - Volunteers also helped clean up debris at a Hillsborough elementary school to ensure that it was safe to reopen once the storm passed.



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



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



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

- Maria Campos  
Florida Blue Employee

### Triple-S Hurricane Ernesto Response

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



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

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



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

# GRI Content Index

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

<b>Statement of Use</b>	GuideWell has reported the information cited in this GRI content index for the period 1 January 2024 to 31 December 2024 with reference to the GRI Standards.
<b>GRI 1 Used</b>	GRI 1: Foundation 2024

DISCLOSURE	DESCRIPTION	LOCATION
<b>GRI 2: General Disclosures 2024</b>		
2-1 a-d	Organizational details	Pg. 9
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. 15, 16
2-7 a	Employees	Pg. 71-76
2-9 a-b	Governance structure and composition	Pg. 15, 16
2-12 a	Role of the highest governance body in overseeing the management of impacts	Pg. 15, 16
2-22 a	Statement on sustainable development strategy	Pg. 79, 80
2-29 a	Approach to stakeholder engagement	Pg. 21





# GUIDEWELL

2024 IMPACT REPORT

For more information and videos about GuideWell's impact activities, visit  
[guidewell.com/impact-report](https://www.guidewell.com/impact-report)

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